



THE TALON

October 2010

Official Publication of the Eagle Springs Community Association

Volume 2, Issue 10

Spook-tacular **FALL FESTIVAL & CRAFT SHOW**

**OCTOBER 16TH
3:00 P.M. – 6:00 P.M.
SPORTS COMPLEX**

Hay Rides
Costume Contest
Trackless Train
Games & Music
Pumpkins and More!

Refreshments will be available to purchase.

**Costume Contest begins promptly at 5 p.m.
in front of the DJ's Booth**

**Pumpkins will require a coupon this year;
available at: www.INSIDEEAGLESprings.com**

CRAFT SHOW

Featuring the crafts & creativity,
of our own Eagle Springs residents!
With over 20 vendors lined up...
It's time for the shopping to begin!

CANNED FOOD DRIVE TO BENEFIT HAAM

A drop box will be available for those who wish to donate.
HAAM is a local, non-profit organization that gives
assistance to those in need.

*For more info on any of the above go to:
www.INSIDEEAGLESprings.com*

THIS MONTH'S *Neighborhood Spotlight* **IS ON...**



To read more about this neighborhood
and what these neighbors are up to please see page 6.

ATASCOCITA SPRINGS ELEMENTARY 1ST ANNUAL *Panther Pumpkin Bash!*

**SATURDAY,
OCTOBER 30TH
2:00 PM - 5:00 PM**

For more about this event,
please see page 10.



COMMUNITY CONTACT INFORMATION

EAGLE SPRINGS COMMUNITY ASSOCIATION

C.I.A. Services, Inc. (Management Co.)..... 281-852-1700
Community Manager.....ESCA@ciaservices.com
Board of Directors..... AsktheBoard@InsideEagleSprings.com
Activities Hollis.Whiteside@InsideEagleSprings.com
Website Coordinator Help@InsideEagleSprings.com
Clubhouse Rental..... Chavera@ciaservices.com
Newsletter ESNewsletter@InsideEaglesprings.com

EAGLE SPRINGS COMMITTEES

Landscape ... Landscape.Committee@InsideEagleSprings.com
Pool..... Pool.Committee@InsideEagleSprings.com
Safety Advisory..... SAC@SafetyAdvisoryCommittee.com
Neighborhood Watch.... NW@SafetyAdvisoryCommittee.com
Sports Field SportsFieldCommittee@gmail.com

EMERGENCY INFORMATION

Fire, Medical or Life Threatening Emergency 9-1-1
Harris County P-4 Constable Dispatch 281-376-3472
Humble ISD Police (Schools)..... 281-641-7900
Atascocita Volunteer Fire Dept (AVFD)
Non-Emergency Number 281-852-2181
Harris County Animal Control 281-999-3191
Texas Poison Control Center 800-222-1222

UTILITIES

Electric, (multiple providers) www.powertochoose.org
Power Outages 713-207-7777
Street Light Outages 713-207-2222
Gas, Centerpoint Energy..... 713-659-2111
Gas Leaks 713-659-2111
Water, Severn Trent 281-579-4500
24 Hour Emergency Number 281-209-2100
Telephone, Centurylink..... 877-290-5458
Trash, Best Trash 281-313-2378
Recycling, Residential Recycling of Texas 866-516-9805
Humble Post Office..... 281-540-1775

SCHOOLS

Humble ISD 281-641-1000
Website www.humble.k12.tx.us
Eagle Springs Elementary 281-641-3100
Atascocita Springs Elementary..... 281-641-3600
Timberwood Middle School..... 281-641-3803
Atascocita High School 281-641-7500

