

# The Rose Review

**ROSE**  
— CONSTRUCTION —

November 2019

## MESSAGE FROM CINDY DUNN

Vice President of Finance & Operations

**And whatever you do, do it heartily, as to the Lord and not to men, knowing that from the Lord you will receive the reward of the inheritance; for you serve the Lord Christ. Colossians 3: 23-24**

Each year we select a Bible verse for the company with the expectation and hope that everyone in the company will focus on it through-out the year. Is this not a powerful verse? *“And whatever you do, do it heartily, as to the Lord.”* Your immediate thoughts, like mine probably relate this to your daily tasks at your job, as it should, but what if we truly applied it to every aspect of our life. What are the possibilities? I think they are endless.

We have an opportunity to change lives together, let me give you a few examples:

*Business Relationships-* Every client we work for deserves our time, attention and unmatched service. By providing this we just about guarantee repeat work from our clients as well as referrals. It starts at the beginning, from that first phone call or email, until the client is 100% satisfied and project completed, over communicating all the way! I truly believe our commitment and focus to clients and managing relationships are key to the companies continued success...let's do it heartily as to the Lord.

*Projects:* This year we had the opportunity to be a part of several local projects that will have a long-term positive impact on our community. These include Boys and Girls Club Improvements, TCAT Healthcare Training Facility, Tipton Christian Academy Phase 1, and The LeBonheur Green Phase I Improvements just to name a few. All these wonderful projects will positively impact lives and it's great to know we have had the opportunity to be a part of them.

*Giving* –Giving of our time, talent and financial resources just makes us better, as individuals and as a company. Giving can provide a sense of contentment and peace in our lives knowing we have helped others and I'm proud to say Rose Construction (YOU) has always focused on giving back to the community and to special charities.

So, Thank You for all you do and for giving of your time, talent and resources! As we enter the time of season we reflect on our blessings, remember to be *Thankful*, remember to *Give* and most of all *“Whatever you do, do it heartily, as to the Lord.”*

- *Cindy*

### Our Mission

*With Honesty, Integrity, and Quality as our Cornerstones -- Provide an unmatched Service Experience that consistently EXCEEDS our clients' expectations in EVERY aspect of the business process!*



Johnathan A. - Nov. 8

Steve N. - Nov. 11

Martin G. - Nov. 16

R.J. M. - Nov. 21

Paul R. - Nov. 26

Manuel J. - Dec. 3

Randy P. - Dec. 5

Carlos A. - Dec. 7

Reid B. - Dec. 7

Travis H. - Dec. 10

Jennifer R. - Dec. 12

Glen K. - Dec. 21

### *Dates to Remember*

Daylight Savings Time Ends -  
Nov. 3

Veterans Day - Nov. 11

Thanksgiving (holiday) - Nov. 28

Rose Construction Christmas  
Dinner - Dec. 6

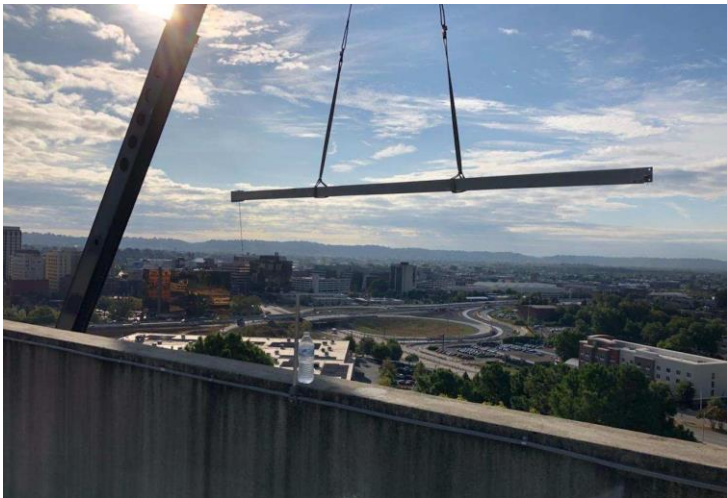
Christmas Eve (holiday) - Dec. 24

Christmas Day (holiday) - Dec. 25

# PROJECT UPDATES



Construction continues at the Bob Poole Acre development in Nashville, TN.



Crews install structural frames for solar panels on the top deck of the parking garage at BlueCross BlueShield Corporate Office in Chattanooga, TN for our client Light Wave Solar.



Work continues in Thompson Station, TN at the site of the new Thompson Machinery.



The American flag waves proudly in front of the newest Tipton Christian Academy building.



Rose Construction is proud to be part of the new Le Bonheur Green Project in Memphis, TN. This new area will be a place for the children and their families to relax while staying in the hospital. The groundbreaking was held on Friday, October 25, and we were glad to be there.

