

## Refuge for Women LAS VEGAS

Monthly Newsletter

July 15, 2021

Refuge for Women has created a new award that honors someone who exemplifies the characteristics of founders, Ked and Michelle Frank. These characteristics include:

- **Vision**
- **A Heart for Jesus**
- **Compassion for women**
- **Selflessness in Serving**

The Refuge for Women National organizations' first ever Founders award recipient was presented in Las Vegas on June 29th to Bob Motis.

Bob Motis joined the Refuge for Women board in 2014 and remains a board member to this day. Since that time, he has not only helped to cast the vision, but his wisdom, expertise, critical thinking, encouragement, and ability to see big things has shaped and advanced the vision.



Bob Motis has a tender heart toward women and an ability to see women not as victims but as survivors. He believes in women – in their value, in their worth, in their ability to be restored. He believes in women!

Bob Motis also is an elite example of what it means to serve selflessly. He gives generously of his time, his talent, his wisdom, his resources, his encouragement, his advice, his laughter, his you fill in the blank. If Bob has it, he will share it. If you need it, Bob will find a way to provide it. He never looks at his watch when he is engaging you in conversation. He never says he is too busy. He always makes you feel as if you are the most important person in the room. Bob has given countless hours to the leadership of Refuge for Women – from weekly meetings to offer guidance and wise counsel, to monthly board meetings, to reviewing all finances, to fixing broken toilets and ceiling fans. Bob is always kind, gentle, encouraging, giving, loving, calm and humble.

Refuge for Women Las Vegas can honestly say we would not be here today if it were not for Bob Motis.



# 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.



**Debra Buehler**  
IMI, Inc.



**Michelle Montgomery**  
Impact Trucking



**Kortnie Jardine**  
CTC Crushing



**Luis Dominguez**  
Wadley Construction



**Vincent Brown**  
Wadley Construction



**Pedro Gomez**  
Wadley Construction



**Juan Mendez**  
Wadley Construction



**Brendan Myers**  
Wadley Construction



**Requilo Tjin-Kong-Foek**  
Wadley Construction

EXPIRES  
08 / 14

WE'RE

# HIRING

## *Join Us!*

### \$\$\$

EACH POSITION BELOW IS ELIGIBLE FOR  
**REFERRAL BONUS**

**\$5000**

**Capstone Teachers (Prek-2nd)  
Executive Assistant**

**\$1000**

**Capstone Teacher Aides  
CDL Truck Driver  
Customer Service Rep.**

**\$500**

**Field Admin  
IT Admin  
Recruiting Admin**

CONDITIONS: Offer only valid 7/15/21 through 8/14/21, bonus paid out in 6 equal installments, 1x/month, as long as the employee is employed.

Eligible People: Current employees or anybody else who knows a great candidate.

Email to [hripactcompanies@gmail.com](mailto:hripactcompanies@gmail.com) before they apply or have them list you on their application.





# MAKING AN IMPACT

This family (yes, they are all related by blood, marriage, or adoption) attended Camp Shine on June 26, 2021. **CAMP SHINE** is the first of its kind co-ed residential (one day only in 2021 because of Covid restrictions) camp designed for young adults with a primary diagnosis of autism or other intellectual and/or developmental disability who have transitioned out of most support services and systems. The purpose of this camp is to provide a social camp experience for young adults who don't have access to the social services or experiences they once had prior to turning 18. Oftentimes young adults with special needs find it difficult to make and maintain friendships due to the limited social opportunities offered to them. Camp Shine's focus is on positive socializing and building long-lasting friendships.

If you would like more information on making in IMPACT with SunshineNevada.org please see Alyssa Yocum or Amy Sondej in WCI or David Mobley in IBS.

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## 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](mailto:krajk@impactcompanies.com)

FAMILIA  
IMPACTO



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

# HEAT-RELATED ILLNESSES

## WHAT TO LOOK FOR

## WHAT TO DO

### HEAT STROKE

- High body temperature (103°F or higher)
- Hot, red, dry, or damp skin
- Fast, strong pulse
- Headache
- Dizziness
- Nausea
- Confusion
- Losing consciousness (passing out)

- Call 911 right away—heat stroke is a medical emergency
- Move the person to a cooler place
- Help lower the person's temperature with cool cloths or a cool bath
- Do not give the person anything to drink

### HEAT EXHAUSTION

- Heavy sweating
- Cold, pale, and clammy skin
- Fast, weak pulse
- Nausea or vomiting
- Muscle cramps
- Tiredness or weakness
- Dizziness
- Headache
- Fainting (passing out)

- Move to a cool place
- Loosen your clothes
- Put cool, wet cloths on your body or take a cool bath
- Sip water

#### **Get medical help right away if:**

- You are throwing up
- Your symptoms get worse
- Your symptoms last longer than 1 hour

### HEAT CRAMPS

- Heavy sweating during intense exercise
- Muscle pain or spasms

- Stop physical activity and move to a cool place
- Drink water or a sports drink
- Wait for cramps to go away before you do any more physical activity

