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Volume 23, Issue 10

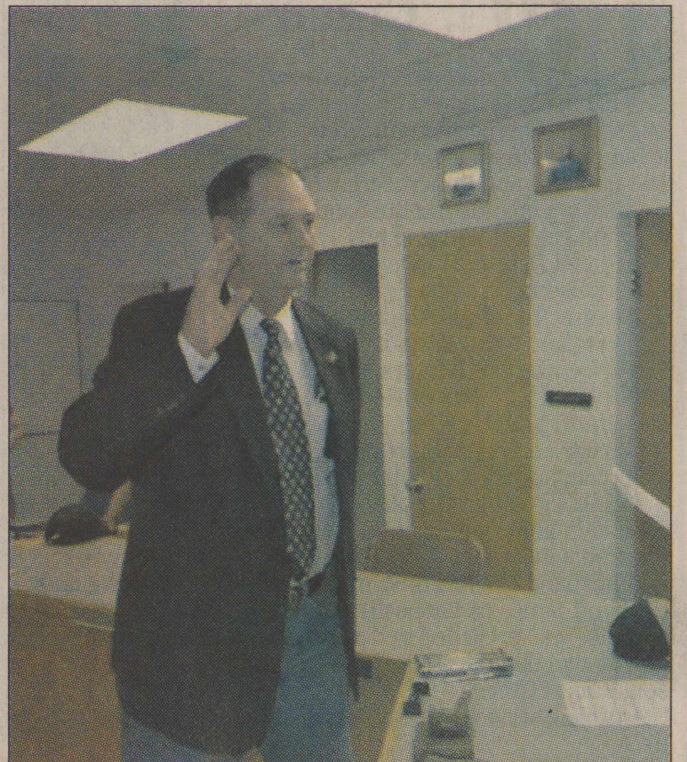
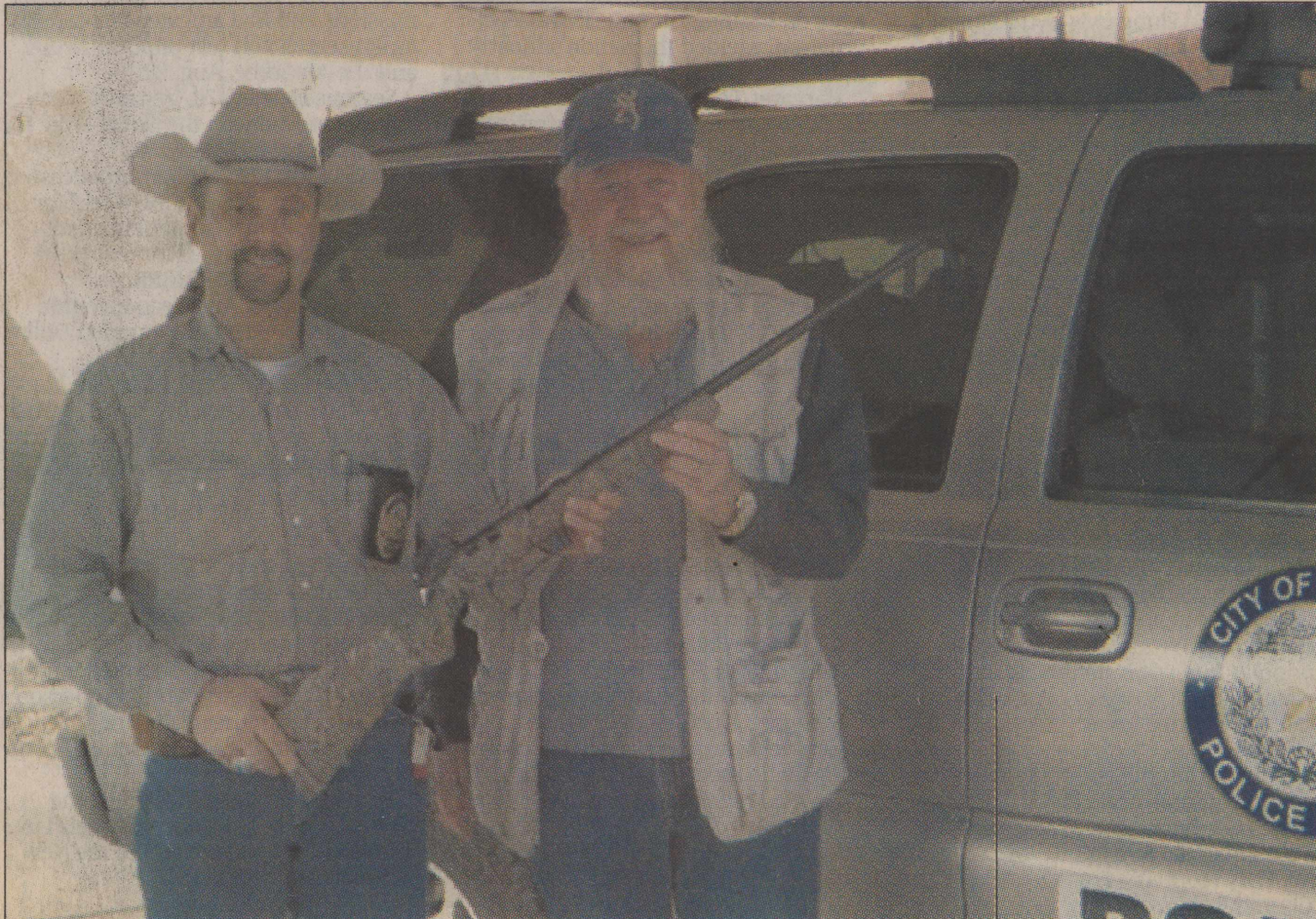
Thursday, January 2, 2014

