

RANCH RECORD

*News For The Residents of
Blackhorse Ranch*

Truth Student Ministry of

The MET

Truth Student Ministry of The MET is hosting a huge garage sale Saturday, December 13 from 8 a.m. to 12 Noon. Adults and students will be raising money to support both local and global mission endeavors. These endeavors range from food and safety for children in Uganda to reaching our community here in Northwest Houston. Students, grades 7-12, will be handling all aspects of the fundraiser, including collecting the donated items, sorting, pricing and the actual sale. "This is a great chance for our students to come together, serve our community and provide for families that need help," Beth Smith, MET member and event coordinator. This sale will include clothes, electronics, toys and much more. With over 300 donors from inside the church congregation, this garage sale will be one of the best around town. Make sure you tell your friends and come early as the best items will be gone fast. Look for the crowd in the Truth Student Building parking lot at the corner of Jones and Mills!

If you can't stop by, but would like to make a donation, please send it to Truth Student Ministry, Attn. Garage Sale, 13000 Jones Road, Houston, Texas 77070. For more information about The MET check us out at TheMETonline.org.

Cypress Christian School Athletes Serve Those Affected By Hurricane

On September, 20 several CCS varsity football players and parents got together to help people in the community who were affected by Hurricane Ike and clean up the grounds of CCS. The group met at CCS at in the morning, then split up into three groups and went to three different locations.

In the first location, the group completely cleaned the front and back yards, blew debris off the roof, cut up large limbs and hauled them to the street, and bagged approximately 20 bags of pine needles and debris.

Another group went to the house of an elderly woman who had requested help because she was unable to clean up debris from Hurricane Ike. With the help of parent Wes Van Pelt and CCS student Josh Rodriguez, two trees were cut down – one that was partly on a storage shed and partly in the pool. The group also cleaned the roof of a covered patio of limbs and debris, and hauled large limbs and debris from the property to the road.

The last group went to a single mom's house in Bear Creek. They pulled up and removed wet carpet, due to a hole in the roof, and hauled it to the

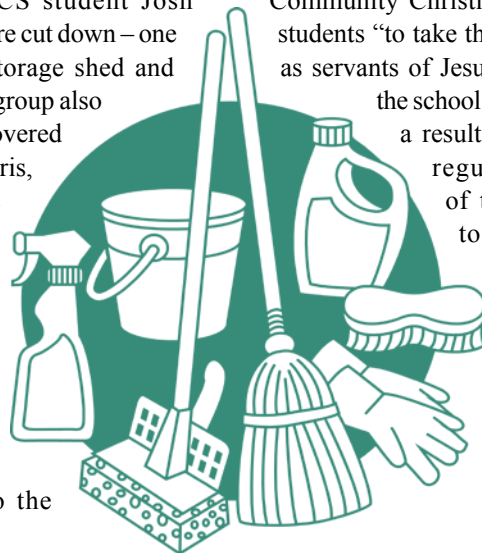
street. At CCS, a group hauled logs from trees lost during the hurricane to the street and stacked them. They were also able to clean up the front yard of the school.

Those who served included Coach Spenn, Coach van Pelt, Ron Hinn, Scott and Becky Morgan, Ray Groll, Michelle and Bud Bennett, Jim Alldridge, Alan Reed, Helen Mitchell, Austin Barton, Ben Bennett, Ben Mitchell, Mason McCollum, Brandon Galloway, Cameron Kostak, Clark Alldridge, Clay Buhler, Garrett Higginbotham, Jack Mitchell, Jacob Reed, Jason Groll, Josh Rodriguez, Kyle Hinn, Ryan Morgan, and Scott Ordeneaux.

The administration and faculty of Cypress Community Christian School encourage students "to take their place in the world as servants of Jesus Christ" as stated in

the school mission statement. As a result, many CCS students regularly take time out of their busy schedules to help others in need – whether it is local or far away – and each of them testify that their lives were changed as a result of helping someone else.

~George Buhler



RANCH RECORD

IMPORTANT NUMBERS

EMERGENCY NUMBERS

EMERGENCY	911
Fire	911
Ambulance	911
Harris County Sheriff	713-221-6000
Cy-Fair Volunteer Fire Dept. Bus. Office	281-550-6663

AREA HOSPITALS

Cy-Fair Medical Center	281-897-3300
North Cypress Medical Center	281-477-0830
Willowbrook Methodist	281-477-1000

SCHOOLS

Cy-Fair ISD	281-897-4000
Warner Elementary School	281-213-1645
Spillane Middle School	281-213-1645
Cy Woods High School	281-213-1727
Cy Fair High School	281-897-4600

PUBLIC SERVICES

Cypress Post Office	281-373-9125
Drivers License Info.	281-955-1100
Harris County Tax	713-224-1919

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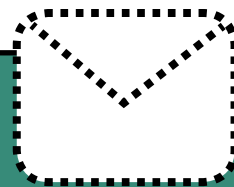
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Newsletter Article Submissions

Interested in submitting an article? You can do so by emailing blackhorse@peelinc.com or by going to <http://www.peelinc.com/articleSubmit.php>. All news must be received by the 9th of the month prior to the issue. So if you are involved with a school group, scouts, sports etc – please submit your articles for the Ranch Record. Personal news for the Stork Report, Teenage Job Seekers, special celebrations and military service are also welcome.

