



November 2009
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The Beacon

News For The Residents at Lakes of Fairhaven



(Wildcats Right After Prom)

Attention Cy-Woods 2010 Senior Parents! Please join us on Thursday, November 5th @ 7:00 pm in the Commons area at Cy-Woods High School for our WRAP General Parent meeting (earn 5,000 WRAP bucks for attending). For more information on WRAP, please visit our website at cywoodswrap.org, contact us via email at cywoodswrap@yahoo.com or join us on Facebook at <http://www.facebook.com/WRAP2010>.

The next WRAP General Parent meeting is scheduled for Thursday, December 3rd @ 7:00 pm.

SCRIPS – www.glscrip.com

Scrips is a term that means “substitute money”. This program allows WRAP members to purchase gift cards for everyday expenses like food, clothing, and entertainment; and with each purchase, earn revenue for WRAP. Don't forget the holidays are coming and what better gift than a gift card, so plan early and order gift cards for everyone on your list. Please contact Lisa or Douglas Bell at douglaswbell@yahoo.com with any questions or to place an order. Orders can be placed at every monthly WRAP meeting.

WRAP is Cy-Woods High School's parent-driven Project Prom organization. The purpose of WRAP is to provide a drug and alcohol free all-night party for the graduating seniors and their guests after their prom.

Free Stuff for Your Computer (And Cell Phone)

Submitted by Laurie Scott

As holiday spending approaches, here are some free programs to make your computing easier and more fun with zero impact on your budget.

Everybody hates dealing with usernames and passwords at login screens, and as a result I see a LOT of people who have very easy passwords (like the name of their dog) not only for their computer but even for their online banking! Well, here's LastPass to the rescue (download from <https://lastpass.com>) with a password manager that works with Windows, Mac OSX and even Linux. With LastPass you can have strong passwords that are hard to impossible to remember, but don't have to remember because LastPass will remember for you. Your passwords are encrypted using a master password that only you will know, so your private information is always safe. LastPass will work across all your browsers and computers. You can even retrieve your passwords online from another computer on their web site (where no one but you can access them.)

How about free music, legally! Amazon has over 1,000 songs in all styles from Blues to Folk to Rock to Opera. Many of these are new groups getting their music out, but I've seen everything from Alice Cooper to Andres Segovia to Jeff Beck to the Boston Pops. If you use iTunes, Amazon's download manager will seamlessly add your songs to iTunes for you. So load up your iPod and Zune with all this free music. This abbreviated link will take you to Amazon's free music page: <http://tinyurl.com/TekChicFreeMusic>

How does a free secretary sound? TimeCave.com will any message you create back to you or anyone you want at ANYTIME you want within 3 years. Do you keep a perfect calendar but your best friend is, shall we say “challenged” when keeping her calendar organized? Have a lunch date next week? Go to Time Cave and enter your message “don't forget about our lunch tomorrow”, enter her email address and the day and time you would like it delivered. Now, even if YOU forget to remind her, Time Cave will.

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Newsletter Information

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NOT AVAILABLE ONLINE

Free Stuff for Your Computer - (Continued from Cover Page)

Cell phone users, you're not left out. Wouldn't it be nice to be able to call 411 from your cell phone without having to pay a dollar or more for each call? Thanks to Google you can now get information for any city in the country by simply dialing 800-466-4411 (that's 800-GOOG-411). They have a voice recognition system that lets you tell it what you're looking for and it's amazingly accurate. So program that number into your phone and say goodbye to excessive 411 charges from your carrier.

Next month look for my annual "Geeky Gifts for the Techie in Your Life" Christmas article.

Newsletter Article Submissions

Interested in submitting an article? You can do so by emailing articles@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 Beacon. Personal news for the Stork Report, Teenage Job Seekers, special celebrations and military service are also welcome.

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RICHARD KARN
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LIFE-SAVING DONATIONS

by Cypress Christian School Students



This fall, CCS students participated in an on-campus blood drive through the Gulf Coast Regional Blood Center. The Student Council sponsored a blood drive to offer students, family members, and the Cy-Fair community an opportunity to give the "gift of life" close to home. According to the GCRBC website, blood is always needed for individuals being treated for cancer, for babies that are born prematurely, for individuals with anemia, and for many others in need. Every donation can help save up to three lives.

As the holidays approach and the roadways become increasingly crowded with shoppers and travelers, there is an added need for blood. CCS students encourage you to give a "life-saving" donation to your local blood bank. For more information on how to

give and the locations of donation centers, please see www.giveblood.org.

