

11th year Impact Companies is sponsoring an Angel Tree!

The Angel Tree program is a program led by the Salvation Army, that provides a holiday to tens of thousands of families each year! For most of these children, the gifts they receive through Angel Tree are the only ones they will open on Christmas.



Each tag represents a child in need of a gift. It will specify whether the child is a boy or a girl, their age, and gift ideas. Each tag ideally includes 2 gifts.



The main office will have the Angel Tree up in the lobby starting on November 15th. **Stop by and grab a tag**, and make a difference in a child's life this holiday season!

Gifts need to be turned in (unwrapped) at the office by December 7th.

Contact Kim or Shannon for more information at 702-597-1010



As you can see Connor is ready for the Christmas Party with his cowboy outfit. Do you have your outfit ready? The Party is just a month away!

Rooms available for the night of the Christmas party. 25% off with code 25OFF. Use online at www.silvertoncasino.com or by calling 866.722.4608.

IMPACT Bulletin is published by IMPACT Business Services for its customer companies. IMPACT Companies is a dba for IMPACT Business Services.



Our company is eager to grow, and we are pleased to introduce our newest Impactors!

This section of our newsletter is to highlight our newest employees to the Impact family. We believe that our New Impactors will be an indispensable addition to the Impact Team. Drop by and welcome them to the team.



Philip Adatan Impact Business Services



Joshua Jones Impact Trucking



Autumn Nash Impact Sand & Gravel



HAPPY VETERAN'S DAY

HONORING ALL WHO SERVED

RANDY CLARK - WCI RONALD JACOBSON - WCI **EVERETT MARTIN - IBS** TONY MARTINELLI - WCI JEREMY MUNOZ - WCI TOM MURPHY - WCI SETH MYERS - WCI **DALTON PIXLER - CTC** DONALD SCHMID - WCI **BRANDON SEMBRICK - CTC VANCE SMITH - WCI** JESSE VALLEJO - CTC **BILL WADLEY - WCI RODNEY WHEELER - CTC**







Dahlia Rein October 2, 2021 9:15pm 6 lbs 3 oz 19 inches long born to Danica Villanueva, IBS



Irys Ta'Shan Howard October 2, 2021 11:32am 6 lbs 7 oz born to John Howard, CTC



Scarlett Rose October 19, 2021 3:19 am 6lbs 8 oz 20.5 inches 5:31pm 5lbs 13 oz 18 long born to Keiki, ISG



Mateo Manuel Zepeda November 1, 2021 1/4" long born to Alexis Lopez and Manuel Zepeda, Grandson of Lidia Santiago, ISG

IMPACT COMPANIES 25TH ANNIVERSARY LET'S TAKE A TRIP TOGETHER!

CTC Connection

CUSTOMERS, TEAM, COMMUNITY,

Employee Raffle Program

By Michelle Beare

August represented the kick off of our Employee monthly Raffle Program. In the month of October, CTC pulled three new winners! To qualify, the employees must show up to their scheduled shift and work their entire shift. They earn 1 ticket per week. At the end of the month, CTC draws 3 tickets out of the combined tickets from all CTC locations. Each winner receives \$500!!







Dakota Smith



Jeff Green



CHRISTIAN ACADEMY

Want a better education option for your child?

Visit Las Vegas' Newest **Premier Private School** in Southeast Las Vegas

- Small class sizes
- Parent-teacher partnerships
- Life skills programs
- Competitive Tuition rates
- Free Preschool Before & After Care



Scholarships Available for children or grandchildren of Impact Employees!



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Last year at this time, I am honestly saying that I didn't have \$1000 to put into an "Emergency Fund" as Dave Ramsey teaches. I could scrounge up about \$300 but that was it! With some Christmas gift money, some Christmas gift returns, and don't tell my sons...a couple hundred dollars that I didn't actually spend on them at Christmas, I had decided to put \$1400 into the 401i program in January that Impact offers. Since these funds are easily accessible if needed, I handed the money over to Sandy and deemed that my "Emergency Fund".

It felt good actually. I have always made a decent living and have always spent all of it, and then some. I keep a running 12 month excel spreadsheet budget and adjusted it nearly daily - adjusting it down into a negative hole at the end of every month. Not drastic, but just not at zero!

I had signed up for the Dave Ramsey Educational series that Impact offers. I listened to all of the recordings in that series. To hear those fundamentals about saving a little money here and a little money there, and to hear various stories about how to create a \$1000 Emergency Fund that you do not touch, is really empowering! It was for me. I felt wealthy. Crazy huh?

