

Everyone encounters problems. It seems that no one is exempt from unplanned events or changes in life. The way we choose to look at these situations makes the difference in our attitude about life and our ultimate happiness. Sudden unforeseen events usually represent opportunities for new experiences we would not otherwise choose for ourselves. We should intentionally practice being resilient by viewing problems as challenges to overcome, not threats to interrupt our current lifestyle or wellbeing. Looking at a problem as a challenge is an easy way to improve ourselves and better manage our life. Self talk such as "I'm up to this challenge" or "I love a good challenge" leads to finding answers and solutions. Being resilient allows us to rise to higher levels. As you encounter unplanned life events remember to think in terms of challenges because a good challenge is much more exciting and satisfying than a life of problems and worries.

VALENTINE GIFTS

People can show love in many ways. If you want your gift to have a lasting impact on people and the world try the following:

Honor your country. Sing some patriotic songs, read some history and teach your children that national pride is a good thing.

Respect others. Be kind to others even when things are not perfect. Show more patience and grace.

Allocate moments of 100% to others. Talk to others without checking your phone, glancing at the television, or day dreaming.

Ask Dad. Fathers love when adult children ask for advice. Don't find all your answers on the internet. Sometimes the best way to love someone is to ask for their help.

Invite Mom out for breakfast. Take your mom to breakfast and have a one on one conversation.

Give your spouse a pass. If they are late give them a smile, if they forget something, give them a hug.

Create something extraordinary. Start or finish a project. You will not only achieve something, you will be an example to others.

Showing love does not require extraordinary actions. The little moments are where the biggest differences are made.

IMPORTANT INSURANCE POLICIES TO HAVE

NICHOLAS PELL

There are so many options when buying insurance. Listed here are five types of insurance everyone needs. **Health Insurance.** When purchasing health insurance, consider the following: (1) Young and healthy single people require less coverage than parents, the elderly, or those with chronic health issues. (2) Does this plan allow you to keep your current physician. (3) Know what you can afford. Shopping for plans with higher copays and deductibles will save money on premiums. **Car Insurance.** Not only do you want car insurance, Utah law requires that you have it. The main types of car insurance are liability, personal injury protection, collision, comprehensive and uninsured or underinsured motorist. **Homeowner's or Renter's Insurance.** Renter's insurance covers you against damage and theft of personal items in an apartment. Homeowner's insurance protects your home and personal items against damage and theft. Insurance agents can assist you with additional insurance against disasters that might not be covered under standard plans. **Life Insurance.** Life insurance protects your family in the event of death. It helps to offset lost income and costs associated with burial. **Disability Insurance.** Disability reimburses you for income lost during periods of time that you are not able to work and can cover permanent, temporary, partial and total disability.

REVIEW YOUR INSURANCE COVERAGE

US NEWS

Reasons consumers should review their insurance coverage:

You may catch mistakes. You probably have health insurance, life insurance, auto insurance and homeowners insurance. There may be an error or two in one or more of those policies.

You might find a better rate. Comparing different policies at every renewal period ensures you're getting the best rate at that time.

You have more assets. You have probably increased your assets such as jewelry, furniture etc. You should have enough coverage to protect your belongings from theft or damage.

Bundling. If you have four different policies with four different carriers bundling can often get discounts of at least 10 percent.

Discounts may apply. Homeowners can earn credits on premiums by installing safety devices like burglar alarms etc. These credits can reduce homeowners' premiums.

Life changes. If you bought life insurance when you were first married and are now having your 4th baby, you may need more coverage. Maybe you bought a new car and your insurance policy covered every possible circumstance but now you're driving a clunker. If you haven't changed coverage you are likely overpaying for your coverage.

THINK ABOUT THIS:

If you bought a security system months ago, or years ago, and you didn't tell your homeowners insurance agent, you have probably been overpaying on your homeowners insurance.

♥ February is National Heart Month ♥

Brighton Bank is participating with The American Heart Association® in an effort to build healthier lives, free of cardiovascular diseases and stroke. We invite our customers to join with us in donating to this worthy cause. You can call or come into any branch to donate.

Thanks for your support !

Heart Disease Facts from the Centers for Disease Control and Prevention

Heart disease is the leading cause of death for both men and women.

About 630,000 Americans die from heart disease each year, that's 1 in every 4 deaths.

Coronary heart disease is the most common heart disease. In the United States, someone has a heart attack about every 40 seconds.

Heart disease costs the United States about \$200 billion yearly in health care services, lost productivity and medicines.