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US Olympian to Speak at Northwest Flyers Registration Breakfast on February 7

The Northwest Flyers Track Club will host its annual free information / registration breakfast on February 7, 2009 for all boys and girls and their parents interested in joining for the 2009 season. The breakfast starts at 8:30AM at the Cypress Creek Christian Community Center Forum located at 6823 Cypresswood Dr., Spring, TX, 77379.

The breakfast is the annual opportunity for youth athletes to register for the 2009 summer track season, and to meet the Northwest Flyers coaches and staff, and other new and returning athletes. The event will be highlighted by a special presentation from a member of the USA Track & Field Olympic team.

The Northwest Flyers Track Club is a youth (age 6-18) track organization, affiliated with USA Track & Field (USATF), that provides a full program of sanctioned "track" events such as sprints, hurdles, middle distance, distance,

relays and sanctioned "field" events such as long jump, triple jump, high jump, pole vault, discus, shot put and javelin. The Northwest Flyers has approximately 195 members, boys and girls. The club was founded 21 years ago by Olympic gold medalist Fred Newhouse to foster the development of youth track & field in the Northwest Houston area.

The Northwest Flyers is a member of the "Win with Integrity" program, a partnership between USATF and the American College of Sports Medicine. "Win with Integrity" brings elite track & field athletes and school-aged kids together to promote healthy lifestyles, keeping active, and living with integrity through the sport of track & field.

For additional information on The Northwest Flyers Track Club, please visit the team website at <http://www.northwestflyers.org> or contact Linette Roach at (281) 587-8442 or linette.roach@sbcglobal.net.

The Ranch Record

A newsletter for Blackhorse residents by Blackhorse residents.

The Ranch Record is a monthly newsletter mailed to all Blackhorse Ranch residents. Each newsletter includes valuable information about the community, local area activities, school information and more.

If you are involved with a school group, play group, scouts, sports activity, social group, etc. and would like to submit an article for the newsletter you can do so online at www.PEELinc.com or you can email it blackhorse@peelinc.com. Personal news for the Stork Report, Teenage Job Seekers, special celebrations, birthday announcements and military service are also welcome.



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Tips for Parents of Young Athletes

Ways to Enhance the Child's Experience and Yours!

Submitted by Elizabeth Mirabal

With a new year around the corner, many of us are working on creating our annual list of resolutions as well as preparing for another year of team sports with our children. Aside from less sweets and more exercise, parents may also want to consider a few goals to work toward as they participate in youth sports. Here are a few ideas to consider:

- **Talk to your child about his/her practices and games.** Guide your athlete as he/she discovers personal areas of success and skills that need improvement. You may say, "I'm proud of how fast you ran on the field. What are you most proud of today?"

- **Choose your role and stick to it.** Have you chosen to be a spectator and root for the teams? Did you volunteer to coach? Are you a game official? All are necessary in maintaining a positive environment for children. When compelled to switch roles, remind yourself of the role you've chosen. If you're a spectator, refrain from shouting out a call or play. If you're a coach, take the lead in ensuring young athletes are demonstrating good sportsmanship-like behavior at all times. As an official, recognize that you are the final frontier when it comes to game rules and team conduct. When all groups work together, the results provide for a supportive and educational experience.

- **Be emotional! Laugh! Cheer! Smile!** Fun isn't only for kids! Feel free to holler and liven up the environment! There may be times, however, when you believe an unjust call was made or a rule is not being adhered to. Suddenly, your emotions are all but requiring laughter. Reduce the possibility of an outburst by taking a few deep breaths, counting to ten, or by taking a walk to the parking lot. Then, find an appropriate time and place to address your concerns with

a league official. Statistics show that 28% of young athletes saw their parents yelling at or arguing with coaches and 31% saw parents arguing with officials (Trends & Tundes, HarrisInteractive, Volume 3, Issue 8, August 2004). That is one statistic you want to steer clear from!

- **Focus on FUN and not winning.** Help children develop self-esteem through their personal improvements and not a game win. Rather than asking, "Did your team win?" Why not ask, "Did you do your best? What did you learn today? Did you have fun?" Emphasize that his/her improvement was related to hard work at practice and listening to the coach. Therefore, the child learns to define individual success as a result of his/her own effort. This turns the focus away from an aspect he/she cannot fully control; the entire team's win/loss record.