Winters, Texas 75¢

MYRUNNELSCOUNTY.COM'S MOST READ STORIES OF 2012

The Year that Was

Winters chief of police steps down, Davis new chief



WINTERS ENTERPRISE PHOTOS

Five-year veteran Winters Chief of Police Nathan Johnson announced in July that he would be leaving the department at the end of the fiscal year. Succeeding him as chief was former Olney Chief of Police Randall Joe Davis, who was sworn in Aug. 1.

BY RUBEN CANTU-RODRIGUEZ
BALLINGER LEDGER

WINTERS- Five year veteran Winters Chief of Police Nathan Johnson will be leaving the Police Department at the end of the current fiscal year, after submitting his letter of resignation to the Winters City Council.

Johnson, who has been leading the Winters PD since 2008, submitted his letter of resignation on Monday, July 15, 2013 after the regular City Council meet-

ing. The resignation will be effective at the end of September of 2013.

Johnson said he chose not to renew his 2-year contract, and submitted his notice in a private manner after the City Council meeting.

"The City Council is completely satisfied and thrilled with Chief Johnson's performance," said Winters City Mayor Lewis Bergman. "He has been an outstanding chief, he is a man of high integrity and accomplishments," he added.

BY RUBEN CANTU-RODRIGUEZ
BALLINGER LEDGER

WINTERS- Former Olney Chief of Police and most recently serving as an officer for the Winters Police Department, Randall Joe Davis was sworn in last Thursday, August 1, 2013, as the new Winters Chief of Police. Davis was sworn in at the City Hall by Mayor Pro-Temp Armando Tamez.

Davis, originally from Brownwood and with strong ties to Goldthwaite, has been

working for the Winters P.D. for almost three years. Davis will be taking over the position left by Nathan Johnson, who served as Chief of Police for five years.

"I would like to thank the Mayor, City Council and Chief Johnson for their belief and their trust in me, it's been a great deal, I think we have a great city and department to work with and I'm looking forward to it," said Davis after being sworn in.

SEE CHIEF, 4



Winters ISD hires new athletic director

BY RUBEN CANTU-RODRIGUEZ
BALLINGER LEDGER

WINTERS- Springlake-Earth ISD Athletic Director and Head Football Coach Stan Caffey was voted Thursday, February 28, 2013 at a Winters school Board of Trustees special called meeting as the

new Winters ISD Athletic Director and Head Football Coach.

Coach Caffey was hired and will officially take over the duties of the Blizzards' athletic program, starting March 25, 2013.

"Mr. Caffey (...) has suc-

SEE AD, 4

String of deaths shocks Runnels County

BY RUBEN CANTU-RODRIGUEZ
BALLINGER LEDGER

WINTERS- The death of three people in seven days shock the community of Winters last week. The three cases occurred under different circumstances, but all of them are initially being treated by the Winters Police Department as suicides.

The case of Priscilla Hernandez, 30-years-of-age, was the first one of the week. Priscilla had a background of a troubled life, and was found after she apparently hung her-

self at a house located at 508 Alexander Street.

On Friday, August 31, Johnny Wilborn, 40-years-of-age, of Winters, Texas was found at 601 N Melwood Street. The Winters Police Department believes that the man hung himself.

