



**SIMONSON PROPERTIES** ✎ 2455 - 12<sup>th</sup> Street SE St Cloud MN 56304 ✎ 320-252-9385

## IT'S YOUR CREDIT RATING!

One of the most powerful financial tools each of us has is our credit rating. Lenders want to know that they will be repaid on time if they loan you money or give you a credit card. The best predictor of future behavior is usually past behavior.

When you apply for any type of a loan or credit card, one of the first items on the lenders' list is to check your credit rating. There are 3 major credit-reporting companies (Equifax, Experian, & Trans Union) that lenders access for information. These companies receive information from many sources and they keep a record of your payment history. This information is indexed by your name, social security number and address. When a lender requests information, the credit-reporting companies provide to the lender what they have in their files on you. These companies have a scoring system that assigns points to your credit history, and they will rate you as excellent, good, marginal or bad, depending on your score.

These credit scores reflect your long term patterns of credit use and repayment history. Scores improve as your overall credit picture gets better, which means paying your bills on time and using credit conservatively. Some tips for establishing a good credit rating are:

- ✓ Pay your bills on time.
- ✓ Keep credit card balances low.
- ✓ Apply for new credit sparingly.
- ✓ Check your credit report periodically for any inaccuracies (do it free once per year).
- ✓ Correct any errors with all three national credit bureaus.
- ✓ Minimize the number of times you allow creditors to check your credit record.
- ✓ Remember that no credit score is forever. Take steps to improve your rating!

Credit, one never knows when you will need this important tool, so take care to use it wisely. Here are the numbers for the credit reporting companies if you would like to contact them:  
Equifax 1-800-685-1111      Experian 1-800-397-3742      Trans Union 1-800-888-4213

Each Month a Different Simonson Employee is Featured

### Spotlight on Tony Albert



**Tony Albert**

Tony Albert works as sales support person for the Crosslake Simonson Lumber location. He has been there for 2 years. Married for 18 years to his wife Holly, Tony has a son, Cody 13yrs and a daughter, Danielle 10 years. The family also includes 3 dogs and 2 cats. Tony enjoys working with his customers and helping them with their projects. His hobbies include working on anything mechanical, hunting and fishing.

Tony's favorite spot to vacation is "at home" where he says, "everything I need & love is there." We asked him if he had a cherished childhood memory that he would like to share and he said he remembers picking agates on his grandparent's dirt road just after it had rained. He says he still has them 30+ years later. The best advice he has received was from an old friend who said to wake up in the morning and plan to have a good day... no matter how you feel or have to do. Negative people are Tony's pet peeve. He believes that nothing good will come from complaining if you don't plan on changing something. John Wayne is the person that Tony would like to have met when John was alive. Tony doesn't know what he would say but thinks it would be a great experience. If he could travel through time, he would like to visit the late 1800's --less complicated.



# Happy Birthday!

Bryant Richards 5/01,  
 Jon Pojar 5/05, Steve Kiscaden 5/07,  
 Elroy Eull 5/08, Scott Kneeland 5/09,  
 Tim Kondrick 5/11, Brandon Hutt 5/12,  
 Steve Steele 5/13, Kris Oman 5/13,  
 Carolyn Schommer 5/14,  
 Gerald Bergquist 5/15, Joe Helm 5/18,  
 Wally Doebber 5/20, Dick LaFlex 5/21,  
 Doug Manthey 5/21, Tricia Peters 5/23,  
 Glenn Carnahan 5/25,  
 & Chris Hendrickson 5/25.

It's not easy to...

apologize, begin over, take advice,  
 be unselfish, keep on trying,  
 be considerate, think & then act,  
 profit by mistakes, forgive & forget,  
 shoulder the blame

...but it usually pays.

## News from the Yards

Congratulations to Grampa Milt Johnson & his wife, Jan! Little grandson Caleb Johnson was born 6:35am on April 2<sup>nd</sup>. Caleb weighed 7lbs 12oz and was 20 ½ " long. We wish the family well.

Monticello reports that Justin Tetrick and Mark Klaverkamp ran in St Cloud's 5K race on April 14<sup>th</sup>. Congratulations to both for finishing the race.

St Cloud held a Contractor Appreciation Night March 30 at the Eagle's Club in St Cloud.

Sarah & Ernie Goodrow traveled to Florida to vacation in the sun & surf. The weather was nice and they said they had a good time.

Several Simonson employees traveled to Atlanta to attend the user's conference again this year. They said that it was a good conference and they learned a lot.

The St Cloud Yard is pleased to welcome Colleen Kull to their very busy sales staff.

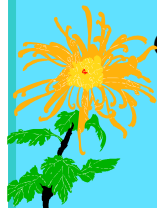
We all wish Royce Aardahl a speedy recovery from his back surgery.

### SHAPE UP CHALLENGE

*How are you doing in the challenge? Are you eating better, and spending time with your family doing activities everyone enjoys? Is everyone around you benefiting as they see what a few simple lifestyle changes makes in your overall health and attitude? Have you taken up a new sport or hobby? Have you gotten to know the new members of your neighborhood? Have you found a good book to read or tried a new recipe? All of these things will add to your challenge score! It's easy and fun!*

### Celebrating a Simonson Anniversary

Trevor Ebinger 1yr, Ben Kockler 1yr,  
 Dustin Radke 1yr, Susan Reiler 1yr  
 Frank Albert 2yrs, Kory Anderson 2yrs,  
 Willem Koopman 2yrs, Cory Broich 3yrs,  
 Scot Abraham 3yrs, Eric Eggert 3yrs,  
 Darryl Hicks 4yrs, Pete Lowe 4yrs,  
 Robert Miller 4yrs, Richard Bock 5yrs,  
 Alan Christenson 5yrs, Lee Johnson 5yrs,  
 Dave Koglin 5yrs, Paul Nylin 5yrs,  
 Josh Sperling 5yrs, Amy Durant 6yrs,  
 Jerome Kippley 8yrs,  
 Don Lewandowski 8yrs,  
 Danny Boyer 11yrs, Brian Knettel 11yrs,  
 Randy Foss 12 yrs, Roger Kaufmann 19 yrs,  
 And Elroy Eull 21yrs.



Our condolences to Shannon & Mary Schmidt and family on the passing of Mary's father.