

# IMPACT BULLETIN



Monthly Newsletter

June 15, 2021

## Congratulations McCall on being debt free!!

Bill and McCall rang the bell with enthusiasm to celebrate her being DEBT FREE! The celebration ringing the BELL was so loud that McCall had to cover her ears. She said it felt so freeing paying off that last debt. "It was like a bird being let out of the cage."

When I asked what she is going to do now that she's debt-free McCall commented "I'm going to save, save, save ... and I'm going to be able to do more traveling."

McCall said "I thought that I would have to cut back my travel now that I'm living on a budget. The opposite is true because I can save more money for travel and I can do it with less stress because I won't be frazzled about how much I'm putting on my credit card. I will be spending cash from savings and not using my credit card."

Her advice to others is just follow the Ramsey model. I had several setbacks, of course, but got back on the train. I started with the smallest debt and kept working towards the biggest. I paid off 4 debts and 3 credit cards for a total of \$14,000. I cannot tell you how freeing it is to be DEBT FREE!!!





## New Impactors

**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. Drop by and welcome them to the team.

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**James Agnew**  
Impact Trucking



**Kennie Sheehan**  
Impact Trucking



**Orlando Collins**  
CTC Crushing



**Tim Koch**  
CTC Crushing

## HELPING NEIGHBORS

**Impact Companies helps an elderly widow**



Lonnie O'Toole and Billy Grasser from CTC, James Agnew from Trucking and Ray Sandoval from SRE brought a loader, water truck, street sweeper and 16 wheeler dump truck over to Winnifred's house to remove over 200 (10 truck loads) tons of trash, rocks, dead trees, etc. And help beautify her yard. This will also cut down on the insects and rodents that lived in all the brush and trash piles.

She is a retired teacher who has been a wonderful neighbor to Capstone. She shares wonderful stories of her 30+ years of teaching.

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EACH POSITION BELOW IS ELIGIBLE FOR

**REFERRAL BONUS \$\$\$**

*We're*  
**HIRING**

**JOIN  
US!**

EXPIRES  
**7/15**

**\$5000**

**Capstone Teacher (Pre-K to 2ND Grade)  
Executive Assistant**

**\$1000**

**Capstone Teacher Aide  
Field Administrative Assistant**

**\$500**

**Crusher Mechanic**

CONDITIONS: Offer only valid through 7/15/21, 10% of bonus per month they stay up to 10 months.  
Eligible People: Current employees or anybody else who knows a great candidate.  
Email to [hriimpactcompanies@gmail.com](mailto:hriimpactcompanies@gmail.com) before they apply or have them list you on their application.

# CTC Connection

CUSTOMERS. TEAM. COMMUNITY.

## Employee Spotlight

Fishing Trip!!

By Michelle Beare

Photo Credit: James Dein



James Dein and Carl Bond, Jr. went fishing recently at Panquitch Lake in Brian Head, UT. Much fun was had by all while fishing up rainbow and tiger trout.



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## Customer Spotlight

By Michelle Beare



Photo Credit: Rosa Chavez (Above)  
Christian Garcia (Right)



CTC/Cactus would like to highlight Christian Garcia as one of our rockstar customer/drivers. Christian drives M&M 1215 and has been with M&M trucking over a year. He is always in high spirits and eager to work. He is a family man with 3 children, his oldest son Christian Jr. 19, who just graduated and enlisted in the Navy. His daughter Bella is 16. His youngest daughter Eliana is 14. Christian is not only a rockstar driver and customer, but he also loves to rock out playing guitar. Christian takes after his father Jose, who is a talented musician that played guitar for a group called Fuego Azteca.

We would also like to thank M&M Trucking for being such a great company to work with and for IMPACTING your employees in a positive manner! And a quote from our Trucking Dispatch, Evelyn Benitez, "These guys are Superstars; always aiming to get the job done correctly, safely and to the best of their ability."

So, Maria and Sergio, it is our pleasure to work with your fine team!



