



# CONSULTANTS IN MINNESOTA

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## Call For Articles

Can you write a few paragraphs on an interesting topic related to what you do for a living? ICCA of Minnesota is looking for articles for this newsletter, for our web page, and for submission to larger-circulation journals.

Please help!

Send articles or story ideas to [editors@icca-mn.org](mailto:editors@icca-mn.org), or call us at 612-245-ICCA.

## CHARLES SCHULTZ PHILOSOPHY

Hi Everyone,

The following was the philosophy of Charles Schultz, the creator of the "Peanuts" comic strip.

You don't have to actually answer the questions. Just read strait through, and you'll get the point.

1. Name the five wealthiest people in the world.
  2. Name the last five winners of the Miss America contest
  3. Name ten people who have won the Nobel or Pulitzer Prize.
  4. Name the last half dozen Academy Award winners for best actor and actress.
- Name the last decade's worth of World Series winners.

How did you do? The point is, none of us remember the headliners of yesterday. They are at best in their fields, but the applause dies. Awards tarnish. Achievements are forgotten. Accolades and certificates are buried with their owners.

Here's another quiz. See how you do on this

### Next Meeting Tuesday, Aug 17 "10 Core Competencies for the IT Consultant"

by Ray Giske

**Axel's in the Roseville  
Radisson Hotel  
Roseville, MN**

Mentoring 5:30PM Dinner 6:30PM

Members \$25 Non-Members \$28

**RSVP 651.257.2570**

one:

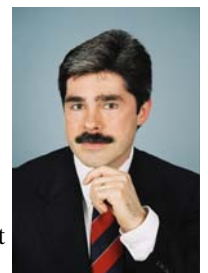
1. List a few teachers who aided your journey through school.
2. Name three friends who have helped you through a difficult time.
3. Name five people who have taught you something worthwhile.
4. Think of a few people who have made you feel appreciated and special.
5. Think of five people you enjoy spending time with.

Easier? The Lesson:

The people who make a difference in your life are not the ones with the most credentials, the most money, or the most awards. They are the ones that care.

Alas it is time for me to be moving on. This is my last newsletter as editor of "Consultant's in Minnesota". I want to offer my thanks to those who contributed to the newsletter.

- Robert



## August's Motivational Quote

*"To put the world right in order, we must first put the nation in order; to put the nation in order, we must first put the family in order; to put the family in order, we must first cultivate our personal life; we must first set our hearts right"*

- Confucius

## CONSULTANTS ON KFAI AIRWAVES

BY JACK ROSE

Twin Cities independent computer consultants dropped in on Jacquie Maddix's blues show "Rollin and Tumblin," on July 13 to tell her and her listeners a bit about ICCA, its mission and its current mentorship activities.

KFAI public radio is heard on 90.3 FM in Minneapolis, 106.7FM in Saint Paul. There's also a live Internet feed.

If you like Koko Taylor, Memphis Minne, Nina Simone, Big Maybelle, Big Mama Thornton, Ella Fitzgerald, Muddy Waters and Howlin Wolf, tune in any Tuesday between 3 and 6 for classic and contemporary blues, current news headlines and community features.

You can hear the ICCA interview portion of Jacquie's July 13 show by clicking [here](#) or going to the ICCA-MN.org website.



L-R, standing: E. Romo, L. Bremer, W. Buending, L. Silberman, W. McTeer, W. Middlecamp. Seated: KFAI's Lady J (Jacquie Maddix).

## A SIMPLE, SATISFIED FINANCIAL LIFE



The secret to a happy, successful life? Jean Chatzky, author of "You Don't Have to Be Rich: Comfort, Happiness, and Financial Security on Your Own Terms, reveals that control is central to financial happiness. So what can we learn about getting organized -- controlling the pileup of receipts, bank records, warranties and whatnots -- from the clutterers crowding the "Organization" aisle at the bookstore?

**Step 1, Sort:** Take stock of your financial filing cabinet. What valuables do you have? Take an inventory -- using an oldfangled pencil and paper or a more newfangled tracking system like Quicken or even TMF Money Advisor's financial planning tool. Catalog what you own, owe, rent or otherwise count as an asset or liability.