- **Ensure your fueling your child's engine with the "Good Stuff":** It has happened to many of us. We ask our child to pick a snack to eat before a game and he/she runs out of the house with cookies. While the cookies may provide a quick burst of energy, it'll remain just that: a burst (that fizzles out quickly). Why not make a brief list of nutritional snacks your child can choose from THEN allow him/her to choose from there. Your options may include: a banana and milk, apple slices and cheese, or an ol' fashioned PB & J sandwich on whole-grain bread. This way, you've ensured your athlete chooses wisely and he/she maintains his ability to make the final choice. A win-win situation! Don't forget to rehydrate during practice and games with plenty of water!

Frequent small sips of water are more beneficial than gulping down a bottle of water at half-time which may lead to stomach discomfort.



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RANCH RECORD

Lone Star College-CyFair Perspective

Register for Mini-mester and Spring Semester Classes

Catch up or get ahead this holiday season! Take a mini-mester course in December or register early for spring. Phone and online registration begins Nov. 10 with on campus registration set Nov. 24. Mini-mester classes begin Dec. 15. Mini-mester courses range from criminal justice, philosophy, sociology and ethics, to algebra, history, government and communications. Spring semester classes begin Jan. 12, 2009. Lone Star College-CyFair provides a variety of options such as weekend, evening, distance learning and even hybrid (part on campus instruction and part online learning) courses. For information, call 281-290-3200 or 832-782-5000 or go online to CyFair.LoneStar.edu.

Center for the Arts Season Tickets on Sale

Give the gift of entertainment - order your seats for the 2008-2009 Season of Entertainment at Lone Star College-CyFair and not only save 25% off regular ticket prices, but receive one free ticket to the 2009 summer children's production. A variety of season ticket packages are available for this year's engaging and enjoyable choral, music and theatre line up. All performances are held in the Center for the Arts on the Barker Cypress campus at 9191 Barker Cypress. Call 281-290-5201 or go to CyFair.LoneStar.edu/boxoffice for information.

Submit a Film for Quack Attack Competition

Do you have what it takes to make a movie? Five-minute film submissions will be accepted monthly through Jan. 26, 2009 with the Quack Attack Film Festival set for Feb. 27, 2009. Competition categories include: Drama, Comedy, Public Service Announcements, Action, Documentary, Commercial/Advertising, Horror, Science Fiction, Romance, Animation, News Packages and Music Video. Each film will be judged on the basis of: Creativeness, Sound, Cinematography and Special Effects. For competition rules, guidelines, entry form and information go to cyfair.lonestar.edu/video.

Try Tai Chi in the New Year

Lone Star College-CyFair offers a variety of continuing education courses, such as Tai Chi. This introductory course offers practice in the simplified styles and forms of Tai Chi. A person doing tai chi moves his or her body slowly and gently, while breathing deeply. The 24-point posture is emphasized in this course. Students also study history and basic terms along with philosophical and physiological principles and the movements of Tai Chi. Registration is under way. For information, go to CyFair.LoneStar.edu/ce.

(Continued on Page 7)

This holiday season, you deserve some time off, too!



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Lone Star College - (Continued from Page 6)

L.I.F.E. Lessons in December

The Learning, Inspiration, Fellowship and Enrichment (L.I.F.E.) programs are free and held Wednesdays at 10 a.m. in the Lone Star College-CyFair Branch Library (Room 131.) In December, get ready for the holidays with makeover tips Dec. 3; learn to wrap gifts in an environmentally friendly way, Dec. 10; find out about Ukrainian holiday celebrations Dec. 17 and enjoy some Renaissance vocal music, history, wassail and hearty fare Dec. 18 (a special Langham Creek High 3:30 p.m. performance). No programs will be held Dec. 24 or Dec. 31. L.I.F.E. resumes Jan. 7, 2009. Call the library at 281-290-3213 for L.I.F.E. program information or go online to CyFair.LoneStar.edu/library.

Advertising Information

Please support the businesses that advertise in the Ranch Record. Their advertising dollars make it possible for all Blackhorse Ranch residents to receive the monthly newsletter at no charge. If you would like to support the newsletter by advertising, please contact our sales office at 888-687-6444 or advertising@PEELinc.com. The advertising deadline is the 10th of each month for the following month's newsletter.

Recipe of the Month:



Hot Christmas Punch

Ingredients

- 3 Cups water
- 3 T whole cloves
- 3/4 tsp. salt
- 1 Cup brown sugar
- 1 Tall can pineapple juice
- 1 large jar cranberry juice
- 6 sticks cinnamon, broken

Directions

Dissolve sugar in water and pour in percolator. Add juices. Place cinnamon sticks, cloves, and salt in basket. Percolate.

If you would like to submit YOUR recipe email it to articles@peelinc.com.

