

The beginning of a New Year reminds us of the power we have to focus our attention on the direction we want to go. As we strive to implement our newly made resolutions, we might find twists and turns along the way giving us additional unanticipated opportunities for growth. Just like individuals, Brighton Bank must focus on things that keep our business going in the right direction. We are committed in 2018, as we have always been, to provide customers a safe and secure place to deposit funds. We are focused on moving forward in providing new products and services that are beneficial to our customers. We know wise choices will help us learn, grow, and move toward our goal of always providing the "Best in Banking." We want every customer to have a positive experience every time they have contact with Brighton Bank whether in one of our branches, over the telephone or visiting our website. As we say goodbye to 2017 and hello to 2018, we will be striving to live up to the words of Aristotle, "Quality is not an act. It is a habit."

All through history one thing that has remained constant, is laughter. It's been said that children laugh more than 300 times a day but adults only laugh a mere 15 times per day. Don't get discouraged with the negativity around us, instead remember these reasons for laughing:

- Laughter causes your deepest muscles to relax.
- Laughter counts as exercise.
- Laughter is very conducive to learning.
- Laughter increases our personal interactions.
- Laughter reduces depression.
- Laughter lowers stress hormones.
- Laughter lowers blood pressure.
- Laughter can keep you looking younger longer.
- Laughter improves your immune system.
- Laughter can lower blood sugar levels.

So laugh it up, it does a body good!

Natural Health News and Discoveries

THE IMPORTANCE OF GOALS/RESOLUTIONS

Various experts say if you want to put your life into real action, set some concrete goals. Here are six of the many reasons to set goals:

Goals give clarity. Without goals time is spent doing things that do not necessarily help a person reach their dreams and aspirations. **Goals help move people forward.** A person's goals should represent their desires. Goals serve as a constant reminder to remain motivated and are the fuel that keeps one moving forward when times get rough. **Goals provide a focal point.** Without goals energy is randomly spent on various activities that may have no real objective. With a goal, one can achieve the things in life that are of top priority to them. Time, energy, and efforts are channeled into things that matter. **Goals make people accountable.** Goals make individuals do more than just talk about what they want. Goals make them obligated to take action and be accountable. **Goals help individuals achieve their highest potential.** Without goals, it is easy to stay in one's comfort zone. Staying safe may be easier but does not permit one to reach their potential. Goals encourage you to take new paths and face new challenges. **Goals help you live your best life.** As you gain new knowledge, experiences and abilities, you grow into a better person thus living a happier and better life.

Time Management Tips For Small Business Owners

Ignore Your Email. Most people check their email every 5-10 minutes. Constantly checking your inbox and replying can be a time waster. Set aside two times each day to check and respond to all of your messages. This will take discipline, but will allow time to complete tasks that might otherwise be interrupted by checking email. Set up an auto responder letting people know how many hours it may take for you to respond.

Don't Multi-Task. The *Psychonomic Bulletin and Review*, reported that only about 2.5% of people are able to effectively multi-task. Time management experts estimate that focusing on one thing at a time will double productivity, work output, and performance.

Set Step-by-Step Goals. A day should be made up of a series of goals that have specific milestones. By breaking larger goals into smaller steps, one can more effectively accomplish their goals.

Organize. Experts agree that the first step to increasing productivity is to organize workspace. Eliminate everything that isn't needed, and create a system for taking care of the things that are necessary.

Put It in Writing. Write a daily plan of action including the details of how to accomplish it. Distractions will come, but knowing what things need to be done will help get one back on track.

"You need a plan to build a house. To build a life, it is even more important to have a plan or goal." Zig Ziglar

Things You Should Do (At Least) Once This Year

- ❖ Go somewhere you've never been before. It can be an hour away or a three-day road trip away.
- ❖ Volunteer somewhere. It's good for your soul, your mind, your heart, *and* your community.
- ❖ Make a new friend. A real friend, not just an acquaintance you friended on Facebook after a party and never saw again.
- ❖ Challenge yourself physically in some kind of way, whether it's a marathon, a class at the gym or losing 10 pounds.
- ❖ Actually make and go to all the doctor, dentist, and other appointments that are so easy to blow off.
- ❖ Try something you've sworn all your life that you absolutely hate but maybe just never really gave it a chance.
- ❖ Make a conscious effort to thank all the people you might be taking for granted in your life.
- ❖ Go to a museum, a band concert, a musical or live sports event. Experience culture **without** the help of an illuminated screen.
- ❖ Try to make amends with someone whom you might have had a falling out with.
- ❖ Ask yourself if you're happy. If you're not, ask what might help you work towards getting there. And then make it happen.