I'm telling this story of mine because I am probably more amazed at this past year than anybody! What a difference a year makes is all I can say! I had a ton of luck on my side! I attribute all of this luck to God's grace on me. So....be more impressed with Him than with me.

I began the Budget Buster program in March. Bill Wadley was kind enough to let me do this even though I had left Impact at the end of February. Shannon was my person...the one I met with every month for 8 months to discuss progress, ideas, challenges of creating a budget and STAYING on it! I had even resorted to putting money in envelopes for the various expenses: Groceries and gas; entertainment, utilities, car payment.....you get it. That was fun, but I literally was counting the money in those envelopes at least once a day! I was sort of obsessed to make sure that I hadn't spent without being totally aware of spending it. This was sort of brutal, and also very satisfying. I stayed on budget and it makes you realize that you can get by without the things we 'just can't do without'. It just means putting something off for a couple of weeks.

In the meantime, I felt so focused, relaxed and an inner stress lifted. I felt so good knowing that if I had a car issue, or a home repair, etc. that it would not impact my monthly budget. Heck, I had \$1400 in an Emergency Fund! This really does make a difference mentally – because when you feel like you are winning, you tend to keep creating small wins that add up over a short period of time!



I was working my full time job and at the same time in April, I started my own small business helping some previous clients of mine, from my past life in the trade show industry. Without boring you on the details, I was obsessed with becoming DEBT FREE! I was having a blast helping these clients and new ones that ironically fell in my lap from them seeing what I could do, and found myself with a full-fledged side business! I was working 20 hours a day from April – October. Okay, maybe 15 hours some of those days, but I was driven and having fun also. I did not have time to spend money, I only had time to try to make money! This really helped on the Budget Buster success. Listening to Dave Ramsey and seeing or hearing the possibilities from others is so terrific! Hearing how others have committed and dove into a commitment to save more, earn more, or simply just be more aware of their spending, makes you realize that it can be done, but it takes work. We can all do the work! Everyone has a different story, a different outcome. But most have an outcome that is better than where they are now. That's a win!



As you all know, the real estate market has been nuts in 2021! I had bought a small condo in November 2020....exactly a year ago. I had gotten the down payment from my very small 401k at the time – about \$7200. I bought low and sold (currently in escrow – closing on November 11) this very condo for over \$57,000 more than I paid just 11 months ago! Now that is luck! Plus, I am paying off my car with some of the profit.

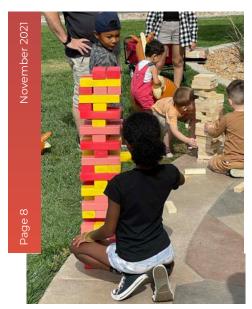
I am financially miles ahead of where I was one year ago! I would have been anyway with just the budget part, the real estate part just added to it! (I stress this because I have a decent savings as well now, and that was without the bump from real estate market.)

I guess I have made a milestone in the Dave Ramsey road to wealth building.....no debt except a mortgage. I AM DEBT FREE!!! And rang the bell in the lobby to celebrate.

I can't even comprehend this. I had a balance on a credit card of \$4200 last year at this time. It was interest free until February 2022 so I felt awesome about it, LOL. I had no intention to pay it off before then! I paid it off this summer. Luck creates luck. Positivity creates Positivity.

I encourage others to participate in the Dave Ramsey programs offered through Impact. You can do it privately. Having access to listen to what is possible and what has happened for others, is a really nice gift to have. Thank You Bill and Shannon for the opportunity!











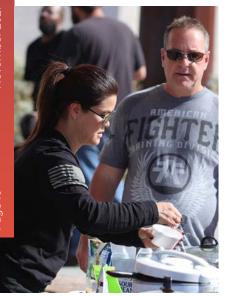
































The Employee Fitness Incentive Program is back for 2021. Any employee who wishes to participate in the workouts of their choice at least 3 times per week at a target heartrate of at least 70% (per the chart above), will be awarded a deposit of \$30 into their 401i 6% program.

At the end of each month, participants will reply to an email from the Payroll Specialist confirming they achieved the qualifications for that month. Thirty dollars will be deposited the following month in their savings account.



Look for Good is a new program Impact Companies is rolling out to showcase and recognize our employees. You can submit future notes to Sandy Wiltgen and/or Shannon O'Boyle in HR they will be reviewed by the company leaders and yours could be published in a future newsletter.

