

The Ranch Review

www.riataranch.net

October 2009

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Official Publication of Riata Ranch Homeowners Association

A Sensible Plan for College Funding

Submitted by Rich Keith

How you fund college expenses is divided naturally between using your money, and by using other peoples' money. This sounds simple but each scenario requires understanding of the long-term impacts. In this article we are going to focus on free money, and on "Tax Scholarships," where the Federal Government helps you send your child to college through tax savings and other methods.

Recently the federal government boosted financial aid for higher education, including various tax breaks. An expanded version of the Hope Scholarship tax credit appeared called the American Opportunity tax credit. The new credit can save taxpayers as much as \$2,500 in tax, or \$5,000 for two collegians, and a refund of \$1,000, if you satisfy certain rules.

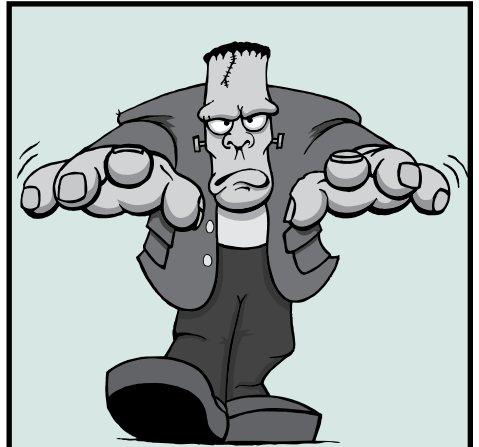
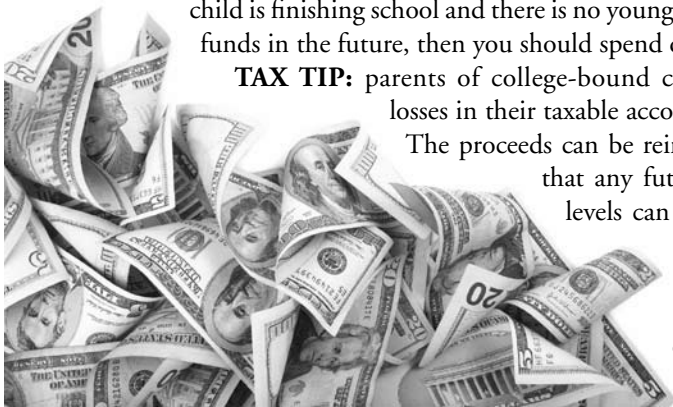
Remember that you can't claim the American Opportunity credit for expenses paid with withdrawals from a 529 plan. So you may wish to limit 529 withdrawals so some college expenses are paid with other money, to allow the use of the new tax credit. Some students won't qualify for the American Opportunity credit. Fortunately, a Lifetime Learning tax credit provides a maximum annual credit of \$2,000 for tuition and fees, subject to rules.

The tax advantages of 529 plans are many. A down year for stock funds, combined with a poor year for many bond funds, has driven down the value of many folks' 529 accounts. People with younger children can keep contributing and look to a rebound. Parents of college and pre-college students, though, may have few options other than using 529 plan withdrawals to pay for higher education. Having said that, it may be better to pay for college from cash flow or from cash reserves. This delays liquidation of 529 assets as long as possible, allowing for a recovery. Remember to reimburse yourself from your 529 plan before the end of the calendar year in which the expenses were incurred.

If the market does not come back in time for your needs, you still have options. If you have other funds that can cover college bills without disrupting your financial plan, keep the money in the 529 as long as feasible, in hopes of future tax-free growth. Of course, if a child is finishing school and there is no younger sibling who could use the funds in the future, then you should spend down your 529 funds.

TAX TIP: parents of college-bound children should realize net losses in their taxable accounts to lock in tax benefits.

The proceeds can be reinvested in 529 accounts so that any future gains from today's low levels can be withdrawn, tax-free, to pay for college later on; perhaps in graduate school. Check with your financial coach and tax advisor for full details.



Upcoming Events

Oct 6 – National Night Out

Nov 7 – Garage Sale

Dec 5 – Breakfast with Santa

Special Events NEED Special People!

