



A Conversation with Accounting Whiz Margaret Howell

As I look back at growing up, I did everything. I took chances, such as white water rafting, mountain climbing and motorcycle riding. Then I got married, had a child, and that's my adventure now. I take care of everyone, it monopolizes my life. Trust me, I enjoy it. I'm always busy.

I was born in Craig, Colorado and after my parents divorced, my mother, my brother, sister and me moved to the Denver area. We were latchkey kids and pretty much did what we wanted, we had a lot of freedom growing up. My daughter is fortunate to have her grandparents nearby to help.



My husband, Joe, and I have been married 19 years in September. We have a 15-year-old daughter, Rebecca. Joe keeps me on my toes. We're definitely an interesting couple. It's true that opposites attract. He's very well educated and outgoing; he's just one of those people that you are drawn to. I was a total introvert as youngster. As I got older, I came out of my shell, it's kind of crazy.

I was my husband's boss, way back when I was in banking. It's funny how I ended up in the banking business. I started in banking right out of high school, I didn't attend college as I didn't know what I wanted to be when I grew up. My first job other than baby-sitting was selling flowers on street corners in Lakewood, a Denver suburb.

Since I didn't have a car, I got a job in downtown Denver and took the bus to my entry-level position at a bank. Within three years, I was promoted to supervisor of the teller line. It was a quick education. When I got into banking, it was an about face. I became dedicated and very reliable. For over 20 years, I worked for several different banks.

I am totally different from when I was in high school. I was ready to get out of school when I graduated. The principal told me on graduation day that he couldn't believe that I even made it. If I could do it again, I would have put more effort into my education. I did enjoy my high school years though.

Seven things you might not know about Margaret

What is the smartest thing you've ever done?

The smartest thing that I ever done was to say "yes" when my husband asked me to marry him. We dated for two years.



He made it past the first year, and that was the time where I usually would lose interest in a guy.

What would be impossible for you to give up?

Chocolate. I don't eat it all the time. If I'm hungry and don't know what I want, I have a piece of chocolate, and it helps.

If you could go anywhere, where would you go?

If I had a choice of where to vacation, my ideal place is somewhere in the Caribbean with its white beaches and turquoise waters, there's nothing like it. I didn't get too far out of Colorado until my 20s. On our honeymoon, we went to the Caribbean as well as Florida. I loved it.

Where can we find you when you're not working?

Hanging out with friends and family. Just recently I became involved with my daughter's high school marching band. I'm joining the Booster's Board this year. It's a whole new world for me. I'm in awe of how hard they work.

What is your most valued possession?



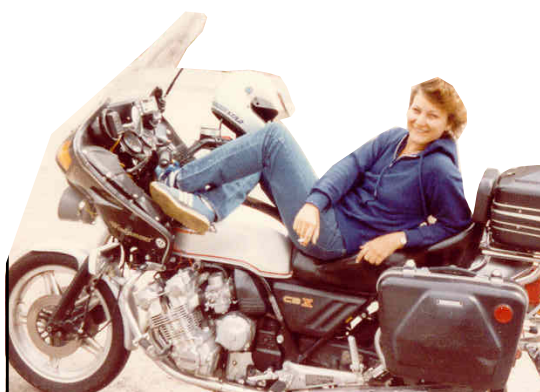
First thing that comes to mind is my daughter. Rebecca is not a possession, but she's the most important thing to me. She's the best of my husband and me.

How would your friends and family describe you?

I'm a caregiver. I'm the mom. Even here at the offices, I feel the need to take care of everyone.

What's the craziest thing you've ever done?

I went on a three-week motorcycle trip with my father when I was just 16. We started from Denver, went to California and ended up in Canada. It was quite an experience. I learned to play craps in Nevada on that trip. I started with one dollar and ended up with \$25; I even had a run on the table. I don't play now, it intimidates me. Back then, I had no fears.



Margaret's likes

Food:
I would say Italian, but I love that surf and turf.

Sport:
I like to watch football, the Denver Broncos.

TV show:
Amazing Race or Survivor. I like seeing real people. I live through them. I know that I can't do all the dangerous things that I enjoyed doing in my past.

Entertainer:
Sandra Bullock, I really enjoy the characters she portrays.

Movie:
It's a toss up, I like Lord of the Rings and all the Harry Potters.

Margaret's SSA career

I started working for the Corporate Office when I was in between banking jobs. Kevin Eldredge asked me to do some temporary accounting work about eight years ago. It was a totally different atmosphere than I was used to. What impressed me the most is that at noon, every one stopped what they were doing and had lunch together while chatting. It was just so personable.

After the temporary work ended, I got another accounting job, but stayed in touch. When there was an accounting job opening at Corporate, I jumped at it.