Finally, in the third case, Conifacio Benny Hernandez, 54-years-of-age, of Winters, Texas, left a note for his family and his body was found at 208 Roberts Street on Saturday, Sep-

SEE DEATHS, 4



Texas 4000 ride brings cancer awareness to Runnels County

BY RUBEN CANTU-RODRIGUEZ
BALLINGER LEDGER

WINTERS- Pedaling their way from Cedar Park, Texas to Alaska, one of the world's toughest bicycle rides stopped

this week in Winters, to raise awareness among local residents about cancer, and enjoy the hospitality of town.

The Texas 4000,

SEE RIDE, 4

Texas Historical Commission approves Chick-Inn historical marker

BY RUBEN CANTU-RODRIGUEZ
BALLINGER LEDGER

WINTERS- The Texas Historical Commission approved a new historical marker for Runnels County. The Chick-Inn historical marker will be placed this year honoring the drive-in diner that was located on the south side of Winters during the 1950s, 1960s, and 1970s.

Friday, January 25, 2013 the 16 commissioners of the Texas Historical Commission gathered to discuss and choose the 225 historical markers to be approved for this year throughout the state. Results of the meeting were announced on Monday, January 28.

The marker was approved despite the

fact that 2013 is the first year that the Texas Historical Commission set up a limit to the markers to be granted.

The Chick-Inn was the teen hangout during those times. Many folks who grew up in Winters have fond memories of the Chick-Inn.

The marker application to the Texas Historical Commission was submitted in

2012.

Chick-Inn tiles and t-shirts are available at the Stitchin' Post in Winters. For more info about t-shirts contact Betty at 895 5172, Theresa at 365 0856, or Randall at 754 4542.

Donations can be sent to Z.I. Hale Museum - Chick Inn, P.O. Box 211, Winters, Texas 79567.

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New thoughts from an old guy

Commentary by
Dr. Don Newbury



TEXAS
COLUMNIST
Don
Newbury

I'm guessing my Uncle Mort's "forward thinking" for the new year more likely is akin to "slumgullion stew," or simply a "hodge-podge" of thoughts he's carried forward to the new year.

His ideas are a "mish-mash" of miscellaneous ingredients rolled together, some of 'em dating back a half-century or so. Included in the current mulling of my 101-year-old kin are truths, half-truths, what he's heard, what he thinks he's heard, and "hoopla" about government health insurance.

Altogether, they are light years away from reality. "Slumgullion" fits about as well as anything. Again this year, truth is stranger than fiction, and it's growing ever tougher to tell 'em apart....

Mort believes the fraud who was passing himself off as a hand-signer for the deaf at the Mandela funeral may deserve the prize for "most convincing."

"Millions believed he was 'true-em blue,'" Mort claims.

He compared the signer with a TV wrestling showman from the 1950s called "Gorgeous George." Mort claims the late wrestler was as handy with clever lines as the signer was with hand motions. "GG," his carefully-coiffed dyed blond locks always in place and glitzy well before Liberace came along, claimed: "I don't think I'm the best wrestler who ever lived...I don't think I'm the most handsome man on the planet...And I don't think I'm the smartest man who ever lived—BUT, what's my opinion against millions of others?"...

On a dime — the coin on which Uncle Mort always turns — he asked me if I knew how he could contact the ad people at Duck Dynasty. I suggested that he try Googling them. (He probably thought my wife and I visited their place during a recent visit to Louisiana.)

"I've got an idea they can build a segment on, or maybe turn into a product that might sell millions," he claimed.

Then, he follows with, "Don't you want to know what it is?" I am trapped, with little choice but to ask....

"I'm working on a duck call so authentic it attracts decoys," he claimed. "That ought to line up real straight with Duck Dynasty."

It was pointless to challenge him; maybe he really is working on such a duck call. However, the ticket for this idea was punched by my friend, C. R. (Choc) Hutcheson in Lubbock. With his yarn, he was awarded first place in the Burlington, Wisconsin Liars' Club Contest back in 1961.

Paraphrased, here's what is written on the certificate on the wall in his home:

For years I have been working to perfect a duck call. The first time I blew it, ducks swarmed in from all directions; the sky was black with them. I cut loose with my pump gun, killing my limit of six ducks with six shots. What is so strange about that, you say? Well, when I picked up those ducks, three of 'em were decoys!...

Muttering about the government's claim to offer low-cost group insurance, Mort said it only applies if the whole group gets sick. Then, he told me about help-

ing Maude make lye soap out back of the house in a huge wash pot. "I'm proud-est of the label," he bragged. "Our soap is both bacterial and anti-bacterial, whichever you want it to be." I asked him how it could be both.