# A STORY FOR FATHER'S DAY

by: Joe Bell, Esq. for [Morristowngreen.com](http://Morristowngreen.com)

As far back as 1924, President Calvin Coolidge recommended that "Father's Day" become a national holiday. But it wasn't until 1966 that President Lyndon B. Johnson, through an executive order, designated the third Sunday in June as the official day to celebrate fathers everywhere.

As with many of our holidays, Father's Day has become highly commercialized with marketers pushing snappy ties, car accessories and grilling equipment.

But the true spirit of Father's Day – thankfully – is still alive and well in both American and foreign cultures. What follows is an inspirational story about a young Marine who spends the night in a hospital comforting an elderly man who is close to death. It was originally written in 1964 by Roy Popkin and published under the title "Night Watch" in the September 1965 edition of Reader's Digest.

Over the years, many people have modified the story to make it more topical and a bit more poignant; for example, in the version below, the Marine identifies himself as having served in Iraq, clearly not part of the 1964 story.

Many people regard this remarkable work of fiction as the embodiment of fatherhood and sacrifice.

## **"Night Watch" – by Roy Popkin**

*A nurse took the tired, anxious serviceman to the bedside. "Your son is here," she said to the old man. She had to repeat the words several times before the patient's eyes opened.*

*Heavily sedated because of the pain of his heart attack, he dimly saw the young uniformed Marine standing outside the oxygen tent. He reached out his hand. The Marine wrapped his toughened fingers around the old man's limp ones, squeezing a message of love and encouragement.*

*The nurse brought a chair so that the Marine could sit beside the bed. All through the night the young Marine sat there in the poorly lighted ward, holding the old man's hand and offering him words of love and strength.*

*Occasionally, the nurse suggested that the Marine move away and rest awhile. He refused.*

*Whenever the nurse came into the ward, the Marine was oblivious of her and of the night noises of the hospital – the clanking of the oxygen tank, the laughter of the night staff members exchanging greetings, the cries and moans of the other patients.*

*Now and then she heard him say a few gentle words. The dying man said nothing, only held tightly to his son all through the night.*

*Along towards dawn, the old man died. The Marine released the now lifeless hand he had been holding and went to tell the nurse. While she did what she had to do, he waited.*

*Finally, she returned. She started to offer words of sympathy, but the Marine interrupted her, "Who was that man?" he asked.*

*The nurse was startled, "He was your father," she answered, almost incredulously.*

*"No, he wasn't," the Marine replied. "I never saw him before in my life."*

*"Then why didn't you say something when I took you to him?"*

*"I knew right away there had been a mistake, but I also knew he needed his son, and his son just wasn't here. When I realized that he was too sick to tell whether or not I was his son, I knew how much he needed me. I came here tonight to find a Mr. William Grey. His son was killed in Iraq today, and I was sent to inform him. What was this gentleman's name?"*

*The nurse with tears in her eyes answered, "Mr. William Grey ..."*

*The next time someone needs you ... just be there. Stay.*

Roy Popkin's story has brought tears to many eyes over the past 53 years. It helps us to grasp that it was our Dads who taught us to live responsibly, to face difficult situations with courage and dignity, and to make uncomfortable sacrifices if they can possibly help others.

On Sunday, June 17, let's honor our fathers – living and deceased – as role models, mentors, counselors, and the men who gave so much of themselves to make our own lives more fulfilled.

# Impact Employees

## \$50-\$200/Month Scholarship

NOW ENROLLING PRESCHOOL - 2ND GRADE

OUR MISSION  
**DEVELOP  
WORLD  
CHANGING  
LEADERS**

FOR TUITION RATES  
AND A SCHOOL  
BROCHURE, POINT  
YOUR SMARTPHONE  
CAMERA HERE



**CONTACT  
SALLY SHIN**

702-463-9350 or  
sshin@capstonechristian.com  
FOR MORE INFORMATION

[www.capstonechristian.com](http://www.capstonechristian.com)



985 E. Serene Campus



Future Cactus Campus

# FITNESS

## INCENTIVE PROGRAM



EARN  
**\$30**  
MONTHLY



### TARGET HEART RATE CHART

AGE	BEGINNER 60%-70%		INTERMEDIATE 70%-80%	
	Beats/min	Beats/10 sec	Beats/min	Beats/10 sec
to 19	121-141	20-24	141-161	24-27
20-24	119-139	20-23	139-158	23-26
25-29	116-135	19-23	135-154	23-26
30-34	113-132	19-22	132-150	22-25
35-39	110-128	18-21	128-146	21-24
40-44	104-121	18-21	125-142	21-24
45-49	101-118	17-20	121-138	20-23
50-54	95-114	17-20	118-134	20-22
55-59	95-111	16-19	114-130	19-22



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.

