

WHY LEAVES CHANGE COLORS

Shorter days and cooler nights start a precise clockwork of physical and chemical interactions within leaf cells bringing forests ablaze with color as they prepare for winter dormancy. In response to certain environmental stimuli, leaf pigments begin to reveal themselves in the leaves of Georgia's deciduous trees. The amount of pigments in trees depends on the tree species, soil composition, and other environmental components.

Chlorophyll is the green pigment found in tree leaves during the growing season. Chlorophyll uses energy from sunlight, carbon dioxide (CO₂) from air, and water from the tree to make simple carbohydrates (food for the tree). This process is known as photosynthesis.

Carotenoids are the yellow, or xanthophyll, and orange, or carotene, cell pigments of leaves. They are present in leaves during the growing season, but are masked by greater amounts of chlorophyll. As cooler temperatures and shorter periods of daylight occur, the manufacture of chlorophyll is slowed and begins to fade. As the green pigment disappears, the carotenoids reveal the brilliant yellow and orange coloration in hardwood tree species such as hickories, birches, cottonwood, and poplars.

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Fall colors are generally considered to be incidental chemical reactions of no importance in the life of trees. Turns out, however, that xanthophylls (carotenoid pigment) are light energy receptors that send light energy to the chlorophyll pigment; this produces chemical energy for the tree.

Whatever the reasons are for cell pigments, enjoy the artwork of fall!

FALL COLORS AT ROSEWOOD

“Nature always wears the colors of the spirit”, wrote Emerson.

Economy -Will the Gamble Pay? Big Plays, Big Stakes

The big federal rescue of Wall Street sounds like a big drain of taxpayer funds, but if housing prices cooperate, the move might actually bring money into Treasury coffers.

Under the plan, the U.S. Treasury will buy up the mortgage debt that is clogging the country's credit markets. Getting hundreds of billions in this debt off the books of financial institutions is crucial to getting credit flowing again. Uncertainty over the value of these mortgage holdings has been a big factor in preventing banks from lending, but if the federal government buys most of this debt, financial institutions can start with a clean slate.

The clean slate should help restore lender confidence in making both conforming and jumbo loans. Secondary mortgage market companies Fannie Mae and Freddie Mac are under a directive from the federal government to buy more conforming loans.

The plan's success depends on two factors: the discount at which the federal government buys the debt and the health of the housing market going forward. If the government buys the debt at a good discount on the market value and housing demand and prices pick up, the buyout will generate a well-deserved return on risk to taxpayers. But if housing stays in the doldrums and the discount at which the federal government purchases the loans is minimal, taxpayers may end up footing some of the rescue bill.

Whichever way this scenario goes, the potential for an improved home mortgage market in the months ahead is good. Interest rates are expected to remain low, and Fannie and Freddie should act aggressively on their mission.

Healthy housing sales will be the driving force behind improvement to credit markets, not just here but globally. Strong home sales and stabilizing home values could turn the government's gamble from a money drain to a big payoff.

Source: *Lawrence Yun, Chief Economist of the National Association of Realtors*

The GATE...

Monday, Tuesday, Thursday, Friday

Open
6:00am to 9:00am
2:30pm to 7:00pm

Wednesday

Open
6:00 am to 7:00 pm

Saturday/Sunday: Closed

There will be a limited number of days when the gate will have extended hours for half-day school schedules.

During holiday school breaks, the gate will remain closed.

Happy Thanksgiving -



Have a safe, enjoyable and blessed Thanksgiving !!

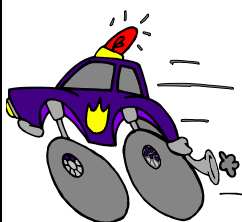
**Homeowners Meeting
December 14, 2008
4:00 p.m. – Clubhouse**

Rosewood Board of Directors

Phillip Armstead, President
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678-715-4404

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We are very concerned about the safety of our residents.

Please SLOW DOWN!

Violators will be reported to local law enforcement.

TIPS!

1. Do not sign the back of your credit cards . Instead, put 'PHOTO ID REQUIRED.'
2. When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the 'For' line. Instead, just put the last four numbers. The credit card company knows the rest of the number, and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.
3. Put your work phone # on your checks instead of your home phone. If you have a PO Box use that instead of your home address. If you do not have a PO Box, use your work address. Never have your SS# printed on your checks. You can add it if it is necessary. But if you have it printed, anyone can get it.

4. Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place.

I also carry a photocopy of my passport when I travel either here or abroad. We've all heard horror stories about fraud that's committed on us in stealing a Name, address, Social Security number, credit cards.

But here's some critical information to limit the damage in case this happens to you or someone you know:

5. We have been told we should cancel our credit cards immediately. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.
6. File a police report immediately in the jurisdiction where your credit cards, etc., was stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one).

But here's what is perhaps most important of all:

7. Call the 3 national credit reporting organizations immediately to place a fraud alert on your name and also call the Social Security fraud line number. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit.

Here are the numbers you always need to contact about your wallet, if it has been stolen:

- 1.) Equifax: 1-800-525-6285
- 2.) Experian (formerly TRW): 1-888-397-3742
- 3.) Trans Union : 1-800-680 7289
- 4.) Social Security Administration (fraud line): 1-800-269-0271