Cypress Christian School is located at the corner of Cypress N. Houston Rd. and Jones Rd. For future blood drive information and other community events, please check the CCS calendar via www.CypressChristian.org.

Celebration Women's Ministry at Cypress UMC

Cypress Women's Ministry invites Village Creek residents to join them on Saturday, November 7th in our Fellowship Hall at 13403 Cypress N. Houston at 9am to 12 Noon. They are serving a light breakfast, having praise and worship, fellowship and prayer time. They gathering will feature guest speaker, Rev. Kelly McIntosh of Waller UMC. Her topic will be, "The Forgiven Daughter". There is no cost to this event but a love offering will be taken. The nursery is available upon request. Please contact Karen at celebration@cypress-umc.org or RSVP by phone, 281-304-8888.



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Healthy Tailgating this Football Season

By Tarie Beldin



Now you finally know its fall, not because the temperatures are cooler, but because it is FOOTBALL season! With high school games on Friday nights, college games on Saturdays and professional games on Sundays, our weekends can be full of concession-stand food, barbecue, six-foot sandwiches and chips.

All of these game-day feasts can lead to extra calories, which can mean extra pounds, even before the holiday season arrives! The good news is that with a few changes, such as these tailgate make-over tips, you can decrease the fat and calories and increase the nutrition of your tailgating menu, without sacrificing taste:

Typical Tailgating Food

- Regular chips
- Queso or guacamole
- Fried or buffalo wings with ranch or blue cheese dressings
- Traditional burgers or chili
- Sandwiches or hoagies made with

- salami, high-fat cheese and mayo
- New England clam chowder
- Pork brats
- Potato salad
- Cookies and cakes
- Regular beer and wine
- Soda or juice

Healthy Tailgating Alternatives

- Baked tortilla chips
- Salsa
- Boneless/skinless chicken breast tenders with wing or teriyaki sauces
- Burgers or chili made with lean ground beef or ground turkey breast
- Sandwiches or hoagies made with lean meats, low-fat cheeses and mustard on whole wheat bread
- Low fat gumbo
- Turkey brats
- Grilled corn on the cob
- Caramel or candied apples and low-fat

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SERVICE TIMES:
Saturdays at 6:00 p.m.
Sundays at 8:30 a.m.
9:50 a.m. and 11:30 a.m.

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Healthy Tailgating (Continued from Page 4)

brownies and desserts

- Light beer and wine spritzers
- Iced tea or diet lemonade

It is also never a bad idea to have a fruit and/or vegetable tray available for those who are vegetarian or for low-calorie snacking. If you have a favorite tailgating food or snack, allow yourself to indulge in it, but try to replace other tailgating options with healthier alternatives and be mindful of portion sizes.

Whether you are tailgating at the stadium or "tablegating" in your living room, it's easy to keep game day food fun, tasty and healthy. Most importantly though, remember, it is about the camaraderie and the love of the game, not the food. Consider having your own game of touch football during half time to burn off those extra calories!

With the last football games in both pro and college football set for the beginning of next year, we still have many opportunities to load up on calorie-laden and high-fat tailgating food. Practice these easy and tasty substitutions to help you stay healthy this football season.

Tarie Beldin is a registered and licensed dietitian at St. David's Round Rock Medical Center.

CONGRATULATIONS

Karissa Garcia!



Karissa Garcia was chosen to represent Clay Road Baptist School in DECATS (DeBusk Enrichment Center for Academically Talented Scholars), a gifted scholar program held each summer. The intensive three-week program features challenging and enriching coursework in the areas of literature, drama, social studies, mathematics, science, computer science, creative writing, journalism, art, music, and creative problem solving. Students are nominated by their Principals and selected for their high intellectual ability, a strong commitment to learning, and exceptional creativity. Clay Road Baptist School is proud to recognize Karissa's achievements!



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Roth IRA Income Limits Lifted

Submitted by Rich Keith

Did you know that in retirement, taxes are second only to housing as the biggest cost? When you reduce tax expense, you reduce retirement risk. Roth IRAs offer tax-free withdrawals in retirement, and new Roth IRA changes could really benefit people now out of work who find themselves in a much lower tax bracket. This is because the tax on Roth assets is paid upfront. That's how Roth IRAs create a tax-free income stream when the investor retires. Paying in post-tax dollars today, the saver gambles that income taxes will be higher in the future, which would make paying taxes on the assets now a smart thing to do. Do you think taxes are going to go up?

