



Julie McLean Goe <julieinlasvegas@gmail.com>

CCCU Newsletter - July 2015

1 message

Clark County Credit Union <email@marketing.ccculv.com>
Reply-To: Clark County Credit Union <marketing@ccculv.com>
To: julieinlasvegas@gmail.com

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Great stories about our members and branches!

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New sign at 1425 E Windmill branch

If you've been on the 215 in the south side of the valley lately, you have probably noticed the new sign at our Windmill location. The old sign was hard to miss, but this one is even taller and has a new digital reader board. "I'm surprised how excited our members are about the new sign," says Creson Oakley, the branch manager of the branch located at 1425 E Windmill Lane. "We receive comments about it daily. Our members are so observant. They always recognize the improvements we make - last year it was the expanded parking lot, and this year it's the sign."



Member highlight – Norm Schilling

Recently my husband and I had the opportunity to visit the home of Norm Schilling. Norm is the owner of Schilling Horticulture Group and the co-host for a weekly radio program on KNPR - Desert Bloom. He's also a long-time CCCU member. Norm took us on a tour of his home garden, which is an extraordinary collection of 400 species of plants. Prior to our visit with Norm, I had no idea that our Las Vegas desert would support such luscious greenery. My big surprise was that most of the areas and most of the plants were true desert species; it turns out water wise landscapes can still be very beautiful.

His journey

Norm grew up in Ontario, Canada and moved to Las Vegas when he was ten years old. He first became interested in gardening because he missed the woodlands of Ontario. It wasn't long before he developed a love for it. He became a certified arborist and for twelve years took night classes in horticulture from the College of Southern Nevada. He considers good gardening a "mix of plant sciences with art and craftsmanship".

Norm's career began first in working for himself, then as lead groundskeeper at the Desert Demonstration Garden (now Springs Preserve), developed by the Las Vegas Valley Water District. He then worked at UNLV as a horticulture supervisor before starting Schilling Horticulture Group in 2003. Since then, his company has won numerous awards through the



Southern Nevada Water Authority, including winning first place in residential design for 6 of the past 8 years.

Advice from the pro

Although Norm clearly knows more about plants than any other person I've ever met, he was also able to break down some tips that even a layman like myself could understand. He advised that sometimes it's better to be sparse with watering desert trees because they will grow slower, thus they will grow stronger. He also pointed out that he doesn't pick up all the leaf-litter in his garden. He often leaves some of it the ground as a natural mulch. When determining what type of landscape someone wants, Norm says it's all about 3 things: function, sustainability and beauty. When I asked for his most important tip for successful gardening in Las Vegas, Norm smiled and said, "Put a plant where it wants to be, give it room to grow and then relax."

For more information about Norm's company, Schilling Horticulture Group, check out his website: <http://schillinghorticulture.com/>

Employee highlight: Abbey Sellers, mortgage consultant at CCCU



Meet Abbey Sellers! Abbey was born and raised in Southern California and has over 13 years of experience in the mortgage industry. She's a proud mother of 2 children and has lived in Las Vegas for about 10 years. Watch the [video](#) for more details on Abbey and her role with CCCU.

Reasons to believe by Mark Tew

I work in finance for a global manufacturing company. Much of my job entails delivering insights to help facilitate better decision making that will hopefully lead to healthier financial results.

Whether you own a small business or are employed at a large company, you are likely no stranger to the emphasis placed on achieving financial targets. It can seem as if every month is a new crisis with senior leadership stressing that we absolutely must deliver the targets we have set. When every month is a crisis, people eventually stop paying attention, so management has to come up with new ways to engage their people.

Sometimes goals seem to be so lofty that employees simply don't even bother to exert any extra effort at all. In order to combat this phenomenon, at my work we occasionally have special "reasons to believe" meetings. The purpose of the meetings is just what it sounds like--to provide reasons why we should believe that our goals are reachable. And the amazing thing is that they can work. Employees often leave the meetings with a better understanding of how what they do can impact the success of the whole, and they are motivated to put in a little extra effort.

I think it's even more important to have a set of personal reasons to believe. I'll focus on your financial life here, but you should have reasons to believe that you can be successful in all areas of your life.



You are not the first to have a financial setback

Chances are that thousands if not millions of people have been almost exactly where you are financially. Whether you are experiencing insurance headaches, consumer debt, bankruptcy, endless medical costs, or financial surprises, you are not alone. Simply knowing that others have eventually triumphed over your same financial setbacks can give you an extra dose of motivation that can help you make a plan to systematically attack those financial hurdles.

2. The power of compounding interest

Have you ever heard of the debt snowball? It is simply a system of paying off all of your debts starting with the one that has the smallest balance. The income snowball, however, deals with the power of compounding interest—earnings that generate more earnings. You receive interest not only on your original investments, but also on any interest, dividends, and capital gains that accumulate—so your money can grow faster and faster as time goes on. This becomes particularly evident in retirement accounts, where principal is allowed to grow for years tax-deferred or even tax-free.

3. You are surrounded with people who want to help

You may unknowingly be surrounded with family and friends who are willing to support you with encouragement and wisdom. All you have to do is ask. But if you don't have any close support (or if you don't want to ask), there are endless financial resources online, not to mention hundreds of personal finance bloggers who love to coach others toward financial independence (many of whom to an extent will do it for free, myself included).

The right focus

Make a list of reasons you have to believe that you will be successful, financially or otherwise. If you can't think of any, start with the ones I've listed above. When you wake up in the morning, rather than focusing on everything going wrong, focus on your reasons to believe. You'll be surprised at how many you can find once you start looking for them.

Mark Tew is a CPA, CCCU member, and Nevadan at heart. He enjoys writing about and helping others with personal finance. He is also a husband, father, volleyball player, and mostly retired skateboarder. He currently lives in Michigan with his wife and 3 children. You can read more from him at barebudgetguy.com

Members Auto – congratulations are in order!



Omar Sotelo



Jason Reed

Omar Sotelo was promoted to sales representative for Members Auto. Omar has worked for Members Auto for 2 years as a runner and transitioned to his new position this month. Omar serves in the Marines and is currently expecting his first child. He will be working out of the Sunset branch at 9311 W Sunset. Stop by and say hello to Omar the next time you're in the neighborhood!

Jason Reed was recently hired to be the newest runner/detailer for Members Auto. Jason was born in Layton, Utah, grew up in Japan, and loves to play guitar.

For more information about Members Auto, check them out at ccculv.org . You can also view the current inventory at membersauto.com

Staying cool

It's the hottest time of the year. How are you staying cool? The dry Las Vegas heat is a "hot" topic during most months and many families find indoor activities to avoid being uncomfortable. However, as a valued credit union member did you know that you are eligible for savings at Wet n Wild water park?

Instructions on how to redeem your coupon:

- Go to <http://www.wetwildlasvegas.com/>
- Click on the Red “Buy Tickets” tab in the right hand corner.
- Under General Admission Tickets or Season Passes, click on “Buy Now”
- Enter promo Code CCCU
- This will reduce the pass price and show the savings!
- Select your options and follow the simple instructions



NEW! Take our just-for-fun survey. It's ONE question. Click [here](#) .

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