

BUSINESS

Reynolds retires from J&S Construction

COOKEVILLE — J&S Construction would like to extend its congratulations and appreciation to Earl Reynolds, J&S field manager, who decided to retire after 25 years of service to J&S clients.

Reynolds left at the end of February and plans to enjoy spending time with his grandchildren, teaching them the work ethic and craftsmanship that he demonstrated while working at J&S. Reynolds feels it is very important to pass along those traits to our future generations.

He began his career at J&S in April of 1985 and developed a reputation for his thoroughness and professionalism with J&S clients and the management team.

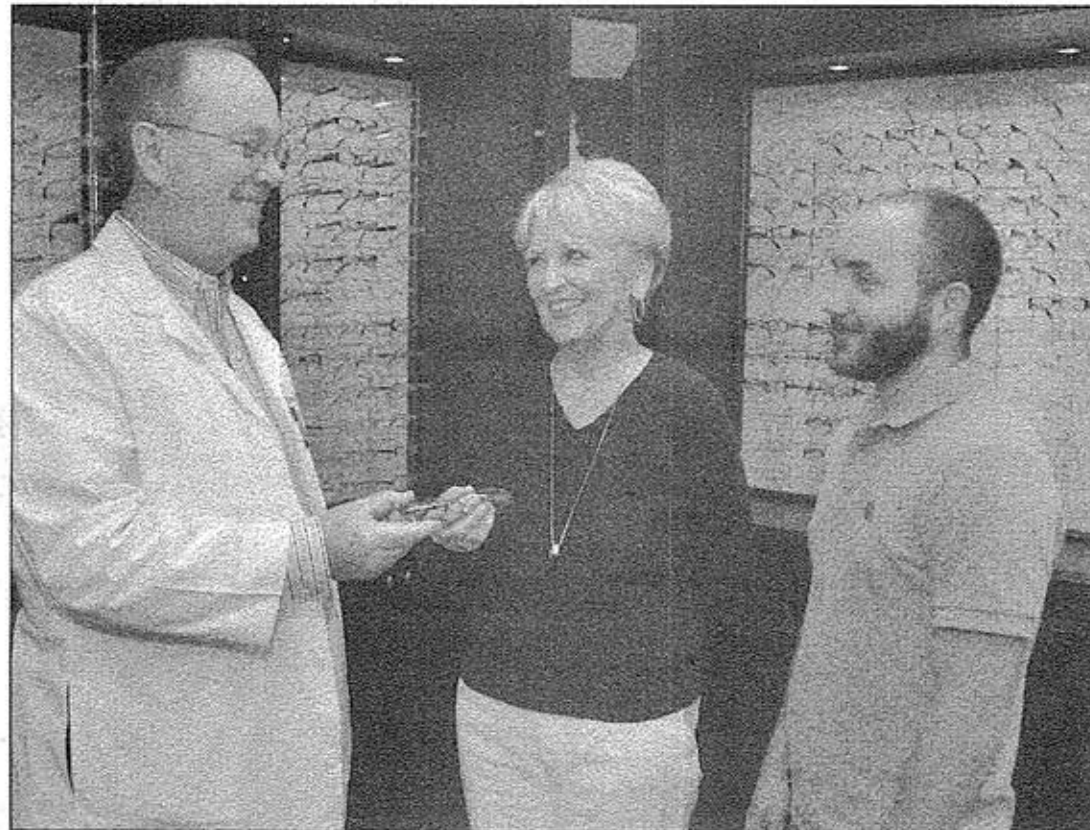
On Feb. 18, J&S hosted a celebration in the training room of Freedom Plaza, inviting corporate employees as well as the field managers. Reynold's son, Eric, also a field manager at J&S, brought Earl's twin grandsons to join in on the celebration. It was very evident by the boys' smiles that they are very proud of "Grandpa Earl."

"Earl helped J&S to begin to make the move to the next level of professionalism from where we were when he came to work with us," Jack Stites, president of J&S Construction, said. "He has been a vital part of helping J&S achieve that professionalism. Earl will be greatly missed by everyone at J&S Construction."



Pictured, from left, are son Eric Reynolds, grandsons Corey and Cody and retiree Earl Reynolds.

Frame fashion show is April 15



Huddleston and Shepherd Vision Care at 45 N. Dixie Ave. is hosting a spring frame fashion show April 15 from 9 a.m. to 5:30 p.m. Proceeds will go to the ALS Association. Pictured, from left, are Dr. Mike Huddleston, Marlene Zaleski, Power for the Journey ALS support group, and Mike Reed, president of the Phi Delta Theta fraternity ALS philanthropy. There will also be a Walk to Cure ALS April 24 on the Tennessee Tech running track. For more information about the frame show, call Huddleston and Shepherd Vision Care at 526-2022.

Herald-Citizen Photo/Ty Kernea

Budget trouble!

Dear Dave,

A friend of mine loaned me some of your books, and even took me to one of your live events. Since then, I've been trying to work the Baby Steps,

including building my emergency fund and creating a monthly budget. However, I'm having trouble transitioning to living on a budget. I get paid in the middle and end of each

month, but my bills are due at different times. Can you help?

Brenda

Dear Brenda,

In your situation, I recommend using a two-column approach when you sit down each month to create your written budget. In it, one column would represent the first of the month, while the other represents the 15th. Place the income you'll receive for each pay period at the top of each column, then work your way down spending every dollar on paper for that pay period, until all the money is gone.

If your cable bill is due on the 10th, then it would go under the first column. If your electric bill is due on the 21st, it would go in the second column. Once you've got this in place you can adjust the categories where you might have a little more flexibility. A good example of this might be clothing. You can budget for any new clothes you need in the pay

Dave Says



Dave Ramsey