#### **Get medical help right away if:**

- Cramps last longer than 1 hour
- You're on a low-sodium diet
- You have heart problems

### SUNBURN

- Painful, red, and warm skin
- Blisters on the skin

- Stay out of the sun until your sunburn heals
- Put cool cloths on sunburned areas or take a cool bath
- Put moisturizing lotion on sunburned areas
- Do not break blisters

### HEAT RASH

- Red clusters of small blisters that look like pimples on the skin (usually on the neck, chest, groin, or in elbow creases)

- Stay in a cool, dry place
- Keep the rash dry
- Use powder (like baby powder) to soothe the rash



CS280226



## LIVING WITHOUT A CREDIT SCORE

Picture this: You're on the hunt for a new-to-you car. You walk into the dealership only to hear Billy Bob say those dreaded few words: "Let me pull your credit report." Sound familiar? Of course it does!

Now instead, picture yourself walking into that same dealership with your head held high, pockets full of cash. When Billy Bob mentions checking your credit, you respond confidently, "No need, I'm paying in cash." Yeah, you are . . . because you are living without credit.

This "dream" can be your reality! Seriously, have you ever stopped to consider what life could look like if your major life decisions (and purchases) did not revolve around your credit score?

### How to Live Without Credit Buying a Home

Don't have a credit score? Good. Despite what everyone says, the truth is, you do not need one to buy a house!

Now, it is time to focus on one thing: making sure you have a large down payment to buy your next home. And if you have never gone into debt, that shouldn't be too difficult, right? Without a credit score, your down payment is a big factor (along with your job and how long you have been employed in that line of work). You will also want an outstanding history of rental and utility payments. Look for a mortgage company that uses a process called manual underwriting, sometimes called nontraditional credit or no-credit-score lending.



If you are just starting your home-buying journey, be patient. Rent for a while if you need to and save up even more to put into a down payment. And whatever you do, do not buy a house until you're ready. That means you are completely out of debt, you have 3–6 months of expenses saved in an emergency fund, and you have a good down payment. Of course, if you really want to, you could always just pay straight cash for a house! Cash is king, baby!



## Renting an Apartment

Most apartments will work with you if you can provide first and last month's rent, proof of being a good renter (such as previous on-time utility payments), and a security deposit. Be sure to ask them up front about their process and what type of information they will need to get started.

If they want a credit score and you do not have one, simply tell them that you don't have debt and you use cash. Get a rental history referral from your previous landlord. If it is your first time renting, you might have to look around for a little bit. But don't worry, you'll be able to find someone who will work with you.

## Applying for a Job

This is a recent trend, but it mainly affects people in the financial industry—banks, mortgage brokers, investment companies and so on. Again, the key here is to learn the company's hiring process up front so you can explain why you don't have a credit score if they ask you about it.

Remember, these answers only apply if you have no credit score. If you have a bad credit score because of any outstanding debts, that is a different situation entirely. It is time to focus on cleaning up those old debts with the debt snowball method and start fresh!



## Traveling

The naysayers out there want you to believe you can not travel without a credit card. But that's just not true! Your debit card (and cold, hard cash) works just as well—no, better—than a credit card. When you use your debit card, you are using money that you own and have worked hard for, instead of borrowing on interest!

If you are looking into renting a room at a hotel, call ahead and let them know you'll be using your debit card. Then, make sure to budget for the possible security hold they will put on your card for the duration of your trip.

You can also use your debit card to rent a car. Look for car rental companies that have made it easier on people like you who live without a credit card! As we said earlier, just call ahead and ask about any holds they might place on your debit card, and budget for your trip accordingly.



## Benefits of Living Without Credit

It is time to measure your success (and financial worth) in a different way—by what's in your bank account. Who said the credit score is the only way?

Now that we know you can buy and rent a car, take out a mortgage, and even get a hotel room without a credit score, let's dive into some other reasons living without credit cards is a great idea:

- 1. You're no longer enslaved to a life of debt.**  
When you're not enslaved to your credit score (or your credit cards, for that matter), you're no longer worried about payments for things you've purchased in the past—or about how you're going to pay for your future. Not only that, you are also free. After you break the chains of debt, you are free to spend your money on the present and save for the future.
- 2. Your bank account becomes your measuring tool.**  
If you have not heard, the FICO score is really just an “I love debt” score. Think about it: Businesses, banks and even the government use this silly little number to analyze your past and present relationship with debt. But when you choose to stop caring about your score, you get to measure things by what you actually have in your bank account (and what you can afford).
- 3. You're in complete control of your finances.**  
Like we said: Cash is king, baby! When you start saving up for life's big purchases (to pay in cash), you will find that a credit score is worthless. Not only will you have the power of negotiation on your side, but you will also find out how much easier it is to buy things outright.
- 4. You're less likely to overspend.**  
When you are not relying on a credit card for “emergencies,” you have one option: use the money you have in your bank account. When your money is gone (or spoken for with your zero-based budget), you are done spending. Living life without credit means you know exactly what it is like to live within your means—and it feels good.
- 5. You'll build wealth and give generously.**  
When you are debt-free and you have reached Baby Step 7, you can finally start living and giving like no one else. Baby Step 7 is all about building wealth and giving. Yup, that dream retirement you and your spouse have been working so hard for is finally at your fingertips. Maybe you have always wanted to travel overseas to help a nonprofit organization or give 50% of your earnings to charity every year. The options are endless because you are not tied to making payments every single month. Instead, you get to dream of what it can be like to use your wealth to help others. And that feels good.