"Glad you asked, nephew. The researchers can't decide, either. Some scream 'bacterial' is the way to go, and others are just as vocal for 'antibacterial'. I'll swear that no bacteria have been added. My escape clause will be 'except for the germs stirred up on the dirt road from cars driving past the hog pen.'"

Few people ever argue with Uncle Mort. It's just not worth it. My guess, though,

is that before he's gone very far into 2014, he'll wash his hands of the lye soap project, perhaps favoring new lyrics for a song to help determine how long we should wash. "I know the 'Happy Birthday Song' is working pretty well, but it's really hard to remember how many verses to sing," he chuckled....

Dr. Newbury is a speaker in the Dallas/Fort Worth Metroplex. Speaking inquiries/comments to: newbury@speakerdoc.com. Phone: 817-447-3872. Twitter: @donnewbury. Web site: www.speakerdoc.com

Dewhurst orders health services studies

Commentary by
Ed Sterling

AUSTIN — Lt. Gov. David Dewhurst on Dec. 20 delivered charges for the Senate Committee on Health & Human Services to tackle before the 2015 Texas Legislature convenes.

Dewhurst, who presides over the Senate, ordered the panel of nine senators to study what is being done by the state to enhance the health of Texas women. He also called on the committee to assess the effectiveness of programs designed to improve mental health for all Texans.

The committee will monitor all state-provided women's health programs, access to preventative services, efforts to reduce unplanned pregnancies and the maximizing of efficiencies, Dewhurst said.

Also, the lieutenant governor said, the committee will monitor programs designed to improve mental health and substance abuse services, assess their outcomes and address any gaps in the system.

Perry takes various actions
Gov. Rick Perry on Dec. 20 renewed for another month the current drought disaster proclamation for 114 of Texas' 254 counties. Perry originally issued the proclamation on July 5, 2011.

Meanwhile, also on Dec. 20, the federal government approved Perry's Dec. 13 request for disaster assistance to three central Texas counties — Travis, Hays and Caldwell — for damages attributed to severe flooding that occurred when hard rains hit the region at the end of October through mid-November.

In addition to the approv-

al, the U.S. Small Business Administration granted Perry's request for additional assistance that will allow homeowners, renters and businesses in 11 central Texas counties to apply for long-term, low-interest disaster loans, the governor's office reported.

In other news, on Dec. 19, the governor posted notice of clemency he granted to 12 individuals "after each case was favorably recommended for clemency by the Texas Board of Pardons and Paroles."

And, on Dec. 24, Gov. and Mrs. Perry publicized their wishes for "a happy and blessed Christmas to every one in Texas, and to every one all around the world."

More laws take effect
While most new laws are written to take effect either as soon as the governor signs them or on Sept. 1, some 47 pieces of legislation passed by the Texas Legislature were written to take effect as new laws on Jan. 1, 2014.

Here are five of them:
- House Bill 294 by Rep. Eddie Rodriguez, D-Austin, and sponsored by Sen. Kirk Watson, D-Austin: An exemption from ad valorem taxation of certain property owned by a charitable organization and used in providing housing and related services to certain homeless individuals.

- House Bill 1349 by Rep. Lyle Larson, R-San Antonio, and sponsored by Sen. Donna Campbell, R-New Braunfels: Stipulating that the Department of Public Safety is not required to request, and an applicant would not be required to provide, the applicant's social security number as part of an application for a

concealed handgun license.
- House Bill 1772 by Rep. Chris Turner, D-Arlington, and sponsored by Sen. Wendy Davis, D-Fort Worth: Requiring a utility customer to provide written notice of disconnection to each tenant or owner at a "nonsub-metered, master metered multifamily property" prior to disconnection of electric or gas service.

- House Bill 1847 by Rep. Stefani Carter, R-Dallas, and sponsored by Sen. Joan Huffman, R-Houston: Requiring prosecuting attorneys to complete one hour of ethics training relating to a duty to disclose certain information in a criminal case within 180 days of assuming duties. Additional related training thereafter would be based upon rules promulgated by the court of criminal appeals.

- Senate Bill 945 by Sen. Jane Nelson, R-Lewisville, and sponsored by Rep. Sarah Davis, R-Houston: Requiring a health care provider in a hospital to wear a photo identification badge clearly stating the provider's name, department, and title. If applicable, the badge must also state the provider's status as a student, intern, trainee or resident.