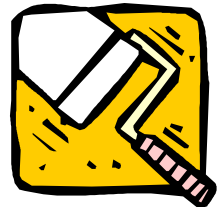
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RANCH RECORD

The Green Corner | Green the Holidays, Part Two

By: Sheri Hicks

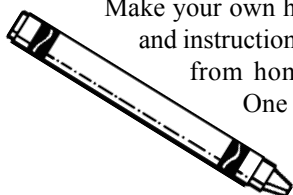
Last month, I focused on how to green up the Thanksgiving holiday. This month, in Green the Holidays, Part Two, I will focus on greening up Christmas. Christmas is a wonderful time, full of joy, celebration, remembrance, love and family. But it is also a stressful time full of consumption, overindulging and debt. I have a few suggestions that might take a bit of the stress and, in these hard economic times, debt from your shoulders so you can enjoy the holiday season for what it means to you and your family.

This year, instead of buying any roll of gift wrap, look for reusable bags or paper made from 100% post-consumer recycled products. My own family has passed around the same gift bags for the last five years!

Make your own Christmas Cards by enlisting your kids. Kids create the most amazing drawings with just a few crayons and card stock.

Make your own holiday ornaments. You can find recipes and instructions online for almost any kind of ornament from homemade cookie ornaments to origami.

One of the prettiest trees I have ever seen was decorated almost exclusively with origami cranes.



If you have to buy lights, go LED. LED lights save up to 90% on energy consumption. The colors aren't quite as true as traditional lights, but with that kind of energy savings I am willing to adjust!

Give the gift of experience. Research has shown that people are far happier with experience than an object. In a study conducted by the University of Colorado at Boulder, researchers concluded that people tend to internalize their feelings during an experience and that is just not possible with an object. That could explain how so much stuff ends up in our garages! If you know a wine lover, give them a gift of wine of the month club or a tour of a local vineyard and winery with a nice bottle of wine. If you know a golfer, give them green fees for a local course. My own family loves to travel and this year, our gift to our nine year old, is to travel to New York City for Christmas. He is excitedly anticipating ice skating in Rockefeller Center, visiting Macy's Santa land, seeing the Rockettes Christmas Spectacular, walking through Central Park, visiting the Natural History Museum and riding the subway. Of course he will get a few small gifts to open on Christmas morning but when those toys are discarded for the next "big" thing, he will still have his memories of his trip to NYC.

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Happy Pets Make For Happy Holidays

Submitted by: Cammie Teliha, DVM

The fall holiday season is a wonderful time for fun, food, family and friends all of which can be overwhelming for you family pets. The extra activities of the season can dramatically change the household routines, sights, and smells around the home. Therefore, it is important to consider these holiday activities from your pet's perspective and safe guard your furry friends to ensure that everyone in your family enjoys a happy and healthy holiday season.

First it is important to understand the hazards that our pets face as the holidays approaches. The following are some basic hazards that each pet can face during the holidays:

- Rich, fatty foods can be very dangerous to both cats and dogs. Many holiday foods such as turkey, smoked ham, garlic, onions and chocolate can cause GI upset, vomiting, diarrhea and even death.
- All bones, especially turkey bones, can cause intestinal tears and obstruct the digestive tract.
- Even grapes and raisins can be dangerous for dogs and can lead to kidney failure.
- Caffeine and alcohol can be toxic and should never be given to our pets, no matter how funny Uncle Pete thinks it might be.
- Cooking aids like aluminum foil, string and holiday decorations can all be very enticing for any pet, but each can be very dangerous and potentially deadly if ingested.

In addition to these specific hazards, the fact that the family routine can change dramatically can be very stressful to any pet. As parties occur, or when family and guests spend the night, pets can be overwhelmed with the noises and interactions which often leads to unwanted behaviors such as aggression, soiling and possibly running away.

With all these hazards to contend with my recommendation is to develop a simple and direct plan that everyone, both young and old, family and guest, can quickly understand and support.

HOLIDAY GAME PLAN:

Post the Rules: How often have you heard your guest say "Oh, just one bite won't hurt"? The problem is if everyone offers your pet a little nibble there is no way to know what might have caused your pet to get sick. Preventative safety measures are the best strategies. By simply letting everyone know the rules your pet will be safer and there won't be any confusion about your expectations from both family and friends.

No Table Scraps: With so many holiday health hazards involving food and diet, this simple recommendation will ensure a healthy and well fed pet throughout the holiday season. Discourage family members and guests from indulging your pets with inappropriate treats.

(Continued on Page 10)



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RANCH RECORD

Happy Pets- (Continued from Page 9)

Food that is high in sodium and fats, such as peanuts, chips, poultry skin and other meats can cause an inflammation of the pancreas which can lead to pancreatitis, a potentially life threatening condition. Always try to maintain the same feeding schedule as the rest of the year and if Uncle Pete just can't resist, have a small amount of veterinary approved pet treats on hand.