# WHAT TO DO IN A SELLER'S MARKET



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Have you been watching the hot housing market lately? It is insane! Not only have home prices gone up 11.2% since last year, but with a shortage of homes, buyers are doing crazy things just to make sure they get the house they want. Sixty-three percent of home buyers in 2020 made an offer without even seeing the house! And 39% of homes are selling for over the asking price—we are talking way over in some cases. Plus, buyers are willing to skip the home inspection and even rent the home back to the owner just to sweeten the deal.

It is a great time to be a seller . . . well, that is, until you must go find a place, swap roles, and become the buyer too. It might feel like you just cannot win, but it is possible to survive this crazy market. How? Here are some tips to keep your cool in this hot market.

## What Is a Hot Housing Market?

By now, you have heard the term “hot housing market” tossed around a lot. But what does it even mean? A hot housing market happens when there are more buyers out there than houses—aka the demand is high, and the supply is low. Remember that from economics class?

Supply and demand are the basics of what drives costs up on items you buy—yep, even houses. For sellers in this kind of housing market, they usually can sell their home fast and make a pretty penny for it too. For buyers on the other hand, things are less rainbows and butterflies. Buyers often find themselves paying more and getting less home for their money in a hot housing market.

### Why Is the Housing Market So Hot Right Now?

Some might say the answer is simple: COVID-19. So, did COVID-19 do a number on the housing market? Well, sure it did. But it was not really the pandemic itself that caused all the trouble. It was the effects of the pandemic. Here are a few of the ways the housing market got turned on its head and into a feeding frenzy for buyers.

### Supply Problems

In some ways, it all started with the lumber shortage. With not enough materials to build new homes, there were not very many options for buyers who were looking for new construction homes. And if you cannot get a new home, well, then your next option is to go looking for a used home. Which means, now you have twice as many buyers out looking at half as many available homes as normal. Factories shutting down sure threw a kink in everything.

## Not Enough Houses for Sale

So now, not only do you have fewer new homes being built, but there's not enough existing homes for sale to meet the demand. In March 2021, unsold home inventory was at 1.07 million houses—that's down 28.2% from 2020's inventory of 1.49 million houses. That means people wanting to buy a home will become more desperate to land one—and more likely to pay higher prices to make it happen.

## Mass Exodus From Metro Areas

Everyone is leaving California and New York in droves! Sound familiar? If you watched the news at all in the last year (first of all, sorry), you probably saw plenty of news stories about people leaving their crowded, overpriced big city for cheaper homes in the suburbs. And all of it was true.

From July 2019 to July 2020, the state of California saw 135,400 more people leave the state than move into it. And as far as big cities go, New York City seemed to take the worst hit. The Big Apple saw 110,978 people hightail it out of there in 2020—that is up 487% compared to 2019!

## How to Navigate a Hot Housing Market

### What Does It Mean for Sellers?

Because there are more motivated buyers than sellers, competition is fierce and inventory is . . . not so fierce. Many listings, especially those under \$350,000, are going fast and stacked with a ton of offers. If you are a seller in this hot housing market, you have a really strong advantage. You are able to sit back and look at a lot of offers and pick the best one. You do not have to take the first offer on the table just because you're in a pinch and need to move.