NEWSLETTER PUBLISHER

Peel, Inc. 888-687-6444
Advertising..... advertising@PEELinc.com

COMMUNITY CALENDAR

OCTOBER EVENTS

- 2 - **ES National Night Out Event!**
2:00 – 4:00 p.m. /Sports Complex
- 2 - **ES Neighborhood Block Parties***
6:00 - 9:00 p.m. / Throughout ES
- 11-13 - **R.A.D. Classes***
6:30 – 9:30 p.m./Clubhouse
- 16 - **Fall Festival & Craft Show Event***
3:00 - 6:00 p.m. /Sports Complex
- 18 - **Sports Field Committee Elections***
7:00 – 8:30 p.m. /Clubhouse
- 21 - **Pool Committee Elections***
7:00 – 8:30 p.m./Clubhouse
- 27 - **Landscape Committee***
7:00 – 8:30/Clubhouse
- 28 - **Safety Advisory Committee Elections***
7:00 – 8:30 p.m./Clubhouse
- 30 - **ASE Panther Pumpkin Bash***
2:00 – 5:00 p.m./Atascocita Springs Elem.
- 31 - **Happy Halloween!**
Please watch out for little Ghosts & Goblins while driving on this frightful night!

NOVEMBER EVENTS

- 6 - **BBQ Cook Off***
2:30 p.m./Sports Complex
- 7 - **DAYLIGHT SAVINGS ENDS**
*Remember to set clocks BACK 1 hour & change the batteries in Smoke Alarms!
- 11 - **Veteran's Day Holiday**
Thank You to all our Veterans!
- 15 - **NVR Elections**
6:30 p.m./Clubhouse
- 22 - **Angel Tree**
@ Visitor's Center thru 12/10
- 25 - **HAPPY THANKSGIVING!**

Note: No Committee Meetings are held in November & December due to the Holidays.

TUESDAYS – Trash & Recycle
FRIDAYS – Trash Only

*See details inside or online at: www.INSIDEeagleSprings.com



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Between FRIENDS



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The leaves are changing color and the air is getting brisk – autumn is definitely here! If you would like a free market evaluation of your home, give me a call. Have a spooky (but safe) Halloween!



As a Real Estate Professional, I know the stress that a home system or appliance breakdown can create for a home seller during the listing period or for the buyer after close of sale. Fortunately, you can prevent that stress with a home warranty plan that provides coverage for both the seller and the buyer!

A home warranty plan is a service contract that protects your home's major systems and appliances for a specified period of time. Should a failure occur during the term of the Plan, a qualified contractor is dispatched to repair or replace the covered item for a nominal service call fee. Help is only a phone call away, 24 hours a day, 365 days a year!

For complete peace of mind, I recommend an Old Republic Home Protection Plan for all of my clients. Call me today for more information on how a home warranty can benefit you.

An outstanding customer experience – it's the number one goal on every sales professional's list. If you know anyone who is selling or buying a home, please refer him or her to me and I will provide your referral with the service difference my clients have come to expect from me!



If you are working with another Real Estate Professional, please disregard this notice.

Health & Safety

Foods to Eat for a Stronger, Healthier Heart

You can improve your heart's function simply by eating heart-healthy foods – and the best news is that many are foods you love to eat anyway. Now you can “take heart” that they are not only enjoyable, but they're also good for you!

Heart-healthy Foods:

Blueberries – Sweet and plump, these gems are at the top of the list of nature's antioxidants, which are natural ingredients that neutralize harmful substances that contribute to heart disease. They also help prevent blood clots.

Nuts – Almonds, walnuts, macadamias, and hazelnuts are high in monounsaturated fat, which works to lower “bad” cholesterol levels. Additionally, they are rich in vitamin E – a powerful antioxidant—and in the amino acid arginine, which helps keep artery walls strong.

Avocados – High in the “good” monounsaturated fat, avocados also contain chemicals that inhibit the absorption of cholesterol and protect against hypertension.

Olive Oil – A “healthy” fat, this monounsaturated oil is good for your cholesterol, and, when used on salads or to sauté veggies, it helps you absorb nutrients.

Chocolate – “Flavonols”—the nutrient found in rich, dark chocolate—helps to lower blood pressure and cholesterol levels.