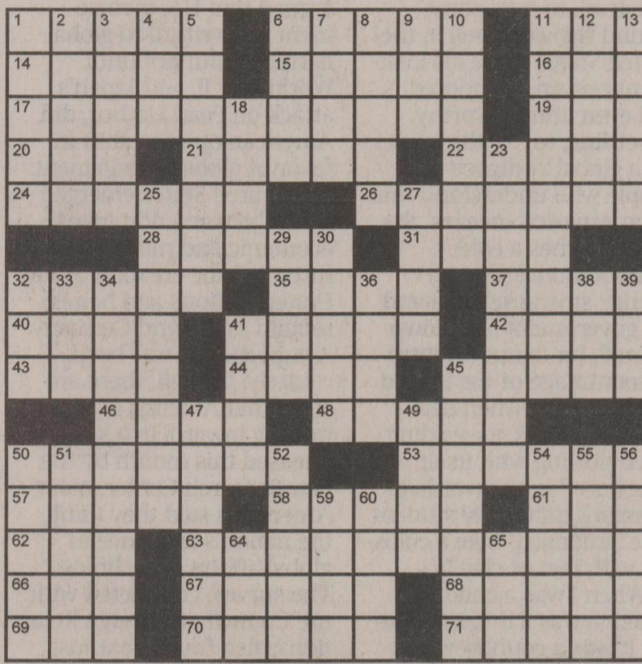
TxDOT chief moves to LCRA
Texas Department of Transportation announced its executive director, Phil Wilson, is leaving the agency to join the Lower Colorado River Authority, a public utility company founded in 1934 that serves all or part of 61 counties.

Wilson, who was appointed by the governor to head TxDOT in October 2011, is to start as general manager and chief executive officer of the LCRA on Feb. 1.

"Ghood Ghrief!"

Across

- 1 Billiards tactic
- 6 Smooth
- 11 Clothing chain, with "The"
- 14 Former Defense Secretary Les
- 15 Religion of Ramadan
- 16 Doctors' assn.
- 17 San Francisco square, or a brand of chocolate
- 19 Goddess of the dawn
- 20 "___ the ramparts we watched..."
- 21 Blow it
- 22 Petrol amount
- 24 "Hold on!"
- 26 Faked, as in boxing
- 28 Five Norse kings
- 31 Japanese leader in WWII
- 32 "Yes, We're Open" and "Sorry, We're Closed"
- 35 Razor brand
- 37 German word for "one"
- 40 Reverberating sound
- 41 Evil spirit
- 42 Former Russian ruler
- 43 ___ and tear
- 44 "American ___" (singing show)
- 45 Parts of wineglasses
- 46 12 o'clock, if it's not midnight
- 48 Flood blocker
- 50 Shocks
- 53 Owing
- 57 Idaho's capital
- 58 Leisurely stroll

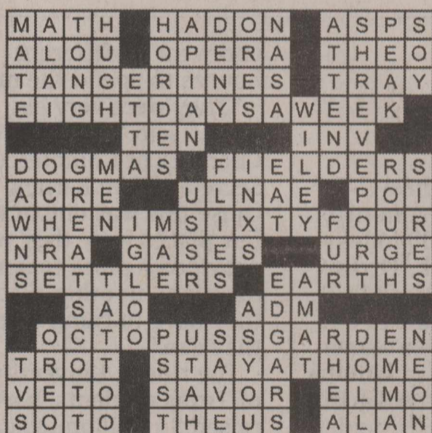


- 9 Kilmer of "Top Gun"
- 10 Estevez of "The Breakfast Club"
- 11 Restrict to a section of town
- 12 "That's ___" (Dean Martin hit)
- 13 Sat for the sculptor
- 18 Costa ___
- 23 Employed a syringe
- 25 Resonant
- 27 List-ending letters
- 29 Saudi king
- 30 Barfly's perch
- 32 Keep in stitches?
- 33 Cubes in the freezer
- 34 Residents of a certain African nation
- 36 Law
- 38 "Platoon" locale, for short
- 39 Some high school students: abbr.
- 41 Actress Lollobrigida
- 45 Ladies of La Paz
- 47 Alphas' opposites
- 49 Penthouse feature
- 50 Government issue
- 51 Casanova
- 52 Curling, say
- 54 Devoured
- 55 Mix
- 56 Fruit pastries
- 59 Regarding
- 60 "The Man" Musial
- 64 Gardener's tool
- 65 Lyricist Gershwin

Down

- 1 Cartoon Mr.
- 2 Pale
- 3 Church's peak
- 4 Knight's title
- 5 Tooth covers
- 6 Vicious and Caesar
- 7 Not new
- 8 ___ a sudden