**A few other projects currently underway at Rose include:**

Multiple Lanxess Projects – Memphis, TN

TwelveStone Health Partners – Chattanooga, TN

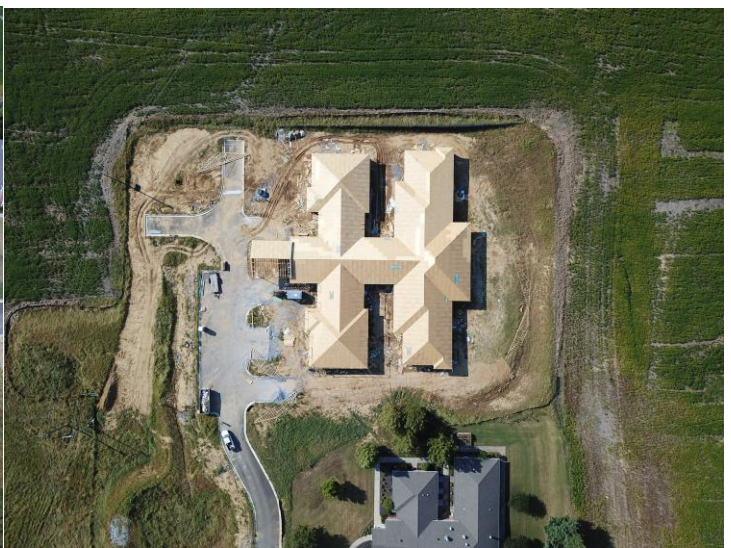
Multiple Tyson Projects – Newbern, TN

AAA Cooper – Nashville, TN

Phoenix Industries – Covington, TN

American Greetings – Ripley, TN

Memphis Botanic Garden – Memphis, TN



Construction continues at Parkway Cove's new Memory Care Facility located in Covington, TN.

## Rose Construction Christmas Dinner

On **Friday, December 6** Rose Construction will host our annual Christmas Dinner. The dinner will be held at the **First United Methodist Church Christian Life Center** in Covington, TN and will begin at **6:30 p.m.** Please plan to attend. There will be door prizes, delicious food, live music, and Cliff, Associate Pastor for First Baptist Church will be our guest speaker. Cash prizes will be given away but remember that you must be present to win! Memos will be distributed to all employees. Please complete the attendance form and return to the Covington office. We look forward to seeing everyone at this year's dinner and anticipate a wonderful night of food and fellowship.

# Benefits: 401k

**Do you know where you are financially?** Do you have financial goals? Do you have a financial plan? Are you monitoring your progress? Are you participating in our 401k program? If so, are you contributing at the appropriate level to take full advantage of the company match and to reach your financial goals for a comfortable retirement? Are your investment selections appropriate to meet your goals and diversified based on your risk tolerance? Do you realize the significance of time and compounding growth of your investments?

| Employee Contribution             | Rose Match |
|-----------------------------------|------------|
| 1%                                | 1%         |
| 2%                                | 2%         |
| 3%                                | 3%         |
| 4%                                | 3.5%       |
| 5%                                | 4%         |
| 6%-100%<br>(subject to IRS limit) | 4%         |

If you would like help answering any of these questions or have other questions you would like addressed, please feel free to reach out to David, Certified Financial Planner, with Raymond James Financial Services, Inc. David is available to meet with you one-on-one to review and discuss your 401k contributions and/or financial planning.

**As a reminder, Rose Construction provides up to a 4% match of your pre-tax salary deferrals to the 401k Plan. Please see the chart for matching schedule.**

**Please contact the HR department if you are interested in increasing your current contribution, or if you would like help contact David L.**

## Congratulations

Congratulations to **Eddie M.** for completing the OSHA 30 training program in September.

OSHA 30 training consists of topics such as: Accident Investigation, Job Safety Analysis, Leadership Skills for Safety, Fall Protection, Electrical Safety, Crane Safety, Excavations & Trenching, Personal Protective Equipment, Hearing Safety, Eye Safety, Silica Safety Awareness, Formaldehyde Safety, Stairways & Ladders, Concrete & Masonry, Confined Space Entry, Hoists & Slings, Back Injury Prevention, Fire Safety, Materials Handling, Hazard Communication, Aerial Lift Safety, Forklift Safety, Lead Safety, Radiation Safety, Scaffolding Safety, Hand & Power tools Safety, Hot Work Permit, Welding Safety, Respiratory Protection, Asbestos Awareness, Steel Erection, and others.

If you or any one of your crew members are interested in completing the OSHA course or other training courses that are available, please contact the Covington office for more information.