Tidy Tidy Tidy: This means everything from food to decorations. I know that this is easier said than done, but if everyone knows the game plan you will be more successful than you might expect. Decorations might not seem like a good meal, but the holiday season can seem like a buffet smorgasbord to some pets. Keeping the house neat with decorations out of reach will discourage bad behavior and help you keep track of the ornaments that go missing. Keep leftover foods out of reach and in tightly closed containers and make sure garbage cans are secure and all trash bags and places in trash can. It only takes a couple of minutes for a pet to tear up a trash bag and devour whatever is inside.

Time Out: When animals are stressed they can often become unpredictable and behave erratically. This is never good for a party. Be mindful of how scared your cat might get with a house full of strangers or how hyper Fido can be when all of the cousins are over. Providing a quiet out of the way spot for your pet to relax and get

away from all of the holiday activities can go a long way to ensuring a comfortable get together for everyone. Consider a pet time out when you sit down to eat. This will serve double duty by limiting the temptations for everyone. Cats are especially well served if they can hideaway in a back bedroom until everyone has gone home.

Be Prepared: This is especially true during the holidays. Always have your pet fully vaccinated and maintain your records for easy access. If your pet bites a guest the first question the ER will ask is "Is the animal vaccinated for rabies." If you can answer yes and provided current documentation you will greatly reduce all medical concerns and your potential financial obligations. Also, keep your veterinary hospital and the emergency veterinary clinic numbers handy. Your veterinarian can provide you with the closest emergency clinic information, this is especially important during the holidays when many animal hospitals are not open.

The holiday season should be fun for everyone, including your family pet. By putting together a Holiday Game Plan you can ensure the health and safety of your pet and your guests. Remember to share your plan with all of your family and friends, maintain your pet's regular diet and schedule, keep hazards away and be prepared and ready to take action if your pet becomes sick. By following these simple guidelines you can ensure that your pet will be healthy and happy for the holidays.

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Submitted by Dr. Tenesha Weine

WATER. It's not fish oils, not calcium or magnesium, not even vitamin D...but Water. Water is the single most important nutrient in your body. So simple, yet so many of us are dehydrated. Your body loses about two quarts of water a day through perspiration, urination and exhalation. It is important for our bodies that we replenish this.

Water is needed and involved in every function of our body:

- Muscles are about 75% water
- Brain Cells are 85% water
- Blood contains 82% water
- Even your bones are 25% water

By depriving your body of water, your organs and cells can not function to their highest capacity. Water is essential for cell life and existence. You can live five to seven weeks without food but no more than 5 days without water.

Major signs you are dehydrated:

- **Joint and Arthritis Pain** - water is a main lubricant in the joint spaces.
- **Digestion Issues** - water helps keep digestive juices in the GI tract

supplied in order to create the acids it needs to prevent ulcers, gastric reflux, and constipation, and heart burn.

- **High Blood Pressure** - when the body is dehydrated it can restrict the flow of blood to non vital organs and only concentrate on vital organs.
- **Asthma** - bronchial tubes need adequate hydration to prevent constriction
- **Poor Memory** - Synapses in the brain slow down without adequate hydration.
- **Weight Management** - When you are dehydrated your body releases a hormone, aldosterone, which causes water retention.

If you are suffering from any of the above Conditions or Symptoms instead of reaching for a big gulp, star bucks, or any of the other unnatural beverages we consume.... try drinking more natural clean water. Gradually increase the amount of water you drink each day and these symptoms may start to subside.

So, how much water do you need to drink??

Take your body weight in pounds and divide it by two.

This is the number in ounces that you should drink per day.

_____ Weight / 2 = _____ ounces per day



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RANCH RECORD



Dishin' with...

**Molly
Fowler**

Easy, Elegant, Holiday Appetizer

Holidays are just around the corner! Whether friends drop by or you're invited out, it's always great to have a recipe for an appetizer! Here's one you can make on a moment's notice from ingredients you keep on hand. A package of tart shells in your freezer, brie cheese in your refrigerator, cranberry chutney and pistachios in the pantry – this is everything you need to be an enviable host or hostess in your neighborhood. These Brie & Cranberry Canapés are ideal! They are beautiful and delicious – but most of all, they're easy to make.

Brie & Cranberry Canapés

Makes 15

1 pkg	Frozen Mini Phyllo Shells (Athens brand), thawed
10 oz	Brie cheese
½ Cup	Cranberry chutney (or cherry preserves)
⅓ Cup	Finely chopped pistachio nuts

Preheat oven to 350°. Place shells on a baking sheet. Cut the rind off the brie cheese then cut the cheese into 1-inch cubes. Place a cube of brie in each shell. Top each with a teaspoon of cranberry chutney. Bake in the oven for about 10 minutes or until the cheese is melted. Remove from oven and sprinkle each tart with chopped pistachio nuts. Serve warm or at room temperature.