Traditional IRAs work in the opposite way—investors pay in pretax dollars now, paying income tax on withdrawals when they retire, a strategy that can pay off if an investor requires a smaller annual income in retirement, putting them in a lower tax bracket.

But as of Jan. 1, for the first time, people earning a modified adjusted gross income of over \$100,000 will be able to convert any amount of assets in their traditional IRAs to Roth IRAs. For higher wage earners,

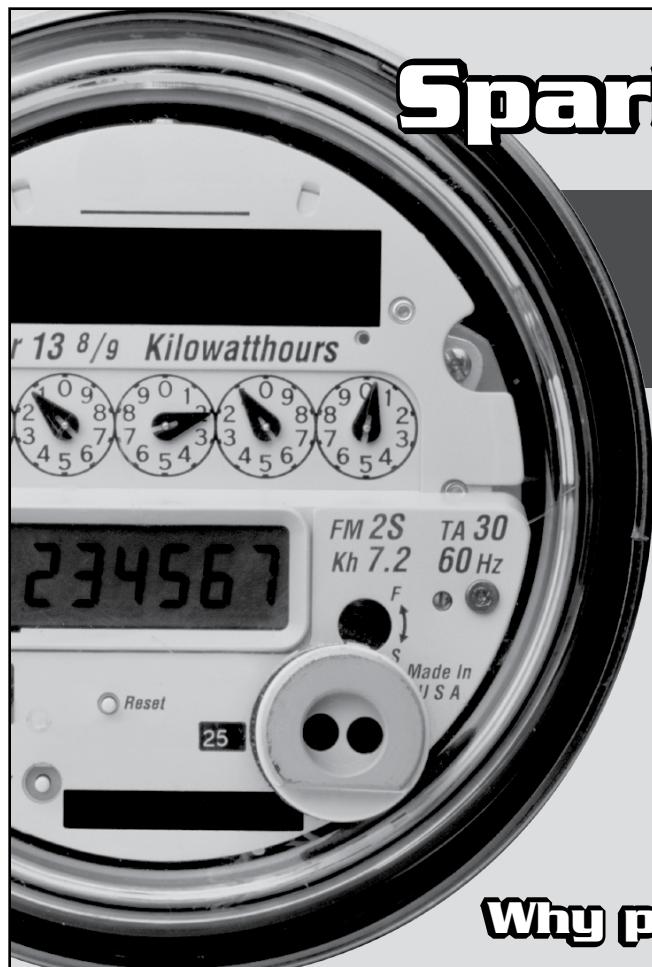


this is a prime opportunity to convert money into the Roth IRA to allow your money to have tax-free growth at retirement. For 2010 only, investors will also be able to spread those upfront tax payments over two years.

And you don't have to wait until 2010. For wage earners that make less than \$100,000 adjusted gross income, you can actually convert now. Converting now when the market remains at low levels means your tax bill may be reduced.

Now is the time to prepare. If you know that you are going to convert in 2010, begin accumulating the tax money now. You can estimate what the tax bill will actually be at the time of conversion, so why not add a little extra to your emergency fund to insure that you have enough to pay the tax bill for this exciting event?

The IRS' 2010 conversion "gift" is not limited to just your traditional IRA. If you have any old 401(k)s or any other retirement plans from a previous employer, those will also be allowed to convert as well. Now might be a good idea to convert them all. There are several restrictions; check with your tax advisor and your financial coach before to get all the details before making any decisions.



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Lakes of Fairhaven Year-to-Date Sales Report

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\$500,000 and above	0	0	2	0	0	0	0	1	0	1
\$451,000--\$499,999	0	0	0	0	0	0	0	0	1	1
\$351,00--\$450,000	4	0	1	2	0	0	3	2	2	2
\$276,000--\$350,000	0	0	0	0	0	0	1	0	0	0
\$231,000--\$275,000	0	0	0	0	0	0	0	0	0	0
\$201,000--\$230,000	0	0	0	0	0	0	0	0	0	0
\$200,000 and below	0	0	0	0	0	0	0	0	0	0
Total	4	0	3	2	0	0	4	3	3	4
Highest \$/sq ft	\$107.37	-	\$120.05	\$104.17	-	-	\$97.49	\$110.14	\$135.84	\$125.92

This information is taken from the Houston Multiple Listing Service

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