If you are looking for a way to get involved in our community, there is no better way than the Special Events Committee. If you have any questions please contact events@riataranch.net

Riata Ranch

IMPORTANT NUMBERS

EMERGENCY

Sheriff.....713-221-6000
 Fire Department.....281-855-1110
 Cy-Fair Medical Center281-890-4285
 Memorial City Hospital.....713-932-3000
 Poison Control800-222-1222

SCHOOLS

Cypress Fairbanks ISD.....281-897-4000
 Posta Elementary281-345-3660
 Spillane Middle281-216-1645
 Cy-Fair High281-897-4600
 Cy-Falls High281-856-1000
 Cy-Woods High281-213-1800
 Cy-Fair College.....281-290-3200

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HCMUD #196
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 Centerpoint Entex Gas713-659-2111
 AT&T/SBC.....800-464-7928
 Warner Cable.....713-462-9000
 Waste Mgt.....713-686-6666
 HOA, SCS Mgt.....281-463-1777
 United States Post Office800-275-8777

LIBRARY

Cy-Fair College Library.....281-290-3210

NEWSLETTER INFO

NEWSLETTER PUBLISHER

Peel, Inc.....888-687-6444
 Advertising..... advertising@Peelinc.com, 888-687-6444

ARTICLE SUBMISSIONS

Do you have an idea or suggestion for the newsletter? Want to submit a photo, article, or both? It's easy!! Email the editor at editor@riataranch.net. Articles for the newsletter are finalized on the 10th of the preceding month So if you get your ideas in before the deadline, you should see them in the very next month's newsletter.

We are glad to hear all of the positive feedback and we intend to continue to improving the look and feel of the newsletter according to what you tell us. So get as involved as you like! We look forward to hearing from you.

Riata Ranch Homeowners Meetings

The Riata Ranch HOA Board of Directors encourages all homeowners to participate in the monthly board meetings. The meeting is held on the last Tuesday of every month. If you are interested in participating please contact SCS management in order to add your topic to the meeting agenda.

riatahoa@riataranch.net

or

Debbie Spaw

dspaw@scsmgmt.com

Association Manager

SCS Management Services, Inc.

7170 Cherry Park Dr.

Houston Texas 77095

Direct phone: (281) 500-7102

Direct fax: (281) 500-7172

RiataRanch.net

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View the current issue of The Ranch Review on the 1st day each month at www.PEELinc.com



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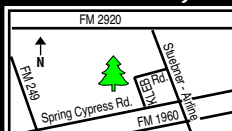


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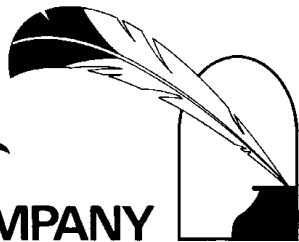
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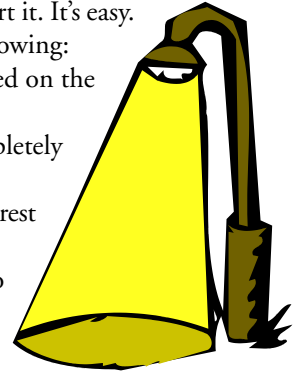
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Street Light Out?

Don't drive around in the dark! Report it. It's easy. Just call 713-207-2222 and list the following:

- The pole number, which is stenciled on the pole
- The nature of the problem; completely out, flickering, etc.
- Location of the pole, such as the nearest street corner.

Or you can report it on the internet. Go to www.riataranch.net and click on "Report Street Light Outages".



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Riata Ranch

Vacation Watch

At your request, the Harris County Sheriff's Department will put your house on VACATION WATCH. Just go to www.riataranch.net and look for the Vacation Watch form in the FORMS and DOCS section.

Your completed form will need to be submitted to the Sheriff's Department 7 days prior to departure, or just call 713-221-6000.

NOTICE: TO ALL DOGS

Woof, Woof, Bark, Ruff, Ruff, Woof, Woof, Wag!.....
Wag!.....Wag! *Bark, Riata Ranch*

Translated for dog caregivers:

Listen, you always have to wear your leash when you are in the park and trails.

Also, if you poop on the trail, have your caretaker scoop it up! *Thanks! Riata Ranch*

NOT AVAILABLE ONLINE

Personal Classified Ads

The RANCH REVIEW runs personal classified ads that are FREE to residents. If you would like to place and add, please email your submission to editor@riataranch.net. Your submission must be received by the 10th of the prior month.



**Judy Dierker
Holiday Market**

**Saturday, October 17
9:00 a.m. - 4:00 p.m.
8350 Jones Road**

Shop over 100 vendors offering handcrafted items, fall & Christmas specialties, gourmet baked goods, children's toys, clothing, jewelry & more. Proceeds benefit local & foreign missions.

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Cypress Cares

As 2009 is now underway, Cypress Cares would like to announce the dates that we will be boxing up our care packages for the year. All boxing events will be held at the Cole's Crossing Community Center, located at 13050 Barker Cypress Road at Jarvis Road.