## 2019 Safety Incentive Program

### GRAND SAFETY AWARD

As a reminder, this year, we have added an additional New Grand Safety Award that will be presented to the employee with an outstanding safety record and demonstrated commitment to go the extra mile to ensure the safety of self and others. This employee will be selected by Senior Management with written recommendations from Project Managers, Superintendents, Field & Office Employees, and/or the Safety Committee. If you would like to recommend any one for the grand safety award, please contact the HR department or the shop for a nomination form.

**The winner will receive \*\*\*\*\* \$1,000 CASH \*\*\*\*\* and recognized at the annual company Christmas party.**

# Health & Wellness: Diabetes

National Diabetes Month is an annual event each November to boost awareness about the risk factors, symptoms, and types of diabetes. Here are some facts about diabetes:

- More than 30 million people in the United States have diabetes, and 1 in 4 of them don't know they have it.
- More than 84 million US adults—over a third—have prediabetes, and 90% of them don't know they have it.
- Diabetes is the 7th leading cause of death in the United States (and may be underreported).
- Type 2 diabetes accounts for about 90% to 95% of all diagnosed cases of diabetes; type 1 diabetes accounts for about 5%.
- In the last 20 years, the number of adults diagnosed with diabetes has more than doubled as the American population has aged and become more overweight or obese.

## Risk

You're at risk for developing prediabetes or type 2 diabetes if you:

- Are overweight
- Are age 45 or older
- Are physically active less than 3 times a week
- Have ever had gestational diabetes (diabetes while pregnant)

Type 1 diabetes is thought to be caused by an immune reaction (the body attacks itself by mistake). Known risk factors for type 1 diabetes include:

- Family history (having a parent, brother, sister with type 1 diabetes)
- Age (it's more likely to develop in children, teens, and young adults)

## Complications

- People with diabetes are twice as likely to have heart disease or a stroke as people without diabetes—and at an earlier age.
- Diabetes is the leading cause of Chronic Kidney Disease in the United States, lower-limb amputations, and adult-onset blindness.
- Smokers are 30–40% more likely to develop type 2 diabetes than nonsmokers.
- People with diabetes who smoke are more likely to develop serious related health problems, including heart and kidney disease.

## Cost

- Medical costs and lost work and wages for people with diagnosed diabetes total \$327 billion yearly.
- Medical costs for people with diabetes are twice as high as for people who don't have diabetes.

## Prevention

- While genetics plays an important role in the development of diabetes, individuals still have the ability to influence their health to prevent type 2 diabetes.
- People should watch their weight and exercise on a regular basis to help reverse prediabetes, and prevent the development of type 2 diabetes.
- Diet is important because it helps with weight loss. Some foods such as nuts in small amounts provide health benefits in blood sugar regulation. There is no single recommended diabetes prevention diet, but following a sound nutrition plan and maintaining a healthy weight are important steps in preventing the disease.
- Smoking is harmful in many ways including increasing the risk of cancer and heart disease. It also increases the risk of developing type 2 diabetes.

If you would like more information about diabetes, talk to your doctor or visit the American Diabetes Association's website at [www.diabetes.org](http://www.diabetes.org).

# CONCERN – Employee Assistance Program (EAP)

CONCERN is an employee assistance program provided to you as a benefit by Rose Construction at no cost to you. This benefit belongs to you and may also be used by anyone who lives in your home at no additional charge. CONCERN helps individuals deal with life situations that become stressful through the help of licensed clinical social workers or counselors. CONCERN has a local location in Tipton County at 1995 Highway 51 S, Suite 203B, Covington, TN. Additional locations include Bartlett, Germantown, Midtown, and Southaven. To make an appointment with CONCERN or for more information please call 901-458-4000, 1-800-445-5011, or visit [www.concernonline.org](http://www.concernonline.org)

## Employee Spotlight: Jennifer M.

Jennifer has been working for Rose Construction for 22 years. She began working part-time in 1997 while she was attending college. She graduated from the University of Memphis with a Bachelor's in Accounting and began working here full-time. She is currently the Accounting Manager, but she handles a lot more than just finances. Jen, as everyone lovingly calls her, is our go-to for many questions that arise every day in the office! From answering questions about job setup and insurance requirements, to fixing email problems, she handles the accounting department but also computer and IT issues. She deals with all our technical issues that can be handled internally, and she collaborates with our IT company on other issues to ensure that our employees have all their IT problems resolved quickly. We can always depend on her to help us any time and with a smile on her face! In her free time, Jen loves to spend time with her family. She and her husband Eric have been married for 19 years. They have a daughter named Riley that is 15 and a son, Jay, who is 11. Jen likes to spend time outdoors, and she is always supporting her active children, cheering them on at soccer games as well as school programs. Jennifer is an integral part of our company and we are very thankful to have her!



