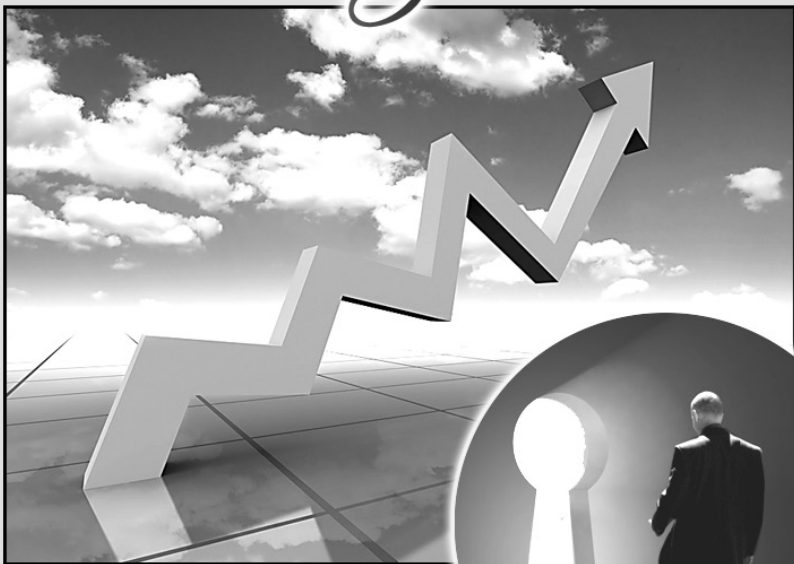


# ECONOMY 2010 & YOU



... YOU'RE INVITED TO ...  
**A SPECIAL ECONOMIC FORUM**

## BYRON ELLIS

Byron is a weekly columnist for The Courier and a financial advisor with Ameriprise, leading his own financial services firm in The Woodlands.

ELLIS & ELLIS  
The Personal Advisors of  
Financial



### Joining him on the panel is:



#### DEAN MELTON

Dean is a licensed Texas Broker with RE/MAX in The Woodlands and has been selling real estate for 22 years. He was named to top 25 Real Estate teams in the Houston region by the Houston Business Journal.



#### JAY TOMPKINS

Jay is a Tax Partner with Karlins & Ramey, LLC, a licensed CPA firm and is a licensed CPA in the state of Texas.

KARLINS & RAMEY  
Certified Public Accountants LLC



#### JUDY LARSON

Judy is Senior Vice President at Woodforest National Bank.

WOODFOREST  
Banking your way...EVERY DAY AND NIGHT™



#### KELLY MALATESTA

Kelly is a Senior Loan Officer at Benchmark Bank and can be heard on KSEV's "Money Matters".

BENCHMARK  
BANK

The Courier, The Villager and Houston Community Newspapers invite the public to join us for a special economic forum giving you an important overview of **key financial issues** facing us in 2010 and beyond. Audience members will have a chance to ask questions of the panelists.

The forum features an economic panel assembled by The Courier's financial columnist and leading financial adviser, Byron Ellis.

**Don't miss it – it's FREE!**  
**January 21, 2010 • 7 p.m.**

**Lone Star College, Montgomery Campus  
Teaching Theater, Building B, Room 102  
3200 College Park Dr., The Woodlands, TX 77384**

The **Villager**  
**THE COURIER**  
OF MONTGOMERY COUNTY

HOUSTON  
COMMUNITY  
NEWSPAPERS