Household Tips

Save your “green” during the holidays

The holidays are just around the corner – and so is the holiday shopping season. This year, enjoy the season without overspending by following these simple tips:

- **Decide how much you can spend.** Set a budget before making the gift list, then trim names or amounts as necessary to stay within your budget.
- **Pay cash.** Have trouble adhering to a budget when using credit? Then make it a cash-only holiday. Set a limit and withdraw the money from your account; when the money's gone, the shopping is over.
- **Shop prices, not sales.** Know the prices for items on your list and don't be fooled by the sale signs. Just because it's “on sale” doesn't mean it's a good deal.
- **Send e-cards.** They're free, don't require postage, and can be easily sent to friends and family both near and far.
- **Be creative.** Bake cookies for a neighbor or friend, or offer to baby-sit, walk the dog, or run an errand. The cost is next to nothing, but such a personal gift is priceless to the recipient.



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◆◆◆◆◆ CONSTABLE'S CORNER ◆◆◆◆◆ Leash Laws & Animal Control

Please be a good neighbor by keeping your pet restrained and not allowing it to run loose.

Residents of Harris County need to be aware of the regulations adopted by Commissioners Court to meet the standards of the "Rabies Control Act of 1981." This regulation, enforced by Harris County Public Health & Environment Services, Veterinary Public Health is designed to protect the health and welfare of Harris County residents and :

- Requires the current rabies VACCINATION of all dogs and cats three months of age and older.
- Requires the LICENSING of all dogs and cats and sets a fee for that.
- Requires dogs and cats to be physically RESTRAINED AT ALL TIMES, WITHOUT ACCESS TO SIDEWALKS

OR STREETS.

- Allows citations to a Justice of the Peace to be issued for failure to comply with the above requirements.
- Sets an IMPOUNDMENT fee and a boarding fee to be charged for each animal picked up.
- Violators of any provision of this order are guilty of a misdemeanor and are subject to a fine of up to \$500.00 in a Justice of the Peace Court.

If you or another resident should come into contact with an animal that is aggressive, call our Dispatch so that we can have an officer respond. Our response time will typically be much quicker than that of Animal Control and we can then contact Animal Control if need be. Your safety is always our first concern.



- Harris County Animal Control – 281-999-3191
- Harris County Constable P-4 Dispatch – 281-376-3472

** Information Provided by Harris County, HCPHES, Public Health & Environmental Services*

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LIFETIME
FITNESS

October is National Fire Safety Month

October is National Fire Prevention Month, a time when we should all be aware of ways to help learn fire safety and prevention. According to Department of Homeland Security Federal Emergency Management Agency (FEMA) most Americans underestimate their risk for fire, and many either lack emergency response plans – or fail to practice them with fire drills.

The National Fire Protection Association (NFPA) sponsored National Fire Prevention Week, with a great message: “Home Cooking Fires: Watch What You Heat!” Did you know that one out of three home fires begins in the kitchen? Leaving cooking unattended and other unsafe kitchen practices are a recipe for disaster. Do you have a home fire extinguisher? Do you know how to use it? And with the holidays fast approaching, can you think of a better time to learn how to safely and properly put out a kitchen fire?

In observance of National Fire Safety Month, the Safety Advisory Committee will feature this topic at the October 28th meeting, with a special guest speaker. There will also be a drawing to give away a fire extinguisher to two lucky residents!

The Safety Advisory Committee encourages all residents to learn more about making their homes safe from fire. Fire safety information is available at: www.SafetyAdvisoryCommittee.com/Fire

Eagle Hatchlings

AUBREY ELIZABETH JOINER

Born: Aug 10, 2010

Proud Parents: Chad & Emily Joiner

Big Brothers: Aiden, Colton, & Jaden

Big Sister: Rylee

Neighborhood: Meridian Cove

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To: [ESNewsletter@
insideeaglesprings.com](mailto:ESNewsletter@insideeaglesprings.com)



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CLUB
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14th Annual

Holiday Marketplace

October 26th, 2010

9 a.m. to 5 p.m.

Humble Civic Center
8233 Will Clayton Pkwy.

Luncheon by Carrabba's (11 a.m. – 2 p.m.)
And Shopping \$25

General Admission – \$7

Preview Party and Shopping – \$25

Monday October 25th, 2010, 7 to 9:30 p.m.
(includes General Admission on Oct 26th)

Tickets: 281-540-9346 or kwcweb@aol.com

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NEIGHBORHOOD SPOTLIGHT

Each month we feature a different neighborhood within Eagle Springs. This month the spotlight is on....