Happy Holidays! — Molly

www.thediningdiva.com



Meet Celeste (10), Elijah (8), and Steven (6)

Here are three siblings growing up in foster care. Adopting three children at once will not be easy, but can certainly be done! These three deserve a chance to be together in a family! Meet Celeste (10), Elijah (8) and Steven (6), adorable and polite siblings who love kickball and riding their bikes. They love to eat – pizza, Frito pie, spaghetti and barbeque. Their favorite restaurant is Cheesecake Factory. Celeste enjoys board games. At times she can be shy and quiet, but eventually warms up to people once she becomes comfortable. Celeste is in 4th grade. Elijah is a helpful child who enjoys playing outside. He is in 2nd grade. Steven is a loving and funny child who enjoys playing with Legos. Steven is currently in 1st grade.

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Going Green Hair Care Tips

Submitted by Michelle Lasher

With the whole world turning to green energy and green products, there is little being said on taking care of one's hair on the green. Many people do not think about what changes can be made to help turn show time into green energy and energy consumption time, although it can be done.

1. Limit the time in the shower- The amount of hot water being used is decreased as well as energy. This helps the environment because water usage is down, gas usage is down, and energy is being conserved.
2. Wash your hair once every other day- If you ask a hair care professional how often to wash one's hair, he or she will often say once every other day or every two days. This gives one's hair more time to recover the natural oils that were stripped away during the washing process. This leads to softer, more manageable hair that has a very soft feel.

3. Rinse with cold water- By rinsing with cold water, the gas consumption is decreased. This in turn decreases the amount of pollution in the air and provides for a greener world. Need another reason to turn off the heat? The cold air helps to close the pores in the skin and the follicles in the hair. This leads to fewer pimples and shinier and softer hair.

4. Buy the bigger bottles- Although large bottles of shampoo tend to have more plastic in them, they also have more shampoo in them and cost less than the smaller bottles. Because the larger bottles have more shampoo in them, it is possible to use less plastic in the end because fewer bottles of shampoo will be purchased.

5. Use products that use recycled bottles!

Happy Green Living!

NEWS RELEASE

Library Friends' Sale Offers Bargain Gifts

The Friends of the Fairbanks Branch Library are going to have a sale! There will be a wonderful selection of items that look brand new. This includes hardback books, VHS tapes, music CDs, books on CD, books on tape, etc. It's a great opportunity to shop for affordable gifts. Nothing will be priced over \$3.00. All proceeds benefit the Fairbanks Library and help provide funding for library programs and materials. The sale will be Saturday, December 6, from 10 am to 3 pm at the Fairbanks Library, 7122 N. Gessner, near the intersection of Gessner and W. Little York. For directions, call the library at (713) 466-4438.



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RANCH RECORD

Geeky Gifts for the Techie in Your Life

Submitted by Laurie Scott

Rather than giving a white shirt and narrow black tie to the geek in your life this Christmas, here are some different ideas for you...

Go online and start with ThinkGeek.com. Here you can find anything from t-shirts to toys to new ways of getting caffeine into your system. Looking for a solar-powered baseball cap? They have it. If you wish you had an anti-gravity globe floating on your office desk, this is the place to find it.

KlearGear.com has a desktop water cooler for under \$18. For you Star Trek fans they have a voice-activated light switch/dimmer that you talk to like the computer on the Enterprise. The official computer voice even talks back to you.

If you're as old as I am you remember vinyl LP's (read your history books kids.) If you have a collection of vinyl that you would like to convert to .mp3's or CD's, Amazon.com has the ION Audio USB turntable for \$100. You don't need any other special equipment; it plugs directly into your computer's USB port and includes recording software so you can create your own CD's. If you still have your old trusty turntable but nothing to plug it into anymore, DAK.com has an adapter you plug your turntable into and it plugs into your computer. It comes with software that is smart enough to split the songs into tracks for you and includes filters for the ticks and pops that go along with vinyl.

Have someone who loves games but you want to stay away from the shooters and other violent games? Check out X-Plane.com for a very realistic flight simulator that gives you a wide choice of aircraft you can fly anywhere in the world. You can even try flying and landing the space shuttle if you're brave enough. Available for both the PC and MAC it is \$39.

My personal favorite geeky gifts are USB slippers. That's right, slippers. The slippers plug into your computer's USB ports and in no time your feet are nice and toasty. We don't get a lot of cold mornings here in Texas but you'll love these when we do. They're available at Vavolo.com.

Have a wonderful holiday season! Next month I'll help you with a New Year's resolution you can actually keep.

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Sudoku

The challenge is to fill every row across, every column down, and every 3x3 box with the digits 1 through 9. Each 1 through 9 digit must appear only once in each row across, each column down, and each 3x3 box.

