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Maintaining Financial Stability

Regardless of the economic climate, it can be natural to have concerns about your financial stability. Fortunately, there are steps you can take to protect yourself and navigate through uncertain times.

Here are a few proactive strategies that may help strengthen your financial position.

Revisit your budget.

Begin by reviewing your budget and differentiate essential expenses, such as housing, food and transportation from discretionary spending. Then, identify whether there are opportunities to curtail or delay your discretionary spending. Sometimes delaying or downsizing big expenditures, like a new car or vacation, can help to improve your savings.

Pad your emergency savings.

Regardless of the economic environment, maintaining a healthy emergency fund should remain a top financial priority. Doing so may help you stay afloat in unforeseen personal circumstances, such as a job loss or a family medical emergency.



Most experts would agree that at a minimum, aiming to have three months' worth of household expenses held in a checking or savings account is a good practice.


 **Tackle Debt.** When interest rates trend, those higher rates may be bad news for borrowers, particularly anyone with revolving debts, such as credit cards.

While it can be reasonable to have a manageable amount of debt, this is debt that can be paid off on time without causing significant financial strain.

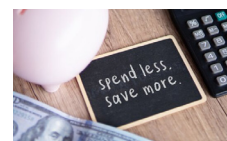
Look for ways to spend less or earn more.

To start, look at your spending versus your income. You don't need to track every penny but having a rough idea of how much you're spending (and on what)

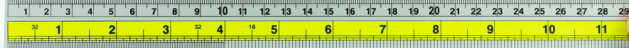
can help finding ways to save.

 **Stay Proactive.** Even though it may be a normal part of economic cycles, a recessive climate can be stressful, scary and tricky. But staying on course with your savings is possible.

By rolling up your sleeves and making smart money moves, it can result in moving at a steady pace with your financial goals, no matter what's happening in the world that is out of our control.



SUCCESS



There are a number of ways to measure success as an employee of C&S Employment Solutions. Much of that success depends on the goals and ambition of the individual employee as well as that of their job placement.

Many times employees have goals they bring to their job assignments. While in other instances, employees develop those goals as they gain experience on the job or sometimes goals simply grow and evolve during their employment.

These are all advantages of employment through C&S because it allows employees flexibility, exposure to a variety of employment opportunities and job skills as well as a valuable foot in the door with employers.



Case in point...David Pena. David was in need of employment and applied with C&S Employment Solutions last year. He openly shared that he was struggling in his personal life and was now on a path to improve himself in many aspects. Employment was key to that improvement in his lifestyle along with maintaining his sobriety.

Fortunately, C&S was able to place David at a job he enjoyed, apply his skills and was able to remain on track, and ultimately, reach his goal of permanent employment.

As David transitioned to his now permanent employment, he stopped by C&S to receive his certificate and t-shirt. At that time, he shared his moving story to succeed and his deep appreciation to C&S Employment Solutions for providing him with a job where he could prove himself and thrive. David said, "I am so grateful for the opportunity C&S gave me."

Congratulations to David on his permanent job placement and best wishes on continued success!

Another measurement of success, when it comes to employment, is longevity. Fortunately, with employment through a staffing service like C&S Employment Solutions, employees can achieve those milestones even with temporary job assignments. Employees can accomplish this achievement by accepting various job assignments, their flexibility, willingness and skills they bring to the table.

For example, the following C&S employees have accepted and worked a significant number of different job assignments.

5 Job Assignments

Catherine Westergaard
Landon Thomas
Christian Hilsenbeck

10 Job Assignments

April Watkins

45 Job Assignments

Noraleen Hord

Congratulations to each of these C&S employees and thank you for your work on each of these job assignments!



What's happening in May:

May 5 -- Cinco de Mayo

May 8 -- Truman's Birthday
(C&S open)

May 11 -- Mother's Day

May 17 -- Armed Forces Day

May 26 -- Memorial Day (C&S closed)



Permanent Placement

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

Jermaine Davenport
Jasmine Fultz-Pomerlee
Hannah Morey
David Pena
Kathryn Cullen
Keizle Obrien



"Let us make our future now,
and let us make our dreams
tomorrow's reality."

