

# BRIGHTON BANK'S

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There is a story in American folklore about a young man walking through the woods when he approached a man attempting to cut down a tree. The young man noticed the blade on the saw needed to be sharpened and suggested the man take a break to sharpen it. The man was very upset and replied, "Haven't you noticed, I'm too busy sawing to take a break?" Have you ever found yourself in this same position? Have you been too busy driving to stop and get gas or too busy with life to stop and renew yourself? Everyday life can be demanding and if we have not "sharpened" ourselves, we may find it hard to perform at our best. Sometimes, we just need to give our brain, our body, our heart and our soul an added lift. Your brain may need to do something different such as taking an alternative route home while your body may benefit from more exercise or better eating habits. Hearts are easily uplifted by renewing a relationship, giving service or just laughing. One's soul can profit from meditating or enjoying good media. We shouldn't just live but as Hans Christian Anderson said, "Live with sunshine, freedom, and a little flower."

Excerpts from

## IF OUR FLAG COULD TALK

I was born on the 4th of July back in 1776. My Father was the Bill of Rights and my Mother the Declaration of Independence. I am many things to many people, I AM AMERICA.

Ever since Betsy Ross sewed my first stars and stripes, there have been trouble spots in this world. I've always answered the call and by doing, left many of my finest young men and women in places like Iwo Jima, Korea, Viet Nam, and the Persian Gulf.

I'm a wheat field in Kansas and a cotton field down South.

I'm the Golden Gate Bridge and a wobbly legged calf in the west.

I'm the cowboy riding a bull at the National Rodeo Finals, and the crack of a bat at the World Series.

I'm 300,000 churches where my people worship as they choose. I was born in Freedom and God willing I'll spend the rest of my days in freedom.

May my people always have the strength, the integrity and the courage to keep me free and a beacon of hope for the free world.

Yes, that's what I would say if I could talk.

Happy 4<sup>th</sup> of July

## INSURANCE

From an article by Nicholas Pell

Everyone needs the following five basic types of insurance: **Health Insurance:** This is needed to maintain good health, avoid possible financial disaster and is the law. **Car Insurance:** Each individual that owns or operates a car must have car insurance. **Homeowner's or Renter's Insurance:** Renter's insurance covers damage or theft of personal items in a rented apartment, condo etc. Homeowner's insurance protects your home against damage and theft. Ask your insurance agent about additional areas that may not be covered under standard plans. **Life Insurance:** While no one likes to think about it, life insurance is essential in protecting your family in the event that you pass before your time. There are costs associated with dying and if one is the primary breadwinner, life insurance will help offset the lost income. **Disability Insurance:** This reimburses you for income lost during periods of time you cannot work. Disability insurance can cover permanent, temporary, partial and total disability. Insurance needs vary so work with a trusted insurance agent to get the right insurance for you.

## UMBRELLA INSURANCE

Umbrella insurance is a secondary type of liability insurance that gives added liability protection for lawsuits, and claims that rise against you. Here are some facts about umbrella insurance:

- It is not a stand-alone policy.
- It protects above and beyond the limits on homeowners/condo insurance, car/watercraft or other personal insurance policies.
- It can protect one from litigation arising from property damage, injury and associated legal defense costs if you get sued for damages to other people's property or injuries.
- In a litigious society everything is up for grabs including: savings, investments, and in absence of assets, potentially one's future.
- For an umbrella policy to pay out coverages, a primary liability policy must be in place, and have maxed out on payments.
- It can give added protection without a large added cost.

**Ask yourself these questions and then check with your insurance agent if you think an Umbrella Policy would benefit you:**

- What is the value of your assets?
- What is your potential loss of future income?
- What risks do you think you might face?

**"Fun is like life insurance; the older you get, the more it costs."**

THE MAIN TYPES OF CAR INSURANCE INCLUDE:

**Liability:** Liability coverage comes in two forms: bodily injury and property damage liability which covers damage to others and their property.

**Personal Injury Protection:** This covers medical expenses related to driver and passenger injuries.

**Collision:** This covers the cost of damage done to your car, whether you are at fault or not.

**Comprehensive:** Collision only covers damage done in an accident. For example, if a tree falls on your car and destroys it, comprehensive insurance is needed to get compensation.

**Uninsured or Underinsured Motorist:** This covers you in the event that the person who hits your car does not have enough insurance to cover the damage or does not have any coverage at all.

**As with all insurance needs it is important to check with a trusted agent.**