## Congratulations New Full-Time Hire



**Chris E.**  
**Craftsman (SPC)**  
**11/4/19**

***Welcome to the Rose Construction Team!!***

# Rose Construction Quarterly Update Meeting

On September 30, Rose Construction held quarterly meetings at both the Covington shop and the Covington office. Steve began our meeting by welcoming everyone. Cindy gave a safety update, reminding us of the importance of safety and how everyone plays a role in keeping our company safe. Erik then gave an update on business development, marketing, and our backlog for 2019. We are currently working on contracts to secure several jobs for the 4<sup>th</sup> quarter. We also have a diverse blend of job opportunities including many repeat clients. Steve then addressed the importance of personal accountability and how that affects all aspects of our work especially maintaining clients. We strive to build strong, positive relationships with our clients so that they enjoy working with us and continue to trust us with their future project needs. David then gave a Human Resource update including a brief educational overview of our HRA and FSA accounts and some of the best practices for using these accounts. If you have any additional questions about our Health Reimbursement Accounts or our Flexible Spending Accounts, please contact the Covington office. David L., our financial consultant from Raymond James, then gave an update on our 401k plan. He addressed the importance of 401k diversification, the actual cost of taking out a 401k loan, and the benefits of contributing at least 2% more to your 401k. If you would like additional information about the 401k program or financial planning feel free to email David L. to schedule a consultation. At the shop meeting, Chris then gave a brief Toolbox Talk. Paul then wrapped up our meeting and thanked everyone for attending.

## Charitable Donations

Throughout the year Rose Construction donates to wonderful charitable causes including St. Jude, LeBonheur, and The Boys & Girls Club. Also, over the past 5 years, the Rose Construction Community Service Committee has also highlighted a charity in the 4<sup>th</sup> Quarter and solicited donations from all employees during this time. At the end of the quarter, the company then matches dollar for dollar the money donated by our employees and makes a Rose Construction donation to the spotlight charity. This year we decided to gift our fundraising efforts to **Junior Auxiliary of Tipton County – Snack Pack Program**. The Junior Auxiliary of Tipton County is a nonprofit organization committed to helping less fortunate families and children in our community. The Snack Pack Program provides elementary students in five county schools with snack packs which provide them with extra food throughout the weekend while they are not at school. Currently this program provides extra food to approximately 75 students each week. If you have given to one of these causes in the past, thank you. Please consider donating again this year to this life changing cause. You can make a one-time cash donation, a weekly payroll deduction, or a one-time payroll deduction for any amount. Remember every dollar helps and is matched by the company.

In addition to the 4<sup>th</sup> Quarter Charity Donations, Rose Construction is also holding a **Fall Food Drive** throughout the month of November. Please bring your non-perishable food items to the Covington Office or Covington Shop. All donations will benefit the Covington First United Methodist Church Bread of Life Food Pantry. Not only does your donation help provide for families in need, but your donation of non-perishable food items also enters you into a raffle to be drawn at our company Christmas party on December 6. Please consider donating to each of our charitable causes this year. Thank you very much!

# Rose Annual Fish Fry & Dove Hunt

On Thursday, September 5 Rose Construction held its annual Fish Fry & Dove Hunt at the home of Paul and Nancy Rose. Rose employees, clients, subcontractors, community friends, and family were able to spend the afternoon together and enjoy a delicious fish lunch cooked on site. Lunch was served at noon with fried fish, grilled fish, hushpuppies, french fries, coleslaw, banana pudding, and a variety of cookies. Thank you to everyone that helped prepare and cook this delicious meal. After lunch guests were invited to join in on skeet shooting and dove hunting. It was a beautiful day, and everyone enjoyed time spent with all our guests. We thank everyone that attended, and special thanks go to all who helped make this day a success! We look forward to next year's event!



## Team Spirit Day

On Friday, October 18 the Covington Office held a College Football Spirit Day. Everyone wore their favorite team colors to support the upcoming weekend games, and we enjoyed each other's company for lunch in the conference room. We had barbeque, potato salad, baked beans, and coleslaw from Midsouth BBQ located in Covington, TN. It was fun to see everyone in their team gear and share desserts with each other.



## Coy & Jeanette Rose Scholarship

Rose Construction is now accepting applicant names for the Coy & Jeanette Rose Scholarships for Dyersburg State Community College's spring semester. If you, a child, or grandchild plan to attend DSCC and would like to apply, please contact the Human Resources Department with the applicant's name and relationship to you. David C. will follow up with you for some additional information about specific courses and costs. If you have any questions, please contact the Covington Office.