Impact had an attempted cyber-attack from a hacked email account owned by one of our customers. I was contacted right away by **Kim Rowe**, **Ning Xiang**, and **Amy Sondej** who recognized the suspicious nature of the email message and immediately notified me and/or contacted our customer whose account was hacked. They did an excellent job protecting the company and warning others of the potential danger.

Thanks, Adam Barajas



Sponsors Needed

We have eight children in Ecuador that need a sponsor! By sending \$39/month and writing 1 or 2 letters a year, you can make a huge IMPACT in a child's life. If you would like to sponsor any of these beautiful children, please contact Kim Rajk at krajk@impactcompanies.com



Sneider Pilozo Bello Age: 4



Dilian Moises Anchundia Pilozo Age: 5



Jefferson Aldair Zambrano Cano Age: 7



Valentina Salvatierra Zambrano Age: 12



Deivis Adrian Pilozo Bello Age: 14



Directions:

- 1. Make crust: Preheat oven to 350°. Pulse gingersnaps and salt in a food processor until fine crumbs form. Drizzle in melted butter and mix until fully incorporated. Transfer to a 9" spring form pan and press firmly into the bottom and slightly up the sides.
- 2. Bake crust until golden brown around edges, about 10 minutes. Let cool until ready to use.
- 3. Make filling: Reduce oven to 325°. In a large bowl using a hand mixer, beat cream cheese on medium high speed until very smooth. Add eggs, sugar, vanilla, salt, sour cream, maple syrup, and cinnamon. Continue to mix, scraping down sides as needed until mixture is smooth. Add sweet potato puree and mix until no lumps remain.
- 4. Pour cheesecake filling into cooled crust and bake until almost set, about 1 hour.
- 5. Meanwhile, make the topping: In a medium bowl, whisk together both sugars, cinnamon and salt. Add warm melted butter and stir to combine. Using a fork, mix in flour until a moist mixture forms.
- 6. Remove cheesecake from oven and sprinkle topping over, squeezing it in your hands to make medium sized clumps. Bake cheesecake until topping is beginning to look golden, and cheesecake no longer jiggles in the middle, about 30 to 35 minutes more. Let cool to room temperature and then refrigerate until well chilled, at least 4 hours.

CAL/SERV:	YIELDS:	PREP TIME:	TOTAL TIME:
825	6 - 8 SERVINGS	0 HOURS 40 MINS	6 HOURS 40 MINS



Giving high fives to fellow co-workers for a job well done.

High Five to Jake Jacobson. Jake continues to inspire and teach his crews and is helping to make Wadley Construction the success it has become. - Anonymous

High Five to Debbie Fernandez. Thank you Debbie for consistently getting items to accounting not only on schedule but also, ahead of schedule. Your promptness is so appreciated! - Bonny Angle

High Five to the Wadley Construction Team. Markus McEntee, Project Manager with the State of NV shares praise for WCI. "Wadley was very good to work with, and I will definitely put you guys on my radar to notify when other projects go out to bid." Great teamwork will help us continue to bid future projects! Thank you. - Bonny Angle

High Fives to Mike Decker, Andy Graves, Keenie Sheehan and Ashley White. Mike, Andy, Kennie and Ashley for coming out early Saturday morning and helping set up the company picnic. - Shannon O'Boyle, Kim Rajk and Sandy Wiltgen

High Fives to the IBS Accounting Team. Thank you for contributing to our team spirit on Halloween! The group costume of Snow White and the Seven Dwarfs was fitting and fun. Thank you! - Bill Wadley

High Five to Marvin Gatdula. Marvin worked with one of his customers and was able to land SRE a sweeper job with Civil Werx! Big SRE Thanks! - Danny Och and Team

High Five to Lidia Santiago. Great job on trucking sales in October!! I understand you had 4 days with over \$10k in trucking revenue!! Proud of you! - Bill Mulligan

High Five to Ashley White. It was very nice hearing people praise you in a financial meeting! You have picked up your job very well and very quickly! Great job! So glad you are with ITR! - Bill Mulligan

High Five to the Jericho Team. A big high five goes out to the entire Jericho team. Their recent MSHA inspection produced ZERO citations. A second state MSHA inspection, produced the same amount!!! These are world class results, great job CTC. - Lonnie O'Toole





Join our E-mailing List!

Do you want your friends and family to know about all of the fun activities we have planned as well as things happening around Impact throughout the month? Well now they can! Just have anyone that wants to sign up for our electronic newsletter send their email address to Shannon O'Boyle at soboyle@impactcompanies.com.

Everyone is eligible, including employees of course!