			6	8				9
		9	2	3	1	5		
		4		1	5			8
5		1	9		3			
6								
					4			
2				5			4	
	4						8	1

*Solution at www.PEELinc.com

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RANCH RECORD

529 College Savings Plans Make Sense

Submitted by Rich Keith

With college savings plans, students of all ages can save for all college costs, including tuition, fees, room, board, textbooks and computers. It's not just for kids: If you are considering going back to college or graduate school, you can open a college savings plan for yourself. You will save on taxes, and if you end up not going to school, you can always transfer the money, tax-free, to another 529 plan for your children or spouse.

Withdrawals from college savings plans can be used at most colleges and universities throughout the country, including graduate schools. Some foreign education institutions also may be eligible. Many states now offer at least one college savings plan that has no residency restrictions. You can live in Ohio, contribute to a plan in Maine, and send your child to college in California. However, if your state offers state tax advantages to residents who participate in the local plan, you'll miss out if you opt for another state's 529 plan.

College savings plans typically cover all "qualified education expenses" at eligible colleges, universities and other post-secondary institutions, including tuition, fees, books and supplies, equipment, room and board.

When you invest in a college savings plan, you pay money into an investment account on behalf of a designated beneficiary. Contributions can vary and are only limited by the maximum and

minimum contributions limits set by most plans. Although the maximum contribution amount differs from state to state, in the majority of states offering college savings plans, the maximum amount that you can contribute for one beneficiary exceeds \$200,000. To further increase the amount of contributions you can make, you can open a second college savings plan in another state.

Most states also offer very flexible minimum contribution limits. Many require a \$250 initial contribution with subsequent contributions of as little as \$50. Typically, each plan gives you a number of investment options that allow you to invest in various mutual fund portfolios. Some college savings plans offer age-based mutual fund portfolios. When the child is younger, the portfolio typically invests mostly in stock funds, which carry a higher risk, but higher return potential. As your child grows older, the asset allocation becomes increasingly conservative as it gradually shifts to bond funds and other fixed-income funds.

Many states also offer non-age-based investment options, allowing you to select portfolios with conservative, moderate and aggressive asset allocations. The IRS allows you to change your investment options once every calendar year in a college savings plan.

Investing in college savings plans does come with some risk. Unlike

(Continued on Page 17)

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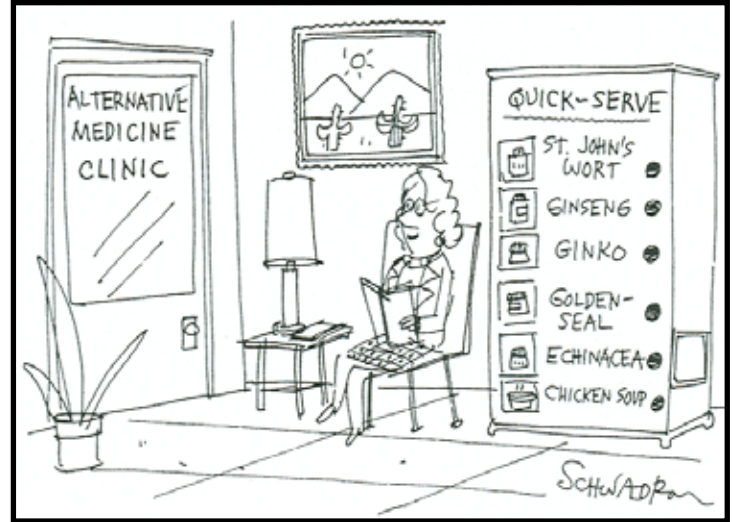


529 College Savings Plan - (Continued from Page 16)

prepaid tuition plans, they don't lock in tuition prices. Nor does the state back or guarantee the investments. There also is the risk with most college savings plan investment options that you may lose money or your investment may not grow enough to pay for college.

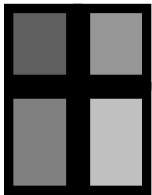
Fees, charges and expenses. All 529 plans have fees and expenses. Not only do these charges vary among 529 plans, but also they can vary within a single 529 plan. It is very important to take fees and expenses into account when selecting a college savings plan. Slightly larger fees and expenses can make a big difference in the value of your investment over time. Let's say you invest \$10,000 in a college savings plan with a return of 8% before expenses. With a plan that had annual administration and operating expenses of 3.03%, after 18 years, you would end up with only \$22,966.81. If the college savings plan had expenses of 0.65%, you would end up with \$35,534—a 35% difference!

Before buying a 529 plan, you should find out about the particular plan you are considering, and be sure you understand the plan's description of fees and expenses. Work with your financial professional to help you make the right choices.



Did You Know?

