

Drink Wine to Save Water at The Barn Nursery

Close your eyes. Imagine it is a warm summer day and you can hear kids splashing in the creek ... but wait! You don't want your kids in the creek; it's dirty!

That's why the Caribbean S.E.A. and the TenneSEA are here—both Student Environmental Alliances (S.E.A.) strive to ensure our local creeks are a place where you can splash and play, catch crawdads and fish and generally not worry about getting sick from what's in the creek. TenneSEA Kids for Clean Water wants all of our creeks and streams to be healthy. Weworkwithschools, community

groups, and in our summer camps to teach how to keep a lookout for dirty water and how to clean it up.

We depend on you, your kids, and your neighbors for help ... just ask **Curt Chaffin**. He checked the creek behind his house for bacteria so he could find out if and when



Mary Beth Sutton, Annette Vega, Sherry Paris and Amy Dunavin at last year's Save Water, Drink Wine fundraiser.

his kids could play in that creek. On Signal Mountain, the first 24 to 48 hours after a big rain, the septic tank drain fields send bacteria straight to the creeks. This is also the time period that pesky sewer lines frequently overflow. So you need to stay out of the creek for 48 hours after a big rain. We all need

to work on that septic tank issue.

This summer we had several calls about the safety of Rainbow Lake. Every time we tested it this summer, it was just fine. We have a theory that the sediment that has built up behind the dam is filtering out a lot of the pollutants. Anyone want a great research project? We would love to know if that is true!

Recently, some Red Bank Elementary parents were concerned that Mountain Creek might be unsafe for their kids to study. Well, the major pollutant to Mountain Creek right now is dirt. While it might freak out some of you, it's not going to terribly harm your kids. What we really need to do along that watershed is filter all that runoff. Thanks to **Bill Raines** and Skyuka Hall, the wetland at Four Squares is doing just that, as is the rain garden at Red Bank High School. We helped each of them with those projects, thanks to a Tennessee Department of Agriculture grant, and hope more of you will follow their lead.

Would you like cleaner water around the

Tennessee Valley? Come help support our cause by drinking some wine at The Barn Nursery. Our annual fundraiser, Save Water, Drink Wine, is February 6 from 6-8:30 p.m. at The Barn Nursery. It's held in the glorious greenhouses and gift shops of The Barn, and discounts will be offered to anyone who comes to the event. Regional wines from Middle Tennessee will be featured this year, including a local favorite, Arrington Vineyards. Both tapas and yummy cupcakes will be offered, as well. Tickets are \$40 and are available at The Barn Nursery, the Gear Closet (our resale shop for outdoor gear) and online at www.caribbean-sea.org. A big thank you to the folks we really couldn't do this without, **Jim** and **Cindy Webster** and The Barn Nursery staff.

So what time is it? It's time to join TenneSEA Kids for Clean Water at Save Water, Drink Wine on February 6 at The Barn Nursery. Now, go play in the creek.

by Mary Beth Sutton



Emmie Cornell, one of TenneSEA's Clean Water Camp interns from Berry College, with a crawdad from a local stream.

Invest Regularly to Benefit from Dollar-Cost Averaging

by Ward Petty



If you're new to investing, you may have heard the term "dollar-cost averaging." Many consider it one of the standard practices for putting money into the stock market. Let's take a look at this strategy, and see when it might make sense – and when it might not.

A Strategy to Avoid Paying Too Much

Every stock investor hopes to buy low and sell high. Unfortunately, the market doesn't move in merely one direction. You could easily buy a stock for \$100 one day, only to find it priced at \$80 several weeks – or even days – later.

The concept of dollar-cost averaging involves investing a set amount of money in the market on a regular basis. By doing so, you're trying to "average" the cost of your total investment so that you don't overpay at any given time.

To illustrate, let's look at an oversimplified example: say you decide to put \$200 of your paycheck into the stock market every month. In January, you decide to buy a stock that's selling for \$50 per share, so you purchase four shares. In February, the price of the stock doubles to \$100 per share. Because you're putting in a set amount each month, your investment can only buy two shares of the stock in February.

In March, your stock is subject to some bad news and its price drops to \$20 per share. With your \$200, you snap up 10 shares. In April, the price rebounds back to the \$50 price point where you started, so you buy four more shares.

At the end of this sample period, you have spent \$800 and you own 20 shares of stock, so your average cost per share is \$40.

Could you Have Timed it Better?

Notice that there were two times in this example when you could have come out way ahead or way behind if you invested your money all at once. If you bought a full \$800 of the stock in February, you would own eight shares instead of 20. But if you bought in March, you would own 40 shares.

Dollar-cost averaging provides a systematic way of managing your risk. It keeps you from making bets that you can "time" the

market – holding onto cash until some event gives you a chance to scoop up cheap stocks. It also gives small investors a system for regularly putting their earnings into investments.

While both of those are reasonable arguments in favor of following a dollar-cost averaging approach, there are other times when it may not make sense.

For example, instead of putting regular earnings into the stock market, let's say you suddenly have a large sum of cash to invest: from a lottery payoff or an inheritance, for example. Should you divide it up into monthly investments, and spread them out over a longer time period?

Many experts say the answer is no. Research suggests that dollar-cost averaging of a lump sum will not earn as much return as if you put it all into the market at once. The underlying assumption seems to be that while stocks rise and fall, they generally move upward. In this case, you'd be delaying the investment of a significant portion of your cash, thereby losing out on potential earnings.

Of course, when the market is already at higher levels, it's hard to feel confident about putting a large sum of money into equities, hoping it will rise. Keep in mind that dollar-cost averaging does not guarantee profit or protect against loss in declining markets. Before committing to a dollar-cost averaging program, it's important to consider your ability to tolerate market fluctuations from both an emotional and financial perspective.

In the end, like most simple rules of investing, dollar-cost averaging is subject to conditions and each investor's individual situation. A financial consultant can help you figure out what rules apply to your situation.

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The doctor is in.



Our new on-site physician, **Dr. Elaina Rodela**, was carefully chosen to join our team because we believe our patients deserve the best. And that means having personal access to a physician who is excited to oversee their treatment.

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