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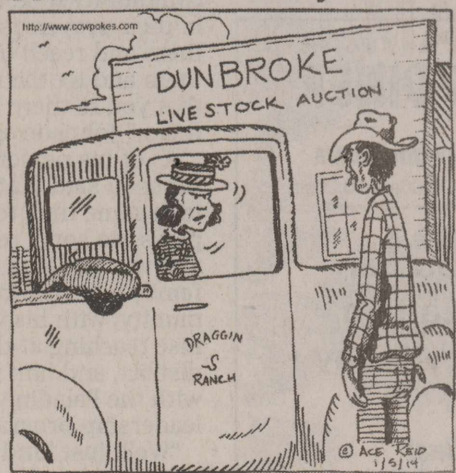
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Legal Notices

CITATION BY PUBLICATION-TRC 109 & 114

Cause No. 734 IN THE 119TH DISTRICT COURT OF RUNNELS COUNTY, TEXAS

THE STATE OF TEXAS: IN THE INTEREST OF

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Legal Notices

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TO: CLIFF JOHNSTON Defendant - Monday GREETING

NOTICE TO DEFENDANT: "You have been sued. You may employ an attorney. If you or your attorney do not file a written answer with the clerk who issued this citation by 10:00 am on the Monday next following the expiration of 42 days after the date this citation was issued, a default judgment may be taken against you."

You are hereby commanded to appear by filing a written answer to the Plaintiff's show or Plaintiff's Petition on before 10:00 o'clock A.M. on

900
Legal Notices

the Monday issued and next after the given under my expiration of 42 hand and seal days after the of said Court at date of issuance Ballinger Texas of this citation this 11th day of the same being December 2013.

January 27th, 2014 before the Attorney for Plaintiff or District Court of Runnels County, at the P.O. Box 633 Courthouse in Ballinger, Texas said County in 76821

Tammy Runnels Plaintiff: Kenneth Slimp P.O. Box 633 Ballinger, Texas. Said Clerk of the Plaintiff's Petition Court: Plaintiff or Burleson County, Texas the 27th day of April 2009 in the Runnels entitled County, Texas

900
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ROLL-UP

Runnels County

THE ORGANIZATION OF RUNNELS COUNTY

New road constructed to reach Abilene

CONTRIBUTED BY RUTH COOPER
RHC CHAIRPERSON

The Runnels County Commissioners' Court met in Regular Term Nov. 9, the second Monday, A. D. 1885. The court examined, approved, and then paid the county expenses. The court ordered a new road be constructed from the Town of Runnels to Content, then north to the county line with Taylor County so as to have a good road to Abilene, Texas.

The court then ordered payment of repairs to the roof on the calaboose (jail) and also repairs to the city's cistern. Money was paid to the different School Districts' Teachers. The total came to \$722.50 for the year.

The Runnels-Concho road was approved and was determined to be 10 miles of line in the survey. The court ordered I. C. Swift to be allowed a rebate on his saloon license as follows: \$5 on County and \$10 on the State and the County Clerk was ordered to pay the county part from the county's Occupation Tax Fund. The court continued with an order to allow a credit of \$25 to Sheriff John M. Formwalt because of the case of the prisoner, Harlan Dooley. This providing the prisoner, in the

event he should be caught, would either pay the fine or serve his sentence. Other business dealt with each of the funds and reconciling them. The court adjourned for the year 1885, until the next Regular Term.

Students in the Runnels School had the luxury of a four teacher school that included about 100 students. The teaching methods were far different from schools of today. The small children first were taught the A.B.C.'s, then were advanced to McGuffey's Reader and the Blue Back Speller. The oldest students studied Webster's Unabridged Dictionary, including definitions, the histories, geography, grammar and arithmetic. The teachers were J. T. Preston, J. N. Winters, Mr. Cannon and a Mr. Stokes, both of which had assistants. (Runnels Is My County, Charlie Poe.)

Henry Davies Pearce, Justice of the Peace, Precinct 1 was appointed custodian of the food sent into Runnels County because of the extreme drought conditions. Some residents preferred to go a little hungry rather than take a handout. Like Henry, they were too proud to take help. Even though Henry distributed the food, he would not accept any of it for him-

self and his family. He refused to accept what he called charity. He preferred to sell some of his land on Valley Creek to be able to buy provisions the family needed and keep things going in general.

