



1731 Southridge Drive  
Jefferson City, MO 65109  
573-635-9295  
www.cs-business.com

### C&S Staff:

**Paula S. Benne, CSP CTS**  
*President*

**Jerry Benne, CSP**  
*Vice President*

**Darlene Norment, CSP**  
*Accounting Director*

**Carrie Russell, CSP CTS**  
*Staffing Specialist*

**Sonnett Cagle, CSP CTS**  
*Staffing Specialist*

**Nicole Wilson, CSP**  
*Payroll Clerk*

**Mandy Thomas, CSP**  
*Account Representative*

**Stephanie Lehmen**  
*Community Relations Coordinator*

**Mary Heimericks**  
*Claims Manager*

**Penny Smith**  
*Office Assistant*

**Suzette Mengwasser**  
*Office Assistant*



MEMBER OF  
American Staffing Association



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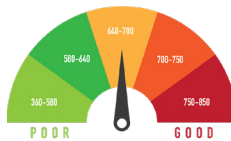
# Temp News



Building good credit can be likened to building a house. You start with a foundation – which, in this case, is your current credit score – and build from there. It's all about how you spend the money you earn and how much debt you incur. As you set your foundation for building good credit, know it may take time and it's never too late to start. So it may be best to set small, achievable goals.



**Understanding Your Score --** Your credit score is a number between 300 and 850 assigned to your credit based on feedback provided by creditors to any of three credit reporting bureaus.



Your credit score rates your ability to pay depending on where it falls within the credit score range. A higher score can help you unlock savings and benefits through better interest rates and more favorable loan terms.

**Why Credit is Important --** The way your credit is gauged is through your credit score. The better your credit score, the more likely a creditor is to trust that you will pay them back. A strong credit history can help you towards your goal of homeownership.



**Reporting Your Credit --** The three primary credit reporting bureaus (Equifax, Experian and TransUnion) issue a credit report that reflects your financial history. Your report includes items such as:



- payment history
- amount owed to creditors
- available credit
- types of accounts
- how long the accounts have been open

**Improving Your Score --** There are several ways to improve your credit score.

♦ Maintain a low balance on your credit cards when possible – try not to “max out” your cards, and try to keep your credit utilization ratio at less than 30 percent.

♦ Pay your bills on time and maintain that credit history.



♦ Keep the number of credit cards you have to a minimum and be prudent when applying for or accepting credit card offers. Try to maintain minimum usage and pay the balance off on time.

♦ Try not to cancel or close your credit cards as that could impact the total amount of credit you have available & how much you have used.

♦ Consult a financial professional for more information regarding your credit score and building credit.



**Paula S. Benne**  
President/Owner

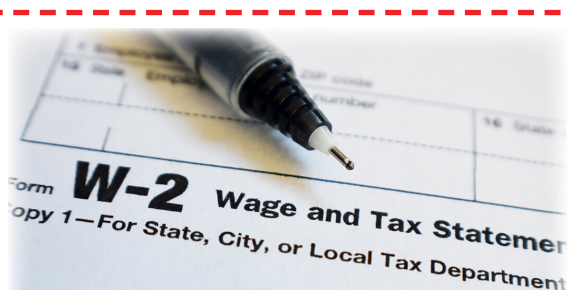
C&S Business Services has been a full-service provider of quality employment solutions for central Missouri since 1977. Paula Benne purchased C&S in 1989 and through the years, C&S has grown its services, staff, clients and employees to encompass employment in multiple industries (including administrative, government, manufacturing, labor, customer service, construction, accounting, clerical, IT and more).

As President, Paula is responsible for all of the business and management aspects of C&S Business Services including overseeing staff and new/existing clients while remaining current on staffing industry and employment laws changes. She is ASA Employment Law Accreditation Certified, NAPS Certified Temporary Staffing Specialist (CTS) and ASA Certified Staffing Professional (CSP).

Paula also plays an integral part in the economic & workforce development efforts of central Missouri through her civic involvement. In 2021, Paula was appointed to the Central Workforce Development Board (CWDB) for the Central Region where she works to make advancements for businesses and the workforce in her area. She is an active member of the Jefferson City Area Chamber of Commerce where she served on the Executive Committee as Treasurer and received the 2022 Chairman's Award. Paula currently serves on the Workforce Coalition (co-chairing the child care action committee).

In addition to owning and running C&S Business Services, Paula is actively committed to improving and giving back to the community that supports her and C&S. She is the founder and co-chair of the Redemption Inside the Walls concert and ministry whose proceeds benefit a local nonprofit organization each year. Paula and C&S Business Services also support a number of charitable organizations and causes in the community.

Outside of C&S, Paula enjoys gardening, motorcycle riding, target shooting, hiking and working on her farm. Family is a priority to Paula and she has the good fortune of working and living closely to some of her family members. A proud grandmother of two grandsons, one of Paula's favorite pastimes is hosting family gatherings and spending time with her family.



If you received a paycheck from C&S Business Services in 2022, you should have received your W-2 statement from C&S in the mail.

If you did not receive a W-2 statement, please contact C&S at 573-635-9295 with your current mailing address.



### What's happening in February:

- February 2** -- Groundhog Day
- February 14** -- Valentine's Day
- February 20** -- Presidents' Day (C&S open)
- February 21** -- Mardi Gras



### Permanent Placements

The following employees were recently offered and accepted permanent employment at their assignments. C&S would like to congratulate and thank each of these individuals for their hard work and dedication!

**Pinkie Gordon**  
**James Randle, Jr.**

**EARN \$\$ WITH C&S REFER-A-FRIEND**  
Regardless if you are employed by C&S Business Services, C&S will pay \$60 for every referral placed on a job assignment lasting 160 hours or more (+ your referral gets \$40)! Scan now and start earning \$\$!