### You Can Live Without a Credit Score!

Our culture will tell you otherwise, but living without credit is possible! Sure, sometimes it might feel a little inconvenient because of the way our culture has embraced the “almighty” FICO. But seriously, living without a credit score will never be as inconvenient as paying interest on that fancy steak dinner you ate . . . last year.



# 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.

# good catch

RECOGNIZE. REPORT. REWARD.

Demonstrate **safe** behavior or catch something harmful to our property or equipment and get rewarded for it!



I caught you demonstrating a safe behavior.

Richard Bremmum



I helped to **Stop The Next** injury, illness, or incident by identifying an opportunity regarding:



SAFETY



ENVIRONMENT



PROPERTY

So, what did you catch?

CMC tire company changed out a flat on the water truck. When Richard did his inspection he noticed they put on a bald, used tire and charged us for a new one. Richard's close attention to detail consistently saves the company money. Great job Richard!!

Today's Date

6/18/21

Manager's Name (print)

Billy Grasser

Your Name

Billy Grasser

So what did you catch?

6/18/21

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Billy Grasser



## Minty Lamb with beetroot and charred broccoli

by: Valli Little - delish.com

### INGREDIENTS

- 1/2 bunch mint, leaves chopped
- 1/2 bunch flat-leaf parsley, leaves chopped
- 1/4 cup (40g) pine nuts, toasted
- 2 tbs grated parmesan
- 1 garlic clove, finely chopped
- 2/3 cup (165ml) olive oil, plus extra to brush
- 12 x French-trimmed lamb cutlets
- 100g watercress
- 2 Kurrawong Organics beetroots, cut into thin matchsticks
- 120g marinated feta drained, crumbled

## Impact Healthy Recipe of the Month

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### Directions:

1. Whiz the fresh mint, parsley, pine nuts, parmesan and garlic in a food processor until a paste. Gradually add 1/2 cup (125ml) oil and whiz until combined. Set aside.
2. Brush lamb with a little extra oil, then season and coat in dried mint. In a separate bowl, toss broccoli and 1 tbs oil. Preheat a chargrill pan to medium-high heat.
3. Cook broccoli, turning, for 3-4 minutes until lightly charred. Set aside. Cook lamb for 4 minutes each side for medium-rare or until cooked to your liking. Garnish with Parmesan and serve.
4. Whisk the lemon juice and remaining 1 tbs oil together in a bowl. Season.
5. Arrange broccoli, watercress, beetroot and feta on a platter. Top with the lamb, then drizzle over lemon dressing and mint pesto to serve.

SERVES  
4

PREP TIME  
15MINS

COOK TIME  
20MINS

INGREDIENTS  
13

DIFFICULTY  
EASY



## HIGH FIVES

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

**High Five for Richard Bremmum.** Thank you, Richard for paying very close attention to the equipment and calling with any issues. He saw a recently replaced tire that was not a good tire. He sent me pictures immediately and I was able to get the tire replaced for free! - **Danny Och**

**High Five to Kim Rowe.** Great job on working to get signs for our conference rooms, they look fantastic! I know I was a bit picky, but you stuck with it. Thank you! - **Bill Mulligan**

**High Five to Jesse Delgado.** Thank you for sending in very clear and readable pre ops. They make the job easier to address issues when we can see them so well. Thank you! - **Danny Och**

**High Five to Kim Rowe.** Great job on always taking care of our office! You have had a lot this past month, with water leaks, bathroom issues, supplies and carpet...but especially the AC! Thanks for all you do! - **Bill Mulligan**

**High Fives to Heather Ashworth and Navid Youdelis.** Great big High Five to Heather and Navid in the recruiting department. CTC has hired some great employees, in a very tough market. We appreciate their hard work. - **Lonnie O'Toole**

**High Fives to all the CTC leaders and employees.** Everyone has been looking out for each other during the extreme heat. You all have done a great job of pushing our safety culture! - **Lonnie O'Toole**

**High Five to Joe Pena.** Thank you for working diligently to lower SRE costs and improve the company's profitability. - **Bill Wadley**



**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](mailto:soboyle@impactcompanies.com).

Everyone is eligible, including employees of course!

**Join us  
and  
follow us!**



# Instagram

There is a new IG Handle now on Instagram!

**@impact\_trucking**

Impact Trucking is looking to connect with the Las Vegas Valley Construction / Trucking industry. Please follow and engage with the team as they move forward with this exciting new opportunity in Social Media. Please feel free to tag Impact Trucking in any pictures or activities related to our companies.