

BUSINESS

J&S Construction honors employees

COOKEVILLE — J&S Construction recently hosted its annual Employee Celebration to commend all employees for their hard work and dedication throughout 2015.

Employees and their families were treated to a Christmas breakfast followed by service awards, an auction, as well as various raffle prizes.

The highlight of the event came when the winner of the Founder's Diamond Award, J&S Construction's most coveted honor, was announced.

Buford Cole, an assistant field manager who has been employed with J&S Construction since November 2012, was honored by the J&S Construction management team in front of fellow co-workers and families. Buford and his wife, Vicky, will be treated to an all-expense paid trip to Cancun, Mexico, with additional spending cash provided as well as one week of paid vacation.

The Founder's Diamond Award was established in 2004 in honor of J&S Founder, John D. Stites.

Nominees of this award must exhibit the following characteristics in the workplace: thinker, learner, honest, humorous, humble and unselfish.

The award is tallied from votes which are collected from all field and office employees.

"Buford is someone who exemplifies what J&S Construction is all about," said Jack Stites, president of J&S Construction.

"He can be counted on to do what he says. He is someone who, if he tells you it's going to

rain, you'd better have an umbrella."

Founded in 1957, J&S Construction is one of Middle Tennessee's premier privately held construction firms, providing energy-efficient general contracting, design-build and construction management services for a wide variety of markets, including commercial, healthcare, religious, institutional and industrial facilities.

For more information, visit www.jsconstruction.com or call 931-528-7475.



Buford Cole was honored with J&S Construction's Founder's Diamond Award. He and his wife, Vicky, will be treated to an all-expense paid trip to Cancun, Mexico, with additional spending cash provided as well as a week of paid vacation.



Left, celebrating five years of service are Matt Davenport and Dwight Ledbetter. Not pictured is Lori Wakefield.



Celebrating 30 years of service is Jerry Brown.



Celebrating 15 years of service, from left, are Larry Thompson, Jimmy Smith and Johnny Foust.



Celebrating 10 years of service, from left, are Gary Young and Bill Curtsinger. Not pictured are Harry Colorito and Brett Thomas.

Five tips to reach your retirement goals

We all have dreams about what retirement could look like.

Those dreams inspire us and give us hope. However, without a plan, all those dreams could become nightmares.

I want to help you start on the path to your retirement dreams. Here are five quick tips to make sure you retire inspired.

1. Understand what your dream is. This is the first step. What do you want to do during retirement — what is your dream? Do you want to travel? Spend time with family? Sit on the beach? If you are married, you and your spouse need to have a dream meeting to discuss what you want your retirement to look like.

2. Determine your financial number. Start by identifying how much it takes to live right now — your monthly budget. Then calculate how much you

Retire Inspired



Chris Hogan

think you would need to live your dream retirement.

Consider the impact of lingering debt on your budget.

I developed a free tool called R:IQ* to help you determine your financial number.

The R:IQ will take into consideration any money you already have invested in a 401(k), IRA or other account.

3. Understand where you are now and what you can do to help your situation.

This is where you start to make your retirement dreams

come true. Your R:IQ number gives you a goal to work toward. Now you know where you are headed and what it will take to get there.

Identify money weaknesses (such as debt) and places where improvements could be made (such as working extra). Then activate your plan, making conscious decisions to sacrifice or give up some things so you can invest in your dream.

4. Keep your lifestyle in check. The things that will derail your retirement dreams the fastest are your own decisions. Too many people celebrate getting a raise by going into more debt with a new car payment. Here's a better plan: look at what your raise could do to help you get out of debt or to increase your investing.

5. Make five-year decisions. When you make decisions, look at how you'll feel about them in

five years.

You will not only slow down and realize the impact of your financial decisions today, but you will also begin to recognize the impact on your retirement dream.

*The R:IQ tool can be found at www.MyRIQ.com.

A popular and dynamic speaker on the topics of personal finance, retirement and leadership, Chris Hogan helps people across the country develop successful strategies to manage their money, both in their personal lives and businesses. His new book, *Retire Inspired: It's Not an Age. It's a Financial Number*, releases in January 2016. You can follow Chris on Twitter at @ChrisHogan360 and online at chrishogan360.com.



Spain promoted

Averitt Express has announced Wayne Spain, right, has been named as president, in addition to his existing title of chief operating officer (COO). "I felt that it was time for Wayne to assume a title that is consistent with the role he has been serving for Averitt for some time," said Gary Sasser, Averitt's owner and chief executive officer (CEO). "The whole Averitt team is excited and energized about finding innovative ways to service our customers, develop our people and drive growth."

Submission guidelines

The Herald-Citizen welcomes submissions from area businesses to be published in the Sunday Business section. Below are the guidelines to use for submissions.

- **Benefit and fundraising events** may have the information placed in our daily community calendar free of charge. - However, we can run a photo of the check presentation after the event, provided it is for \$200 or more. Advertising may be purchased for additional coverage of the event.
- **Charitable events and fundraisers** sponsored by non-profit organizations will receive a one-time group photo of all participating sponsors to promote the event.
- **Business briefs** will be a maximum of 10 inches (250 words max), with the H-C reserving the right to edit as necessary.
- **New businesses** will be listed in our "New Business Li-

censes" segment of the paper the first Sunday of the month when the licenses are released.

- At various times, certain new businesses will be selected to have a photo of their business also featured on the business page.

- The list of licenses include the owner, name and location of the business.

• **Announcing a new location** for a business will be handled as advertising — unless the business has a new owner.

• **Re-opening an already established business** under the same ownership will also be handled as advertising.

• **Ribbon cutting photos** for new businesses will be scheduled through the Chamber of Commerce and are reserved for Chamber members.

• **Employee of the Month** announcements and awards will be handled as paid advertisements — with the exception of recog-

niton presented by governmental entities, schools, etc.

• **Any new employee announcements** will be handled as paid advertisements.

• **Honoring employees for number of years of employment** will be done in increments of five years and will be done with group photos and not individual photos.

• Submissions to the H-C offering **special prices or percent off discounts for purchases** with a percent of the proceeds going to benefit a certain group will be handled as advertising.

• Certain submissions for **awards received** and changes in staff and programming will be handled as advertising.

• **Any in-store promotion winners** will need to be handled as advertising.

The Herald-Citizen has the right to reject or edit any submission.