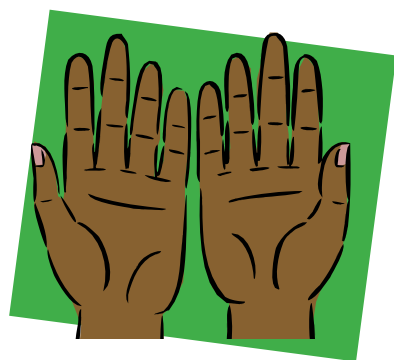




Service QFSC



## Handwashing Tips

Health and wellness tips for your work, home and life--brought to you by the insurance and healthcare specialists at Holmes Murphy and Associates, Inc.

**L**ather UP! Handwashing is a simple way to prevent infection. Did you wash your hands? How many times do you remember your mother asking you that when you were growing up?

**Hand Washing; A Good Habit to Start**

Wash your hands! It's a simple habit; one that requires minimal training and no special equipment. Yet, it's one of the best ways to stop germs from spreading!

**The Dangers of Poor Hand Hygiene**

Infectious diseases, many of which are spread by unclean hands, remain the leading cause of death and disease worldwide and the third-leading cause of death in the U.S.

Despite the proven health benefits of good hand hygiene, many people just don't practice this habit as often, or as well as they should. This can be proven by simply observing how many people leave public restrooms without washing their hands.

The U.S. Centers for Disease Control and Prevention (CDC) estimates that about one in three people do not wash their hands after using the restroom.

The problem goes way beyond the restroom. Think about all the things that you touched today—from the telephone to the toilet—it's easy to see the number of germs you can encounter in a day and how easily they can spread. If you don't clean your hands frequently enough, you can infect yourself with these germs by touching your eyes, nose, or mouth. You can also easily spread these germs to others by touching them or surfaces that they also touch, such as doorknobs.

Infectious diseases that commonly spread through hand-to-hand contact include the common cold, influenza, and severe gastrointestinal disorders.

**When to Wash**

So when are the best times to wash your hands to avoid contamination?

- Before eating or touching food
- After using the bathroom
- After blowing your nose or coughing
- After touching pets or other animals
- After visiting a sick relative or friend
- After changing a diaper
- Before and after treating wounds or cuts
- Before inserting or removing contact lenses

**How to Wash**

Now you know why and when to wash your hands, but do you know how to properly wash them?

The CDC and the American Society for Microbiology offer these simple instructions for proper hand washing:

- Wet your hands with warm (not hot or cold), running water and apply liquid or clean bar soap. Lather well.
- Rub your hands vigorously together for at least 10 to 15 seconds. (A good rule of thumb is to sing the "Happy Birthday" song two times quickly or once slowly).
- Scrub the backs of your hands, wrists, between your fingers, and under your fingernails.
- Rinse and dry your hands well with a clean or disposable towel.

**Did you know...**

The single most important thing anybody can do for themselves to protect health and safeguard themselves against unnecessary infection is washing their hands. Good hygiene doesn't take much time or effort!

## Scholarships given to Concord employees

**E**ach year Concord selects individuals to receive a \$1000 scholarship to be used toward secondary education. Each of the applicants were asked to submit an assessment of quality of service with the company, a completed application and an essay. This year several highly qualified applications were submitted and after careful review the following nine individuals were selected.

**Autumn Cooper**

Host/Server/Bartender/Team Leader  
Applebee's - Bayou Pensacola, FL  
University of West Florida

**Shaunda Reid**

All kitchen except Prep  
All FOH  
Applebee's - 4th Street-Lubbock, TX  
Texas Tech University

**Tabitha McNutt**

Neighborhood Expert/Corporate Trainer  
Applebee's -Lawton, OK  
Cameron University

**Jeffrey Stilley**

Crew Trainer  
Village Inn-Manhattan, KS  
Kansas State University

**Christopher Douglass**

Concord Team Leader  
Applebee's-Laramie, WY  
University of Wyoming

**Amanda Mayo**

Server  
Applebee's -Topeka, KS  
Washburn University

**Erica Linder**

Server  
Applebee's Gateway-Lincoln, NE  
Nebraska Wesleyan University

**Leonard Ogomo**

All BOH positions /Neighborhood Expert  
Applebee's -Kearney, NE  
University of Nebraska - Kearney

**Derek Clark**

Payroll Specialist  
Support Center-Lincoln, NE  
Southeast Community College

Quality QFSC

## A word from Smith-Hayes Financial Services 401(k) are you contributing

**C**an You Afford to Contribute to Concord Enterprises 401(k) Plan?

Can You Afford Not To? Some employees are reluctant to contribute to the retirement plan because they feel it would "cost" them too much. But when you consider the tax savings and the matching contribution from Concord, it is easy to see the **EHQWRIWKDWFVRVWμ**

Let's take a look at what it would "cost" an employee making \$20,000 annually, if he/she were to contribute just 1% or 2% to the plan. (Remember you can contribute between 1% and 25% of your pay to the plan). See chart below.