But before you put up the "for sale" sign and load your Tahoe with moving boxes, make sure you're really financially (and emotionally) ready to sell. Then if the green lights are flashing, the next step is to get with your agent and prepare for these common things in a seller's market:

- Are you selling and buying? Sell your home first before you buy. Remember, with low inventory, it may take longer to find a new home than to sell your current one. And you do not want to be stuck paying two mortgages at the same time. As awesome as it is going to be to sell your place and pocket all that extra cash, just remember that you'll soon be in the buyer's shoes looking for a new place. That means you'll feel all those headaches that come with being the buyer.
- Make all the options work in your favor. Need to buy and sell on the same day? Want to rent back the home after it sells? In this hot housing market, buyers will be more likely to accept your terms. Take advantage of it!
- Have a multiple-offer game plan. Get on the same page with your agent on price, type of financing and contingencies so that you pick the best offer.
- Higher price point homes are not moving quite as fast. If your home's value is around \$500,000 and up, do not get discouraged if it takes a little bit longer to sell.

### What Does It Mean for Buyers?

To win in a seller's market, buyers need to keep these things in mind:

- Don't buy now if at all possible. Wait for the potential decline in prices.
- Think about your time frame. Buying a house is a long-term investment. If you do not plan to stay in a home at least three years, you may want to rethink buying it—especially in a hot housing market like this.
- Know what it takes to have a competitive offer. If you're going the mortgage loan route, then be sure to get preapproved (not just prequalified) for a conventional loan.
- Make a cash offer (if you saved for it). If you have been saving all this time to make a cash offer, even better! Cash is king, you know, and it will set you apart from other buyers out there. In this hot housing market, you need anything and everything that can inch you past another offer. And if you are coming in with an all-cash offer—that's sure to get plenty of attention.
- Stick to the budget. Sure, it is tempting to beef up your offer and blow your budget—especially if you love the house and feel like you need to act now. But do not let emotion and a time crunch cause you to make a bad money decision. A lot of buyers are getting swept up in that—1 in 5 first-time home buyers offered more than their budget allowed, and nearly 15% totally waived contingencies (like a home inspection).
- Be prepared for a longer house hunt. As much as you want to land a house right now, you might have to come to terms with waiting a while—especially if you are a first-time home buyer. One in 5 first-time home buyers spent more than a year searching for their home.

Continued on next page

## Will the Hot Housing Market Slow Down?

If you're thinking about buying or selling, settle in, folks. The pros all agree that this seller's market is here to stay a while. Remember though, real estate is regional. Sure, we have seen the market across the country explode—but that might not be true if you're house hunting in rural New Mexico. It is always best to ask a pro agent in your own area what's up.

This market is nuts—there is no denying that. At some point, though, things will calm down again—that is just the nature of the beast. But it is going to take a few factors to cool off this hot housing market. The bad news? The things that could pour water on the market are not very good things:

### Inflation

We've already seen the price of groceries and gasoline go up in the last six months, and there's a real possibility that full-fledged inflation could kick in here, too, as the economy opens back up. If people are strapped when it comes to buying the basic necessities, they'll probably be less likely to buy a house.

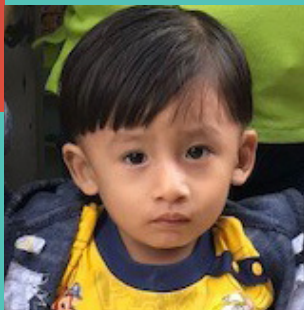
### Rising Interest Rates

Interest rates are ridiculously low right now. But when they increase by even just a couple percentage points, we will see people freeze like a deer in headlights. But the Fed has said they plan to keep rates low until 2023.

# Sponsors Needed

# FAMILIA IMPACTO

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](mailto:krajk@impactcompanies.com)