Beringer Place at Lake Magnolia

Nestled just off Valley Lodge Parkway you'll find Beringer Place at Lake Magnolia. This neighborhood features 80' and 90' lots and the current builder is Highland Homes. Upon entering Beringer Place you are greeted by a beautiful lake with two fountains and a bridge overlooking a serene waterfall. At night the fountains on Lake Magnolia shine bright and the streets in Beringer Place are lit up by black wrought iron lamp posts. On any given day residents can be found taking strolls around the lake or just sitting nearby to enjoy its sights and sounds.

There is a strong sense of community in Beringer Place. There is an annual Christmas Party hosted by the same family each year. Everyone in Beringer is invited. Neighbors each bring entrees, appetizers, or desserts to share. Another resident hosted a Pre-Trick or Treating Party last Halloween. Neighbors showed up in their costumes and enjoyed pizza, candy and fun conversation while the children enjoyed the bounce house.

Last year Beringer Place celebrated National Night Out. Although the weather didn't cooperate with the plans for a bounce house, residents still gathered and enjoyed meeting one another. There was also a Movie Night where residents gathered in the park by the lake to watch "ET" under the stars. Hot dogs, popcorn, pickles and sodas were served. It was a great night with lots of participation. Many new families have since moved in to Beringer Place and because the first one was so successful, another Movie Night is in the works. Even when there is not a planned event, neighbors can be found enjoying one another's company or simply borrowing a cup of sugar.

Vicky Bernabe is the current Neighborhood Voting Representative (NVR) and is available to assist Beringer Place residents with any issues or concerns that may arise. She can be reached at vickyjbernabe@gmail.com.



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FROM YOUR MANAGEMENT TEAM

*Mark Your Calendars -
The Neighborhood Voting Representative Election
is Coming Soon!*

Due to the size of Eagle Springs, the Governing Documents provide for a representative system of voting by having elected Neighborhood Voting Representatives (NVRs) for each "neighborhood". The responsibility of the NVRs is to cast their neighborhood vote for any community vote. The typical community vote is the election of the resident board member. The next resident board member election will be in April 2012 or when 75% of the community is owned by residents; whichever comes first.

The NVRs also act as a liaison between the membership and the association and are entitled to attend the regular board of directors meetings to represent their neighborhood. Although there are no community votes conducted at the regular meetings, the NVRs do provide valuable input to the Board of Directors so that they can make informed decisions.

The meeting to conduct the election is scheduled for 6:30 p.m. on Monday, November 15, 2010 at the Clubhouse. Look for your official meeting notice and ballot/proxy in the mail in late October. If you would like to run for a position, please submit your name and a brief bio to C.I.A. Services by Monday, October 18th. Look on www.INSIDEEAGLESprings.com for instructions on how to submit your information.

If you have any questions or need more information, please contact C.I.A. Services at 281-852-1700.

BBQ Cook-Off!



**November 6th
Sports Complex Parking Lot
Sun Up till Sun Down**

Family Fun starts at 2:30 p.m. with
LIVE Band, Pony Rides, Jump
Houses and MORE...
Be there or Be square!

Register Your Winning Team Today
at: <http://www.surveymonkey.com/s/ES-BBQ>

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ONE OF THE QUESTIONS I'M ASKED IS WHAT ADDITIONS OR RENOVATIONS BRING THE MOST

Bang for the Buck

WHEN ADDING THEM TO A HOME?

The answer is always the same, kitchens and bathrooms. These are 2 areas that are used everyday and important to the whole family. Keeping these rooms updated as your home ages is a must in today's real estate world. Adding a pool is something that a lot of owners consider adding unfortunately it does not bring back that much in return. If you add a pool and also add an outdoor living area, such as an outdoor kitchen, covered patio, lighting, fountains, etc. the return on your investment can be better. Flooring is becoming more and more important to home buyers today. The real estate market has been moving away from carpet and more towards wood and tile. Homeowners have been seeing a return on their investment when wood and tile are added beyond the typical wet areas. Granite and solid surface counter tops are very popular with the majority of buyers in the current market place. Some features that local builders are now routinely including in their homes are solid surface counter tops, tech shield for energy efficiency, cat 5 networking cable for internet access, alarm systems, and many more features. In the past these standard items were considered an upgrade. A new coat of paint is a lower-cost way to make your home stand out from the competition. Picking the right contrast in color can make all the difference when selling your home.