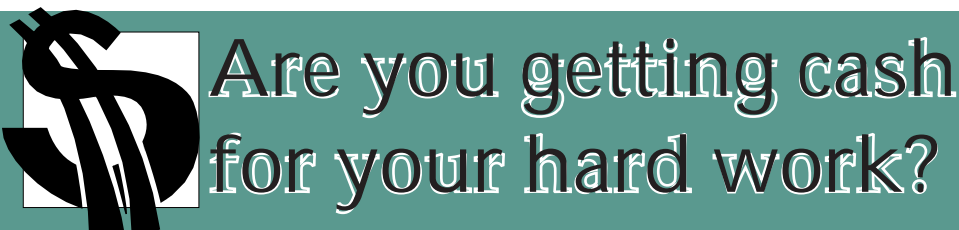
So, if we look a little closer at the 2% contribution example, you can see for

as little as \$15.38 a pay period, you could add \$500.00 to your account every year! A yearly contribution of \$500, that averages an annual return of 10%, would grow to approximately \$220,113 in 40 years!!!! All for as little as \$15.38 a pay period! We think this is the reason you should ask yourself "Can I Afford Not to Contribute to Concord's 401(k) Plan?"

For information on how to begin contributing to Concord's retirement plan you may call Coty Ring of SMITH HAYES Financial Services at (402) 476-3000 or toll free at 800-279-7437. You may also contact the Human Resources Department in Lincoln at (402) 421-2551.

% OF PAY CONTRIB.	YOUR CONTRIB.	LESS TAX SAVINGS	TAKE HOME REDUCED BY	CONCORD MATCH	TOTAL CONTRIB.	TOTAL ANNUAL
1.00%	\$7.69	\$1.27	\$6.42	\$1.92	\$9.62	\$250.00
2.00%	\$15.38	\$2.54	\$12.85	\$3.85	\$19.23	\$500.00

Quality QFSC



**H**ave you ever thought 'if I go above and beyond at work, I could get that new appliance I've been needing'? It sounds weird, but it is true. Concord's recognition program called Concord Cash is rewarding individuals for positive behavior. The cash is saved and redeemed for prizes--even household appliances. And yes one individual at Concord's Rock Springs Applebee's location saved enough to order a new dryer last month.

The entire program is coordinated by Michelle Sasek in the training department. She sends out the cash to the restaurant locations and assists individuals in redeeming their cash through the OC Tanner web site. OC Tanner is a company that provides recognition tools to many corporations.

Prizes that can be purchased with Concord cash can be viewed on the following website:

The following is a thank you received by a participant of the Concord Cash program.

*"Michelle, Thank you so much for providing the opportunity for me to participate in something so important to employee morale, and also for the prize. I live by "QFSC" and am glad to have recieved recognition for it. Thanks again, Jon Hake Village Inn Skills Trainer Emporia, KS"*

If you need more information about the Concord Cash program, ask your management team for details.



The following poem was shared at Srgt Jeff Hansen's funeral in September. Jeff was the spouse of Jen Hansen from Concord's Columbus Applebee's location.

## Soldier Poem

It is the soldier, not the reporter who has given us freedom of press.

It is the soldier, not the poet who has given us freedom of speech.

It is the soldier, not the campus organizer who gives us freedom to demonstrate.

It is the soldier, who salutes the flag, who serves beneath the flag, and whose coffin is draped by the flag, who allows the protestor to burn the flag.

--Father Dennis Edward O'Brien

# Meet the Associates in the Field

This section of *Concord Quarterly* is designed to help the company's associates across the country learn more about their peers in the organization. If you too would like to be featured here, ask your manager for a employee profile form to submit. Response forms are available on DL by searching "employee profile". A picture is required to be featured in this section.



**Name:** Tony Hill  
**Position:** Server  
**Location:** Village Inn, Manhattan, KS  
**Share a time that you or someone you work with was recognized for doing something positive.**  
 "When I was recognized for my hard work at the inspection and when I won the contest on pies and bakery items at Village Inn."

Tony earned a special pin from VICORP for his hard work. Wanda Wiles and Mark Lehman from VICORP presented Tony with his Gold Star Service pin. It is awarded to service personnel who go beyond normal service duties. Tony was observed by the representatives during visit to the Manhattan restaurant performing exemplary service skills in dealing with customers of all age levels. He was also noted for his teamwork and leadership with fellow staff members.