Sneider Piloza Bello  
Age: 4



Dilian Moises  
Anchundia Piloza  
Age: 5



Jefferson Aldair  
Zambrano Cano  
Age: 7



Andy Jonaiker Bello  
Piloza  
Age: 8



Jordana Gabriela  
Anchundia Cedeno  
Age: 9



Valentina Salvatierra  
Zambrano  
Age: 12



Deivis Adrian Piloza  
Bello  
Age: 14



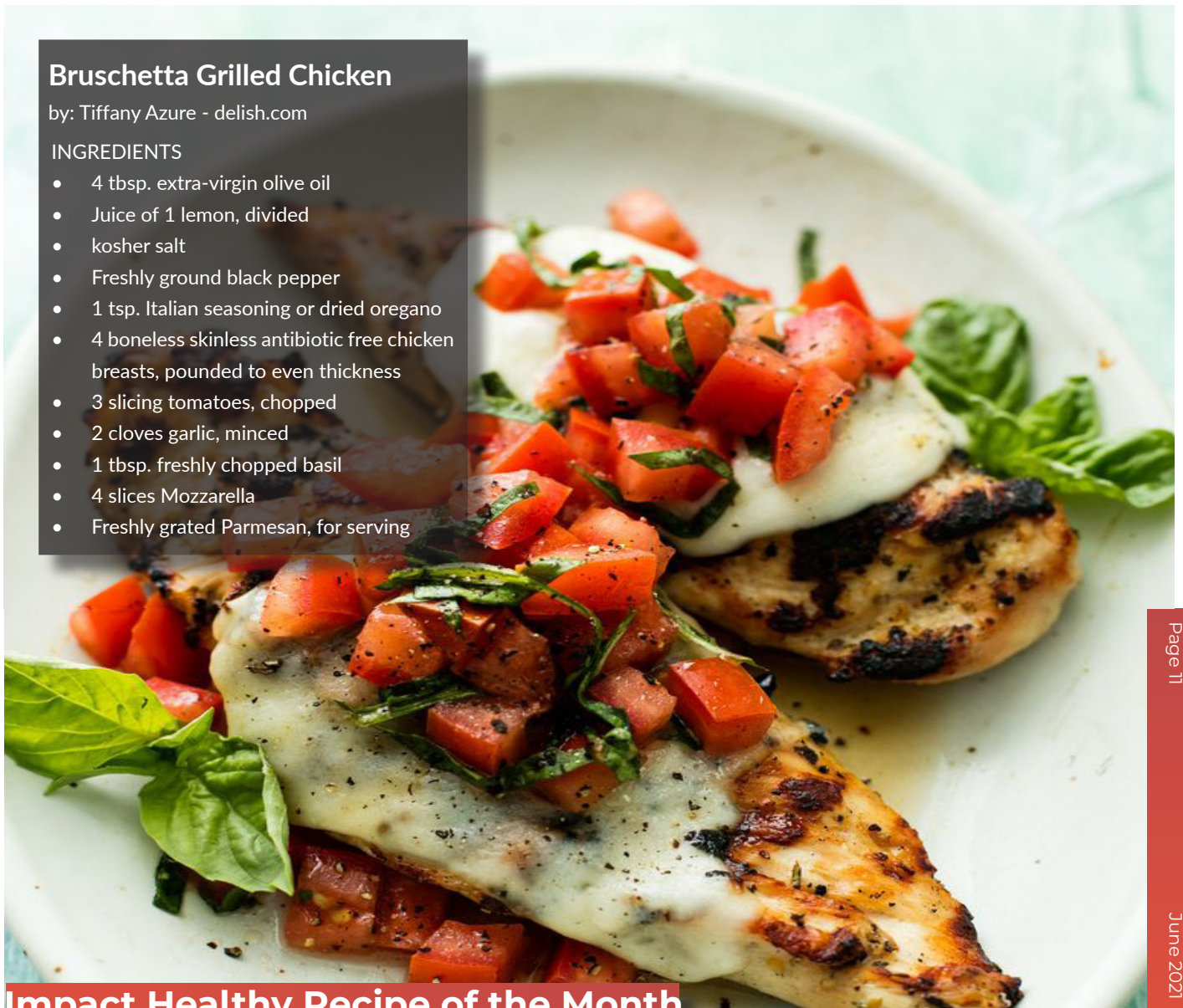
Deiby Quiterio  
Rodriguez Barreto  
Age: 15