**Step 2, Purge:** Get rid of extraneous stuff. This means everything from needless expenses (do you really enjoy call waiting?) to extra accounts (consider consolidating your old 401(k)s into a single self-directed IRA). If you're married, assess the costs and convenience of any separate accounts you have. Insure your cars on one policy, and see if you get a price break on homeowners or renters insurance with the same firm. Does your discount broker offer banking services? Nothing cuts down clutter more than getting fewer account statements each month. (Here's some more on what financial statements to trash and which ones to treasure.)

**Step 3, Assign a Home:** In household organization, things you use frequently are

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## SIMPLE, SATISFIED FINANCIAL LIFE CONT.

stored at the front of the closet. Stuff you use less often goes in the attic (or mysteriously disappears when your spouse darts over to the neighbor's garage sale). The same goes for your savings. (Except the garage sale part.) Short-term savings -- your mortgage money, babysitter, lawn care, bills and entertainment money -- should sit in the forefront of your mind and filing cabinet. Your monthly cash flow is accessed most frequently. To stay on top of inflows and outflows, have all family members put bills and receipts in one place. Now vow to reconcile your checking account at least once every two weeks.

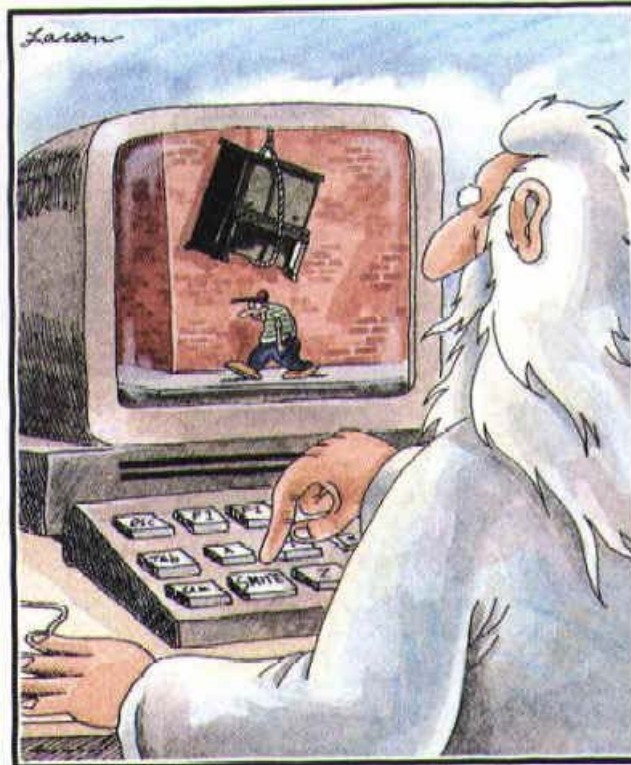
**Step 4, Containerize:** Once you get rid of extraneous accounts, it's time to find the best place to "store" your money. The goal for your long-term savings is to make it grow. Your work retirement plan, and a discount brokerage account (where you can set up an IRA) are the perfect vessels for these important investments. Your short-term savings -- what you plan to spend within about five years on a new roof, new car, or even a major vacation -- should be placed in CDs or short-term bonds.

Your peace-of-mind money -- for medical emergencies, car-repair emergencies, pink-slip emergencies -- should be easily accessible. But not too easily accessible. Consider a money market account with check-writing privileges.

**Step 5, Equalize:** Once you have the paper beast tamed and have achieved a state of chipper financial being, work a little every day to maintain your new centered status. In other words, when the bills, bank statements, receipts, and garage sale proceeds come in, see Steps 1 - 4 and lather, rinse, repeat.

The ultimate payoff is a simple, happy co-existence with our stuff. Writes Morgenstern: "When we are organized, our homes, offices, and schedules reflect and encourage who we are, what we want, and where we are going."

Wouldn't it be nice to be able to say that our finances were also a reflection of who we are, what we want, and where we are going?



God at His computer

### August's 2nd Motivational Quote

*"Becoming responsible adults is no longer a matter of whether children hang up their pajamas or put dirty towels in the hamper, but whether they care about themselves and others — and whether they see every day chores as related to how we treat this planet"*

*- Eda Leshan*