**Name:** Cathy Highley  
**Position:** Server  
**Location:** Village Inn, Emporia, KS  
**In your opinion, what is the key to success in your position at your restaurant?**  
 "Having repeat customers come in with family and friends, knowing that you will do everything to make their visit a good one. All customers are important to our business, it is important to make them feel good about stopping at Village Inn."



**Name:** Jennifer Elkins  
**Position:** Hostess  
**Location:** Village Inn, Emporia, KS  
**What do you find the most rewarding about working at your restaurant?**  
 "The relationships that I have built with customers and other employees. I have met some amazing friends and have been touched by so many people."

## Community

QFSC

### 2006 Reader's Choice Winners

Congratulations to all of these Concord locations. Your hard work, quality products, and commitment to your guests have earned you these top honors in your communities.

**Emporia Village Inn**

April--Best All-Around Breakfast

**Emporia Applebee's**

April--Best All-Around Restaurant

**Manhattan Famous Dave's**

April--Best BBQ

**Manhattan Applebee's**

April--#1 Friendliest and #1 All-Around Restaurant

**Columbus Applebee's**

June--Best Family Dining and Best Food Carry Out

**Lawton Applebee's**

August--Favorite American Food and Favorite Bartender

**Hays Village Inn**

September--Best Piece of Pie

**Ada Applebee's**

September--Best All Around Food

## Fun

QFSC

### Directional Contest Winners

**OVERALL WINNER**

Chad Vann – St. Joe Applebee's with his entry submission of "P.E.P" Rally, People Entertaining People Rally.

**AREA WINNERS**

- Jon Hake – Emporia, KS Village Inn
- Mike Wortman – Laramie, WY Applebee's
- Richard Seward – North Platte, NE Village Inn
- Crystal McKillip – York, NE Applebee's
- April Hargrove – S. Loop, Lubbock, TX Applebee's
- Nichael Orozco – Ada, OK Applebee's
- Debbie Coll – Government, Mobile, AL Applebee's
- Kathy Morrow- Nine Mile, Pensacola, FL Applebee's

# 401(K) Summary Report 2005

**Concord Enterprises, Inc & Aff.**

**401 (K) Savings Plan**

This is a summary of the annual report for Concord Enterprises Inc & Aff. 401 (K) Savings Plan Employer Identification Number 47-0710403 for period 01/01/2005 through 12/31/05. The annual report has been filed with the pension and welfare and benefits administration, as required under the employee retirement Income security act of 1974 (ERISA).

**Basic Financial Statement.** Benefits under the plan are provided by Trust. Plan expenses were \$217,613. These expenses included \$2,550 in administrative expenses, \$215,063 in benefits paid to participants and beneficiaries, and \$ NONE in other expenses. A total of 2,109 persons were participants in or beneficiaries of the plan at the end of the year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the Plan, was \$2,189,345 as of 12/31/2005, compared to \$1,889,722 as of 01/01/2005. During the plan year the Plan experienced an increase in its assets of \$299,623. This increase includes unrealized appreciation or depreciation in the value of Plan assets; that is, the

difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the costs of assets acquired during the year. The Plan had total income of \$517,236, including employer contributions of \$40,031, employee contributions of \$280,990, rollover contributions of \$11,245, losses of \$NONE from sale of assets, and earnings from investments of \$184,970.

**Your Rights to Additional Information.** You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- An Accountant's report
- Assets held for investment

To obtain a copy of the full annual report, or any part thereof, write or call the office of:

Concord Enterprises, Inc & Aff.  
 P.O. Box 22511  
 Lincoln, NE 68542  
 402-421-2551

who is the plan sponsor. The charge to cover copying costs will be \$NONE for the full annual report, or \$NONE per page for any part thereof.

You also have the right to receive from the Plan administrator, on request and

at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the Plan and accompanying notes, or both. If you request a copy of the full annual report from the Plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the Plan:

P.O. Box 22511  
 Lincoln, NE 68542

and at the department of labor, in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs.

Requests to the Department should be addressed to:

Public Disclosure Room, Room N-1513  
 Employee Benefits Security Admin.  
 U.S. Department of Labor  
 200 Constitution Avenue, N.W.  
 Washington, D.C. 20210

## IN MEMORIAM

**Luke Armstrong**

a former cook at Village Inn in Columbus and Applebees in Kearney passed away August 2, 2006 after a brief battle with cancer.

Luke will be long remembered for his smile, fun attitude, and cooperative team spirit.