Several of our packing days this year are specifically at times when Cy Fair ISD is not in session so that our students will have an opportunity to be involved as well. The dates are as follows:

October 3, 10:00

Halloween Treats for Troops

November 14, 10:00

Christmas Trees and Decorations

December 28, 1:00

Christmas Break Service Project for Cy Fair Students

Cypress Cares has received more thank you notes from the troops who have received packages. Visit our website, www.cypress-cares.org to view the troop responses, as well as more current information about upcoming events, donation ideas and more.

Our troops need and deserve our support; get involved today!

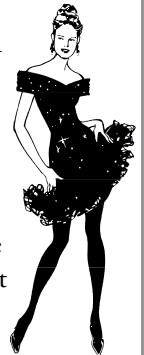
Exciting Events

Hosted By

Cy-fair Republican Women

Sept. 8 - Come join us at Carraba's Italian Grill on Hwy 6 between Longenbaugh and FM 529 for an informative talk by Melinda Biersdorfer, Harris County Probation Officer. Coffee and social beginning at 10:30 AM, speaker and lunch beginning at 11:00 AM. RSVP on the website cfrw.net or call Mary Moss at 281-550-9415

Oct. 2 - HIGH HEELS AND HIGH TEA - this not-to-be-missed event is a luncheon, fashion show and shopping day all wrapped up into one. Come get to know your local officials and other women in the club. The event will be held at the beautiful Houston National Golf Club in the Stonegate subdivision. See our website for more details - cfrw.net or call Mary Moss at 281-550-9415.



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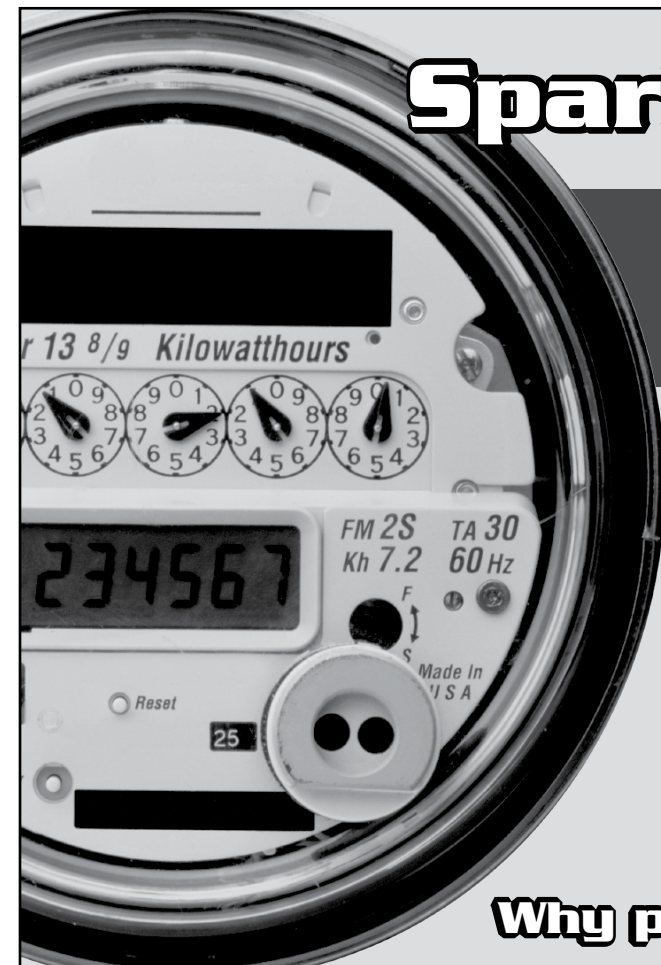
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Get Ready for Windows 7 *For Lovers of XP and Haters of Vista*

Submitted by Laurie Scott

Users of Microsoft Windows have been waiting a long time for a great upgrade from Windows XP. Well, I have good news - Windows 7 is coming.

On October 22nd, the successor to the less than popular Windows Vista will begin to ship with new PC's and be available in stores and online. If you bought a new PC with Vista Home Premium installed in the last 3 months, you're probably going to get a free upgrade disk from the manufacturer.

Should you upgrade your current PC? There are some very compelling reasons to do so. In almost every area Windows 7 outperforms Vista and even XP in the time it takes to install, copy files on the hard drive or move files over a network. It also doesn't need quite as much memory to run well. It has MUCH better security than XP and is less annoying than Vista. Vista users know about the constant pop-ups of the UAC (User Account Control) every time you make the slightest change to the system, encouraging many to disable it altogether. Windows 7 has modified it so that it can be adjusted to be less intrusive while still protecting you from unwanted program installations. This makes it much easier to run


as a regular user rather than an administrator (an almost impossible task in XP), providing better protection from viruses and trojans.

