

**NOVEMBER**  
**2017**

Years ago several bikes were auctioned off at a police auction. An eleven year old boy bid \$1.00 for each bike produced but never won the bid. The auctioneer noticed the boy and when the last bike looked like it was going for eight dollars he said, "Sold to that boy for nine dollars!" He took eight dollars from his pocket and asked the boy for his dollar. The boy turned over his \$1.00, took his bike, and started to leave. He then stopped and carefully parked his new possession. He walked back to the auctioneer threw his arms around him and cried. When was the last time you felt and expressed gratitude as profoundly as this little boy? Expressing sincere gratitude to others takes energy and thought and makes us more conscious of our own blessings. When we increase our awareness and appreciation for all we have, positive emotions encircle us and our life is enriched. As we join with family and friends this Thanksgiving, let's remember; the happiest people are not the ones who have the best of everything, they are the ones who are grateful for everything they have.

## VETERAN'S DAY

We have been observing Veterans Day since the signing of the armistice on November 11, 1918. This year try observing the holiday with your family with gratitude for your freedom.

**Watch a parade.** Find a local parade in your newspaper or online.

**Write a thank you note to a veteran.** This simple gesture lets our veterans know that their service is appreciated and not forgotten.

**Donate.** Rather than just writing a check (which is also a great option), donate time. As a family rake leaves of a neighboring veteran, or just do any random act of kindness.

**Raise the flag.** Talk to your kids about what the colors mean and why it's so important to respect those who have fought and continue to fight to defend them.

**Clean your house.** Donate gently used items to your local Disabled American Veteran's (DAV) chapter.

**Invite a Veteran.** Have a veteran over for dinner or go visit a veterans hospital.

***This year do more than just observe the holiday; honor it.***

## PROTECT YOUR IDENTITY THIS HOLIDAY SEASON

**The holiday shopping season is coming which means more shoppers and more scammers. Review these helpful hints to help protect yourself from fraud this holiday season:**

1. Don't carry your credit cards in your wallet. This way if your purse or wallet is stolen, your cards are safe. If you have multiple cards, just take the ones you plan on using when you go shopping.
2. Never sign blank receipts. Be sure to draw a line through any blank space above the total amount to prevent someone from writing in an unauthorized amount.
3. Don't give your card numbers to unsolicited callers. You should only give out a card number if you initiated the call.
4. Be cautious online. Never give out login credentials or card numbers to unsolicited emails. Be very careful when dealing with unfamiliar websites or companies.
5. Shred sensitive documents before disposing them to help prevent dumpster divers from piecing together your personal information.
6. Check account activity on a regular basis. If you notice anything suspicious, contact your financial institution.
7. Review your credit report.

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) for free credit reports.

## BASIC HOLIDAY SAFETY TIPS

1. Never leave gifts or anything of value visible inside your vehicle. Covering items up with a blanket or jacket will not deter a thief.
2. Don't put your purse in the trunk. Thieves are watching. It makes their "job" easier when you show them where to look.
3. Don't leave money visible in your purse. You're asking to have a holiday thief pick your pocket if you do.
4. Never leave your purse in your shopping cart. Thieves will follow you around waiting for you to turn your back momentarily, and then quickly walk away with your purse and identity.
5. Always keep your purse closed. Zip it, snap it, or buckle it shut. A thief could easily reach in an open purse and remove your wallet.
6. Don't display large amounts of cash. Put cash so you don't have to display it when paying for things at the register.
7. Be aware of your surroundings. Thieves will try all kinds of ways to get close to you so they can get what you have.
8. Walk with confidence. If you appear to be an easy target you probably will be.
9. Take friends with you and stay in groups. Several sets of eyes are always better than one.

VETERAN'S DAY is a remembrance of all U.S. Military Veterans past and present and is celebrated on November 11<sup>th</sup>.  
"The willingness of America's veterans to sacrifice for our country has earned them our lasting gratitude." ~Jeff Miller



# Thanksgiving

As we approach Thanksgiving all of us at Brighton Bank want to express our sincere gratitude to "YOU" our customers. It is a privilege and pleasure to work with you and to help you with your banking needs. We appreciate your trust and loyalty and look forward to a lasting relationship.

**HAVE A SAFE AND HAPPY  
THANKSGIVING DAY!**