## Bruschetta Grilled Chicken

by: Tiffany Azure - delish.com

### INGREDIENTS

- 4 tbsp. extra-virgin olive oil
- Juice of 1 lemon, divided
- kosher salt
- Freshly ground black pepper
- 1 tsp. Italian seasoning or dried oregano
- 4 boneless skinless antibiotic free chicken breasts, pounded to even thickness
- 3 slicing tomatoes, chopped
- 2 cloves garlic, minced
- 1 tbsp. freshly chopped basil
- 4 slices Mozzarella
- Freshly grated Parmesan, for serving



## Impact Healthy Recipe of the Month

### Directions:

1. In a small bowl, combine oil, half the lemon juice, 1 teaspoon salt, 1/4 teaspoon pepper, and Italian seasoning (or oregano) and whisk to combine. Transfer to a large resealable bag along with chicken; seal and refrigerate for 30 minutes.
2. Heat grill over medium-high then add chicken, discarding excess marinade. Grill until charred and cooked to an internal temperature of 156 °, about 5 to 7 minutes per side.
3. Meanwhile, combine tomatoes, garlic, basil, and remaining lemon juice, and season with salt and pepper. While chicken is still on grill, top each breast with 1 slice mozzarella and cover until cheese is melted, 2 to 3 minutes. Top chicken with tomato mixture.
4. Garnish with Parmesan and serve.

#### YIELDS:

**4** SERVINGS

#### PREP TIME:

**0** HOURS **20** MINS

#### TOTAL TIME:

**0** HOURS **50** MINS

## HIGH FIVES

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

**High Five for Michelle Beare.** Michelle is rock solid in her daily duties and passion to do the right thing! She pushes teamwork and customer service huge! Great job Michelle and thanks for all of your hard work! - **Bill Mulligan**

**High Five to Danny Och, Joe Philpott and Todd Timpa.** Sunday, May 30th we had vandalism on some of our equipment at Cactus. Several employees stepped up:

- Danny Och: was so concerned that the new Sup18 was going to get damaged, he drove in from Pahrump at 8pm to move it to BRQ. Danny stated, "I wouldn't have been able to sleep, knowing that new truck could get damaged."
- Joe Philpott (SRE mechanic): drove in to work on the vac truck, air leak, so we could move it close to Clark's trailer for safety. He also drove the Sup18 out to BRQ.
- Todd Timpa: came in on Sunday night to get a better look at who did this on our security cameras.

Holiday weekend...these guys stood up! Thanks to each of you for your commitment and accountability!! - **Bill Mulligan**

**High Fives to Navid Youdelis and Heather Ashworth!** During a rough time on finding great people, they have both stepped up and done a great job! In meetings, they are well prepared and listen to new ideas to help improve the hiring process! Great job ladies! - **Bill Mulligan**

**High Fives to my two supervisors Mac Penn and James Dein high fives.** Over the past couple months they have done amazing job dealing short staffs, bouncing from pit to pit, maintaining their operations all while being safe and productive/profitable. I really appreciate the drive and dedication these two gentlemen have. Keep up the great work, it's much appreciated! - **Billy Grasser**

**High Fives to SRE** for coming by and cleaning the street in front of Capstone's new building. Danny... Your team is the best...thanks so much!!! - **Laura Wadley**



Graduation signifies the successful closure of one chapter and the start of another. This month we congratulate and recognize the Impact Company families that have a student in the Class of 2021. It is a joy to encourage graduates and acknowledge their hard work. We also salute the families that support these students and helped achieve this milestone.



Brennen O'Toole, son of CTC employee Lonnie and Denise O'Toole graduated Magna Cum Laude from UNLV Honors College with a Bachelor's degree in Psychology. He will be entering the workforce here in Las Vegas as a career counselor at Equus Workforce Solutions.



Kyle Cracchiola, nephew of IMI employee Kellie Diene and IBS employee Shannon O'Boyle, graduated from Basic Academy. He will be attending the University of Nevada-Reno in the fall, majoring in Business-Finance.



Madison Milligan, daughter of IBS employee Barbara Milligan, graduated from Riverside High School in TN. She will be attending Middle Tennessee State University in the fall, majoring in Animal Science. Her plans are to pursue a career in veterinary medicine.