The Media Center provides support for playing Blu-Ray discs (if you have a drive that can play them), and the Home Group feature makes sharing files and printers between computer really simple.

Windows Live is a separate but I think important product from Microsoft that works well with Windows 7. It's a set of free online products that features SkyDrive, offering 25 gigabytes of online storage, and Family Safety, that in conjunction with your Windows user accounts provides access control to web content, and provides activity reports as well as administrator access (i.e. the parent) from any computer, anywhere.

The Professional version of Windows 7 includes the ability to run Windows XP as a "Virtual Machine" in a window, so if you have programs that need XP to run, you can run them in the virtual machine while continuing to run everything else in the Windows 7 environment (I know, that was geeky and your eyes probably started to glaze over, but it's a great feature none the less.)

(Continued on Page 9)



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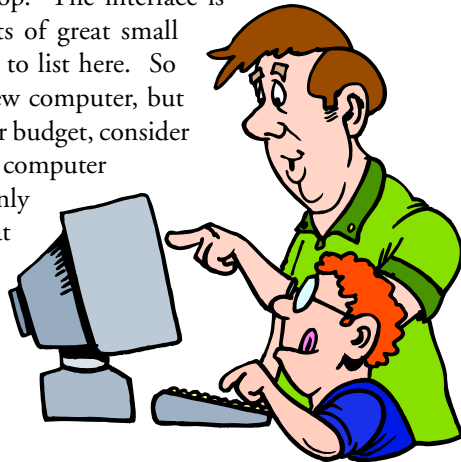
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Get Ready for Windows 7 - (Continued from Page 8)

System requirements for Windows 7 are a 1GHz or faster processor and at least 1GB of memory. You can perform a check of your computer by downloading the Windows 7 Upgrade Advisor from microsoft.com. The upgrade for Windows 7 Home Premium will be \$119, but Microsoft will also be making a "Family Pack" available, giving you 3 licenses for \$149.

I've been using Windows 7 since the Beta version was released in January, having it on 3 systems without problems, including 2 desktops and 1 laptop. The interface is much cleaner with lots of great small features too numerous to list here. So if you're ready for a new computer, but it's not presently in your budget, consider upgrading your current computer to Windows 7. The only regret you'll have is that it took Microsoft so long to finally get it right.



Hispanic Heritage Month Fiesta at Fairbanks Library

The Fairbanks Branch of Harris County Public Library invites you to celebrate Hispanic Heritage Month at our fiesta on Saturday, October 10, from 11:00 am – 3:00 pm. The library will have various craft activities for children, face painting, music, refreshments, door prizes, and a piñata for our celebration. The Fairbanks Library is located at 7122 N. Gessner, inside the William "Bill" Bane Park. For more information, call the library at (713) 466-4438.

Who: Harris County Public Library - Fairbanks Branch
 What: Hispanic Heritage Month Fiesta
 When: Saturday, October 10, 2009
 11:00 am – 3:00 pm
 Where: Fairbanks Branch
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New Cell Phone Law *"I'll Have to Call You Back; I'm in a School Zone."*

THE LAST SESSION OF THE TEXAS LEGISLATURE PASSED A NEW LAW MAKING IT ILLEGAL TO USE YOUR CELL PHONE IN A SCHOOL ZONE. THE EXCEPTIONS ARE:

- if you are using a hands free device
- if your vehicle is stopped
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The law took effect September 1, 2009. Soon you can expect to see new signage in school zones reminding drivers to hang up or face a fine of up to \$200.



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We will select the top few and post their artwork online at www.PEELinc.com. DUE: October 31st



Be sure to include the following so we can let you know!

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Email Address: _____

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[This information will only be used to notify you or your parents if your artwork was selected.]

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Happy
Halloween!

RR

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Visit me at

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Comments are always welcome at:
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Price trends for the previous month...

Neighborhood Section	Active Listings	Pending Listings	Solds	Ave. Days on Market	Ave. Price per Sq. Ft
Section 1	2	1	-	-	-
Section 2	1	-	1	25	45.41
Section 3	3	-	1	358	61.04
Section 4	3	3	2	49	66.81
Section 5	-	-	1	7	68.42
Section 6	-	-	1	95	63.57
Section 7	1	-	-	-	-
Section 8	1	2	-	-	-
Section 9	1	-	-	-	-
Section 10	3	-	-	-	-
Section 11	3	1	-	-	-

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