Kitchens, bathrooms, and backyards, the things you see and use can be good returns on investment if done properly. Having amenities that other homes do not have, will appeal to a buyer. Keep in mind that you do not want to be the most expensive home on your block if you are planning to sell and take into consideration that any upgrade you do will not overbuild the value of your home in the neighborhood. The buyer will only pay what the home is worth, in conjunction with what other similar homes sold for in the past few months. Appraisers will only give like value to a home. If the Appraiser cannot find sold properties with features similar to your home in the same area at the price you sell it, then the appraised price may drop.

Some improvements you elect to do will be for your enjoyment. Depending on how long you elect to stay in your home, will determine what type of return you will receive on your investment.

In closing, a quick reminder about the fundraising efforts I am currently doing associated with the half marathon I am currently training to run on January 30, 2011. Please visit our website www.century21outstandinghomes.com to get details on how you can sponsor me and assist me with reaching my goal of \$2000.00 for SEARCH Homeless Project. My goal is to get 100 people to sponsor me for \$25.00/each. Thanks in advance for considering helping me to raise funds for this cause. When you see me running in the neighborhood, be sure to honk or give me a shout of encouragement, I'll need it.

See you around the neighborhood!

Rebekah Snipp

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Direct: 832-859-9113

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FALL 2010 EXHIBITIONS

The Pearl Fincher Museum of Fine Arts is excited to announce the opening of its Fall 2010 exhibitions. These exhibitions will run from Saturday, August 28 2010 – Sunday, December 19, 2010.

IN THE MAIN GALLERY:

The Grand Tour: British and French Portraits from a Texas Collection.

This exquisite private Texas collection of twenty-two English, French, American and German portraits of the 17th, 18th and 19th centuries includes the works of Anthony Van Dyck, Sir Joshua Reynolds, and William Bouguereau. This exhibition traces the history of portraiture in France and Great Britain over three centuries, from the Grand Manner style of the court of Charles I in England and the French courts, to the smaller, more intimate portraits and figure studies of the mid to late 19th century.

IN THE REBECCA COLE GALLERY:

A View of the World: British Watercolor Artists at Home and Abroad is a wonderful private Texas collection of 19th and 20th century watercolors by British artists. Watercolor painting was an established genre in British art especially for paintings out of doors. The artists in this exhibition painted both 'at home' with views of scenic English countryside, thatched cottages, rural villages and architectural landmarks such as cathedrals. However, British watercolor artists also embraced painting 'abroad' using the portable medium of watercolor for studies of the brilliant light of the Middle East, the architecture of the European Continent, and other sights around the world.

The Pearl Fincher Museum of Fine Arts offers free admission daily (a suggested donation of \$3.00 per person is recommended) and is conveniently located at 6815 Cypresswood in Spring.

THE GALLERIES ARE OPEN:

Tuesday 10am-5pm
Wednesday 10am-5pm
Thursday 10am-8pm
Friday 10am-6pm
Saturday 10am-5pm
Sunday 12pm-5pm

To schedule a tour or to learn more about these exhibitions and the Pearl in general, please contact the museum staff at 281-376-6322 or visit our website at www.pearlmma.org.

The Pearl Fincher Museum of Fine Arts is a 501(c)(3) Not for Profit organization that is solely supported through Grants and private donations from community residents, businesses and friends of the museum.



ES CRIME STATS

August 2010

Burglary of Habitation	2
Burglary of Motor Vehicle	1
Theft from Habitation	0
Theft of Motor Vehicle	0
Theft - Other	2
Robbery	0
Assault	0
Sexual Assault	0
Criminal Mischief	2
Disturbance - Family	3
Disturbance - Juvenile	0
Disturbance - Other	4
Alarms	62
Suspicious Vehicles	2
Suspicious Persons	18
Runaways	0
Telephone Harassment	0
Other Calls	117

A full version of crime statistics for Eagle Springs and the surrounding area can be viewed by logging onto: www.insideeaglesprings.com and clicking on Groups; then Safety Advisory Committee.

