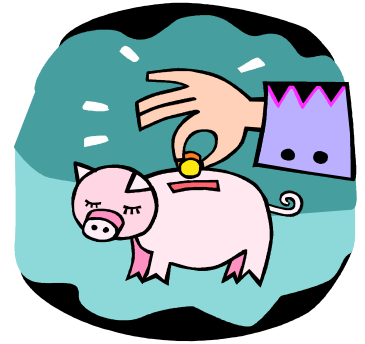


Four Simple Steps to Recession-proof Your Income

Recession. It's a scary word that makes even the most fiscally responsible among us cast a nervous eye on our bank accounts. Even scarier, not everyone can even agree whether our economy is in a temporary slump or an all-out free fall. But, recession or not, you can take steps to ensure that you and your family are secure in a weak economy.



1. Sharpen your Job Search Skills

- **Revise your résumé.** Now is the time to give your résumé a makeover. Review it and add new, relevant work experience, skills, awards, and anything else that will make you stand out from the crowd if you need to start looking for a new job.
- **Know your options.** Spend a little time skimming through the want ads in your local paper, and check out job search websites like Monster.com or Careerbuilder.com.
- **Start networking.** Consider joining a business networking group to expand your list of contacts. Networking sites like LinkedIn.com and even FaceBook.com are great ways to stay connected to coworkers and business partners.

2. Beef up Your Emergency Fund

Experts recommend that your emergency fund should allow you to cover your mortgage, bills, groceries, and other living expenses for 3-5 months. If you already have emergency savings, keep adding to it. If you don't, start now:

- **Pay yourself first.** Even if you're on a tight budget, make an effort to put something into savings every payday. Make some adjustments to your spending, like giving up restaurant meals or cutting your entertainment budget, and start funneling more of your income into savings.
- **Think interest.** Put your emergency savings into an interest-bearing savings account or a money market account so you'll earn some money on it while you save. But, make sure you don't invest your emergency funds into anything that makes you pay a penalty for withdrawal, like an IRA - the whole point of having emergency savings is to have money when you need it.
- **Restrict your access.** If you aren't careful, you may end up spending your emergency fund as fast as you put it away. To avoid using your emergency savings, consider putting the money into a separate account at a different bank. And, don't carry an ATM or debit card that's linked to that account.

3. Don't Spend That Bonus-Raise-Tax Refund-Stimulus Check Etc...

- **Save it and forget it.** It's money you didn't have before, deposit it into your savings account or use it to pad your emergency fund.
- **Pay off debt.** If you've got a car loan, a student loan, or credit card bills hanging over your head, this is a perfect opportunity to take a big bite out of your debt.

4. Identify Sources of Extra Cash

- **Sell your stuff.** Scour your storage spaces, purge your closets, and ransack your attic. Have a garage sale, sell it on eBay, or take out a classified ad - put the extra money into your savings or your emergency fund.
- **Get a second job or work overtime.** If you don't get overtime, consider a part-time job on evenings or weekends - a little extra income never hurts.

You can't prevent a recession, but you can prepare for one by making smarter financial choices. In any economy, learning to spend less, save more, and cut costs can pave the way to financial stability and peace of mind.

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Neighborhood Garage Sale

December 6, 2008
8am—1pm

A sign will be placed at the entrance to
SummerBrooke and The Grove. We will
also place an ad in the Democrat.



COVENANT REMINDERS

All mailboxes, fences, decks, screened porches, pools and any other exterior improvements must have prior approval from the Architectural Control Committee.

Each lot owner is assessed an annual fee of \$150.00 per lot, due each January, which provides for maintenance of the common areas, administrative/office costs, social events, and other expenditures deemed necessary by the Board of Directors.

For a complete copy of covenants, please contact the Management Office or go to www.thegroveshoa.com

Fabulous Fall Recipe—Yummy!!

Pumpkin Cookies

- | | |
|---------------------------|-------------------------|
| 1 cup butter or margarine | 4 3/4 cups flour |
| 1 1/4 cups brown sugar | 1 teaspoon cinnamon |
| 2 eggs | 2 teaspoons baking soda |
| 1 teaspoon vanilla | 2 teaspoons nutmeg |
| 2 cups cooked pumpkin | |



Heat oven to 350 degrees. Grease 2 cookie sheets. Cream butter/margarine with brown sugar. Mix in eggs, vanilla and pumpkin. Mix dry ingredients in a separate bowl, and then gradually add to pumpkin mixture. Stir in raisins. Drop by spoonfuls onto cookie sheet and bake 15 minutes.

6753 Thomasville Road
PMB # 111
Tallahassee, Florida 32312



*The Grove at SummerBrooke
Homeowners Association*