The family of Larkin Haley was living on a ranch in Coleman County during those years. The drought included Runnels and surrounding counties. Times were extreme and difficult for everyone living in the areas. One of the neighbors rode into town and signed up for some of the food that was being distributed. Knowing the Haleys, the neighbor signed up for food for them and brought them a large sack of corn meal and one of potatoes. The next day, Colonel Haley hitched his team to his hack and drove the twenty miles to Coleman to return the food. He told those in charge he would manage to get food for his family somehow and he wanted no handout from anyone. "The spirit of independence of the pioneer families of our country only a few yesterday's ago considered it a mark of pride to manage for themselves and their own. Larkin Haley later married Ethel Pearce." (The Peaces Pioneering Days in Texas, Zelma (Haley) Strom.)

About this time, Henry D. Pearce

lost one-half of his 960 acres of land on Valley Creek through a faulty title. Pearce had traded 209 acres of land near Brownwood, Texas with improvements for 960 acres in Tom Green County, the north half of the Wm. Howell League. It crossed Valley Creek, having the creek water on it. He found that the man from whom he bought the Runnels County land had not real title to the property, so he was forced to answer a law suit for the land by the real heirs. A jury trial gave Henry Pearce the first verdict but his lawyers, Mays and Timmins of San Angelo and Major Perryman of Runnels finding that Henry had no real title, recommended to him to compromise and divide the land. He took the advice of his lawyers and got the north half of what he had bought. That left him with 480 acres. The lawyers' fees were \$450. The Valley Creek land had some history and was the location of the school house named H. D. Pearce School. A lot of Runnels County and Coke County land was in Tom Green County when the land was originally bought. When surveying began, lines changed and that area was included in Runnels County. This case was just one of many, many faulty titles

discovered by the purchasers of the land in this part of Texas in the early settling of the counties. (The Peaces Pioneering Days in Texas, Zelma (Haley) Strom.)

The Presbyterian Church in the Town of Runnels was very active and wanted to include all young people of the town. They formed a society and called it "Band of Hope." All youth would meet at the Presbyterian Church. Each member of the society made a pledge to never drink, smoke or take the Lord's name in vain.

Some of the crops came through but only produced a meager harvest before the rains ceased completely in the last half of 1885. The cattle situation was becoming drastic. Many cattle were beginning to die. The Texas Longhorn breed of cattle could take more hardships than most others. Without grass, the cattle were not faring well. Some of the residents had invested all of their money they had in cattle and were looking at big losses.

Resources
Runnels County Historical Histories
Runnels County Commissioners Court Minutes, November 1885
Runnels County Clerk's Records

Veterans Corner

The state Regulation and Licensing Department's Securities Division has ordered two investment companies involved in the illegal purchase of monthly pensions and disability payments from veterans and resale of them as investments to halt the scheme immediately. Securities Division Director issued a cease and desist order against Albuquerque-based Equity Advisors and its owner Sidney Evans, and Voyager Financial Group, a Delaware LLC that previously was based in Arkansas. Federal law prohibits the sale or assignment of veterans' benefits. Secondary sales of Veterans Administration payments constitutes a "security" under the Uniform Securities Act. Under that Act, the securities were to be registered and disclosures were to be accurate. Voyager and Evans failed to comply with either. Voyager would buy veterans' monthly pension and disability payments for single lump sum that was far less than the future value, and then pack-

age them as investments to be sold to investors, the department said in a news release. The investors who purchased the contracts were not told the scheme was in violation of law, and therefore, the payments could be diverted back to the veterans at any time. Evans and his company sold 16 of these investments to eight residents while Voyager has sold these illegal investments in several states through consultants such as Evans at least since 2011. Anyone who has been contacted to buy or sell veterans' benefits should contact the Securities Division at 1-800-704-5533. The Securities Division plans to impose \$40,000 in civil penalties against each of the companies. For more information, contact Sandra at the Veterans Service Office at 602 Strong Ave on Tuesdays and Thursdays from 10 a.m. to 3 p.m., or call 365-3612.

Sandra G. Van Zant
Veterans County Service Officer



Financial resolutions for the new year

About 45 percent of Americans usually make New Year's resolutions, according to a survey from the University of Scranton. But the same survey shows that only 8% of us actually keep our resolutions. Perhaps this low success rate isn't such a tragedy when our resolutions involve things like losing a little weight or learning a foreign language. But when we make financial resolutions — resolutions that, if achieved, could significantly help us in our pursuit of our important long-term goals — it's clearly worthwhile to make every effort to follow through.