NO PETS ALLOWED

Pets will no longer be allowed at community functions, with the exception of guide dogs or those that are part of the event. Please understand that this is to ensure the safety of the community. Thank you for your cooperation.



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EAGLE SPRINGS

ATASCOCITA SPRINGS ELEMENTARY'S

Panther Pumpkin Bash

There's nothing like the excitement and community feeling that you get from attending school carnivals. Annual school carnivals are one of the memories that we cherish well into adulthood. That's why the Atascocita Springs Elementary PTO is proud to announce the 1st Annual Panther Pumpkin Bash on Saturday, October 30th from 2-5 p.m. There will be lots of fun activities for the children including games, inflatables, rock wall, dunking booth, face painting, silent auction, raffle, costume contest and carnival themed concessions. The Pumpkin Bash marks the first major fundraiser for ASE and with your help we can make it a huge success.

Students at ASE will have the opportunity to order custom designed Pumpkin Bash t-shirts. Unlimited game play bracelets will also be available for presale. Look for these order forms in your child's take-home folder in early October. Don't have a child at ASE? No need to worry. Tickets for all games and attractions will be available for purchase at the Pumpkin Bash.

We are in need of sponsors and donations for this event. The Atascocita Springs Elementary PTO is a non-profit 501 (C) (3) organization and your generosity will be greatly appreciated and

acknowledged at our event, our weekly newsletter and the various media in accordance with each level. The levels of sponsorship are as follows:

- Platinum Sponsorship - \$400 and up: Company/Logo information will be highlighted on the Pumpkin Bash t-shirts and Platinum Sponsorship Banner prominently displayed at the event
- Gold Sponsorship - \$200 - \$399: Company/Logo information will be acknowledged on the Gold Sponsorship Banner prominently displayed at the event
- Silver Individual Inflation Sponsorship - \$150: Company/Logo information will be recognized on a sign placed at the inflatable location

The deadline for the Platinum, Gold and Silver Inflation Sponsorships is October 8th.

We are also asking for donations for the silent auction and raffle in the form of gift certificates, products and services. The silent auction is sure to be a big attraction at the event and a great way to highlight your products and services to the community. The deadline for silent auction items is October 22nd.

(Continued on Page 11)

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Atascocita Springs Elementary - (Continued from Page 10)

There will also be numerous volunteer opportunities to help with before, during and after the event. If you are interested in volunteering, becoming a sponsor and/or contributing to the silent auction or raffle please contact the ASE PTO at: vp2@asepto.org.

The motto at Atascocita Springs Elementary is "Where YOU Matter." That's why the last and most important way you can help is to attend. Not only will you be making lasting memories for your children, but you'll be helping Atascocita Springs Elementary reach its fundraising goals. As with any new school, there's a list of needs to be filled. Some of the items on the top of that list include a fence around the school and play area to keep our children safe, playground equipment and keyboards for the music department. There's no better way to raise money than to have fun while doing it. We look forward to welcoming the community to the Panther Pumpkin Bash.



EXPLORE SQUARE DANCING!

HAVE FUN • GOOD EXERCISE • STAY YOUNG • MAKE NEW FRIENDS

If you've ever square danced, would like to learn, or would like to come and watch square dancing, the Humble Wildcatter Squares invite you to our first class night, Thursday night, October 7th, 7:30 – 9:30 at the Humble Activity Center, 1401 South Houston Ave., Humble, TX. You'll learn a few beginning steps and see a demonstration by the Humble Wildcatters. Square dancing is a mental and physical challenge. Reacting to the calls keeps you on your toes, as no one knows what move will be called next. Your mind focuses on dancing because you need total concentration to follow the calls.

Learning is easy and fun. The square dance caller teaches you the moves that you dance. You practice until they feel as natural as walking. Your caller combines the moves into whole dance patterns – you simply follow the calls.