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Luke 2: 10-11

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- | | |
|---------|----------------------------|
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RANCH RECORD

Food Is Not The Enemy This Holiday Season

Baylor College of Medicine

HOUSTON – (Nov. 14, 2008) – The holiday season, also known as the “eating season,” is upon us, but you can take control one meal at a time, according to experts at Baylor College of Medicine in Houston.

“It all starts with breakfast,” said Molly Gee, a registered dietitian at BCM. “This is a great opportunity to set a healthier agenda for the day. Incorporate whole grains and reduce the fat by using low fat or skim milk.”

For the rest of the day, it’s important to eat colorful foods to maximize health. A rainbow-colored assortment of foods may help get in more fruits and vegetables.

“You have to treat each meal as a separate eating event,” said Gee. “It’s not over if you eat one super sized meal, you simply have to balance out your next meals.”

According to Gee, skipping a meal and putting yourself in the deprivation mode is a bad strategy. “There’s no need to punish yourself. You may end up overcompensating at your next meal and eating even more calories,” said Gee.

One of the biggest temptations during the holiday season is eating out, but Gee offers some tips to enjoy your favorite restaurant foods as well.

“One simple strategy is to ask for the sauce or gravy on the side to cut out a few hundred calories or more,” said Gee.

Control those large restaurant portions by asking for a to-go box to with the entrée, and putting half of the food aside immediately. Sharing an entree is a way to cut calories in half.

“You can create your own customized dinner at a restaurant,” said Gee. “Pair up an appetizer with a soup or salad. Ask for the lunch portion even at dinnertime. Substitute the French fries that come with an entrée with the vegetable of the day.”

Gee emphasizes taking control of your meals and making your requests known, but she also stresses that this is not the time to be sedentary. Maintaining physical activity during the holiday season is a must.

“It’s not just the energy in, but also the energy out,” said Gee.

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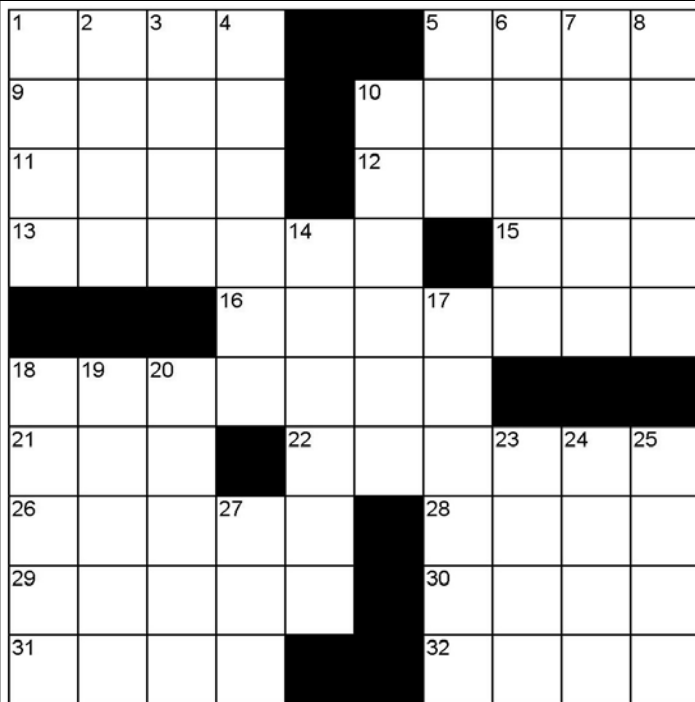
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Crossword Puzzle



ACROSS

1. Syllables used in songs (2 wds.)
5. Dress
9. Time periods
10. Satan
11. Tap in lightly
12. Adult insect
13. Prioress
15. Today
16. Chapel
18. 10,000 squared meters
21. Cutting tool
22. Scents
26. Small herring
28. Two
29. Fish tank dweller
30. Volcano
31. Otherwise
32. Hold

DOWN

1. Soft white cheese
2. Arabian
3. Mutton
4. Facet
5. Jewel
6. ___-garde
7. Severity
8. Wispy
10. Render harmless
14. Soft drink brand
17. Lacked
18. Hurry
19. Deport
20. Tic tac's competitor
23. Pear shaped instrument
24. Alley
25. Close the door hard
27. Be

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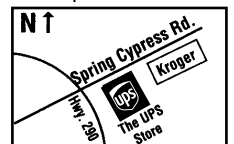
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\$451,000 and above			0	0	1	0	0	0	0	0
\$351,000--\$450,000			1	1	0	1	0	2	1	1
\$276,000--\$350,000	1		3	2	0	0	2	1	0	0
\$231,000--\$275,000			0	1	0	1	1	1	0	0
\$201,000--\$230,000			1	0	0	1	0	0	0	0
\$200,000 and below			0	0	0	0	0	2	1	0
Total	1	-	5	4	1	3	3	6	2	1
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