So, what sorts of financial resolutions might you consider? Here are a few possibilities:

Boost your contributions to your retirement plans. Each year, try to put in a little more to your IRA and your 401(k) or other employer-sponsored retirement plans.

These tax-advantaged accounts are good options for your retirement savings strategy.

Reduce your debts. It's not always easy to reduce your debts, but make it a goal to finish 2014 with a smaller debt load than you had going into the new year. The lower your monthly debt payments, the more money you'll have to invest for retirement, college for your children (or grandchildren) and other important objectives.

Build your emergency fund. Work on building an "emergency fund" containing six to 12 months' worth of living expenses, with the money held in a liquid account that offers a high degree of preservation of principal. Without such a fund, you might be forced to dip into your long-term investments to pay for emergencies, such as a new furnace, a major car repair, and so on. You might not be able to finish creat-

ing your emergency fund in one year, but contribute as much as you can afford.

Plan for your protection needs. If you don't already have the proper amounts of life and disability insurance in place, put it on your "To Do" list for 2014. Also, if you haven't taken steps to protect yourself from the considerable costs of long-term care, such as an extended nursing home stay, consult with your financial professional, who can suggest the appropriate protection or investment vehicles. You may never need such care, but that's a chance you may not want to take — and the longer you wait, the more expensive your protection options may become.

Don't overreact to market volatility. Too many people head to the investment "sidelines" during market downturns. But if you're not invested, then you miss any potential market gains — and the biggest

gains are often realized at the early stages of the rally.

Focus on the long term. You can probably check your investment balance online, which means you can do it every day, or even several times a day — but should you? If you're following a strategy that's appropriate for your needs, goals, risk tolerance and time horizon, you're already doing what you should be doing in the long run. So there's no need to stress yourself over the short-term movements that show up in your investment statements.

Do whatever you can to turn these New Year's resolutions into realities. Your efforts could pay off well beyond 2014.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

Stock market resolutions for 2014

NEW YORK — 2013 was a great year for the average investor, but few market strategists believe that 2014 will be anywhere near as good. The simple strategy of buying U.S. stocks, selling bonds and staying out of international markets isn't going to work as well as it has, they say.

Some of Wall Street's biggest money managers have come up with a few resolutions to help your retirement portfolio have a good year:

— Curb your expectations

Few investors expected 2013 to be as big as it was. The Standard & Poor's 500 index is up 29 percent for the year, its best year since 1997. Including dividends, it's up 32 percent.

On average, market strategists expect 2014 to be somewhat tame. Most are looking for the S&P 500 to rise to 1,850 to 1,900 points, a gain of just 1 to 3 percent.

— Keep your eye on valuation
Investors bid up stock prices to all-time highs this year, despite a mediocre economy and corporate profits that were less than spectacular.

At the beginning of the year, the price-to-earnings ratio on the S&P 500 was 13.5, meaning investors were paying roughly \$13.50 for every \$1 of earnings in the S&P 500. Now the S&P 500's P/E ratio is around 16.7.

While a P/E ratio of 16.7 won't set off any alarm bells — the

historical average is 14.5 — it is noticeably higher than it was a year ago.

Investors have high expectations for corporate profits next year, based on the prices they are paying.

"It's hard to believe that this market can go much higher from here without some corporate earnings growth," said Bob Doll, chief equity strategist at Nuveen Asset Management.

Profit margins are already at record highs, and corporations spent most of 2013 increasing their earnings by cutting costs or using financial engineering tools like buying back their own stock.

Earnings at companies in the S&P 500 grew at an 11 percent

rate in 2013. The consensus among market strategists is that profit growth will slow to around 8 percent in 2014.

However, if the U.S. economy continues to improve, and corporate profit margins expand, it could justify the prices investors have been paying for stocks.

— Don't get caught up in the euphoria

Be wary if your neighbor decides to jump head-first into the market next year.

A large number of investors have remained on the sidelines for this five-year bull market. Since the market bottomed in March 2009, investors pulled \$430 billion out of stock funds, according to data from Lipper, while putting

nearly \$1 trillion into bond funds.

Professional market watchers are concerned that many individual investors, trying to play a game of catch-up, might rush into the market with a vengeance next year. The surge of money could cause stocks to jump if investors ignore warnings that the market is getting overvalued.

Wall Street calls this phenomenon a "melt-up." As you can guess, a "melt-up" could lead to a "melt-down," as happened in the late 1990s with the dot-com bubble.

"I fear people, who sat out 2013, will jump in too fast next year and get burned," said Richard Madigan, chief investment officer for JPMorgan Private Bank.