Wear comfortable casual, clothes. Couples and singles with partners are encouraged to join the class. Call Sandy (281-774-7790) or Dave or Vicky (281-883-4310) for more information.

SQUARE DANCING IS FRIENDSHIP SET TO MUSIC!



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FINANCIAL FOCUS

It's No Treat to Be Tricked by Scary Investment Moves

If you have young children, or even if you just have some in your neighborhood, you know they will soon acquire large amounts of free candy, obtained by impersonating witches, vampires and other scary creatures. As an adult, of course, you're unlikely to encounter too many monsters after Halloween ends. Yet as you go through life, you will find some things that are truly alarming — such as scary investment moves.

HERE ARE A FEW OF THESE FRIGHTFUL ACTIONS:

- Investing too conservatively — You could try to avoid investment risk by putting all your money into very conservative investments. However, as you're probably aware, those investments typically pay very little in the way of interest, so your money could actually lose purchasing power, even with a mild rate of inflation.
- Investing too aggressively — Just as investing too conservatively can be counterproductive, so can investing too aggressively. Obviously, you would like your money to grow, but the investments with the highest growth potential are usually also those that carry the greatest risk to your principal.
- Putting too much money in too few investments — If you put too many of your investment dollars into just one or two types of assets, and a downturn hits those assets, your portfolio will probably take a big hit.
- Waiting too long to invest — As an investor, your biggest asset may be time. The more years in which you have to invest, the greater the likelihood that you can make progress toward your important financial goals.
- Taking a "timeout" from investing — During periods of significant market volatility, such as we've seen the past few years, you might be tempted to take a "timeout" from investing and stick all your money into very conservative vehicles until everything "blows over." But the financial markets will never be totally calm, nor will they be predictable. Market rallies can start unexpectedly; if you're not invested when that happens, you may miss out on growth opportunities.



- Ignoring tax-advantaged investment opportunities — When you invest in a tax-deferred investment account, such as your 401(k) and a traditional IRA, your money has the opportunity to grow faster than it would if it were placed in an investment on which you paid taxes every year. If you aren't contributing to your 401(k) and you haven't opened an IRA, you're missing out on a great chance to build resources for retirement.

To make sure you don't fall victim to these scary investment moves, you need only follow a few simple principles. First, take the long view — you will see ups and downs in the short term, but historically the market has performed well over the long term. (Keep in mind, though, that past performance is not guarantee of what will happen in the future.) Second, diversify your holdings among a variety of investments. Diversification, by itself, cannot guarantee a profit or protect against loss, but it can help reduce the effects of volatility. Try to build a diversified portfolio based on your risk tolerance, time horizon and long-term goals. And finally, consider boosting your 401(k) contributions whenever your salary increases and fully funding your IRA each year. Halloween comes but once a year, but scary investment moves can haunt you for a lifetime — so take the right steps to help avoid them.

Make an impact.

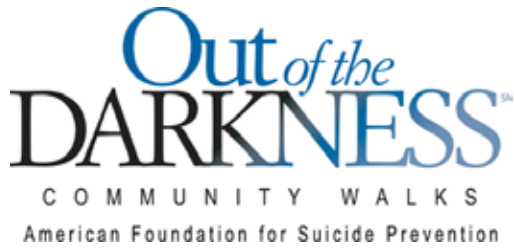
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Sudoku

The challenge is to fill every row across, every column down, and every 3x3 box with the digits 1 through 9. Each 1 through 9 digit must appear only once in each row across, each column down, and each 3x3 box.

		2						6
		1		7	4			8
			8					
			1		6	9		4
				5		7		
5		8						
	6			3		2		
				6	2			
	5		9				1	

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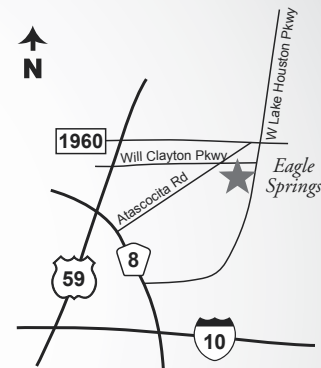
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