

CYPRESS RANCH Mustangs Cypress Ranch Mustang Band Drive-Thru Dinner

AVOID THE ROAD TRIP! GET YOUR ROADHOUSE DINNER AT THE RANCH! THURSDAY, OCTOBER 21, 2010 4:30PM TO 6:30PM

Once again the Cypress Ranch High School Mustang Band will be serving up the famous Texas Roadhouse rib or chicken dinner. Join us for a delicious Drive-Thru Dinner. Texas Roadhouse will provide either a half slab of ribs OR 80z BBQ chicken, mashed potatoes, green beans plus those wonderful rolls with cinnamon butter for only \$11! You also get a bag of peanuts with each order and a coupon for a free "Cactus Blossom" appetizer

But wait... it gets BETTER!!

Texas Roadhouse will be in the Cypress Ranch High School parking lot behind the Auditorium in the Band Hall parking lot grilling this dinner for you and your family. Beginning at 4:30 pm, drive thru the parking lot and someone will bring your Texas Roadhouse order directly to your car. It's that simple! So place your order today!!! Order forms due October 14!!!

(Order Form on Page 10)

Aggie Mom's Club Meeting Tues, Nov 9th, 2010"Study Abroad Opportunities"

st of your Aggie experience is what our November meeting is all about. All Aggie Moms are invited to join us on Tuesday, Nov. 9th at 7 pm when Jane Flaherty, Director of the Study Abroad Program at Texas A&M University, will speak to the Northwest Harris County Aggie Mom's Club. Jane Flaherty will discuss the wonderful opportunities that the Study Abroad Program provides for Aggie students, the numerous study abroad programs available, and how to get started on the process. Learn how studying abroad can enhance each student's learning experience, help students develop wonderful lasting Aggie friendships, and earn college credits all at the same time. The Texas A&M Study Abroad Program offers diverse types of programs year round in countries around the world. Aggie students who study abroad will experience the history and culture of other countries, as well as educational and research activities related to their field of study.

The NWHC Aggie Mom's meeting will be held at the Houston Distributing Company at 7100 High Life Drive, Houston, TX 77066, located near Willowbrook Mall off Cutten Road. Refreshments and a casual social time starts at 7 pm and the meeting begins at 7:30 pm.

NWHC Aggie Moms will be hosting their 8th annual China Luncheon and Style Show on

(Continued on Page 2)

IMPORTANT NUMBERS

EMERGENCY NUMBERS

EMERGENCY	
Fire	
Ambulance	
Harris County Sheriff	
Cy-Fair Volunteer Fire Dept. Bus. Office	

AREA HOSPITALS

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North Cypress Medical Center	. 281-477-0830
Willowbrook Methodist	.281-477-1000

SCHOOLS

Cy-Fair ISD	
Warner Elementary School	
Spillane Middle School	
Cy Woods High School	
Cy Fair High School	

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Article Submissions	<u>blackhorse@peelinc.com</u>
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Newsletter Article Submissions

Interested in submitting an article? You can do so by emailing <u>blackhorse@peelinc.com</u> 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.

Advertise Your Business Here 888-687-6444

Aggie Mom's Club Meeting - (Continued from Cover Page)

Saturday, October, 23, 2010. The luncheon will be held from 10:30 am to 1:30 pm at Lakewood United Methodist Church. Tickets are available for \$24/person and it includes a silent auction to support student scholarships. For more information please contact Cathy at 713-898-9820 or Robin at 713-705-2428.

Now is also the time to order Care Packages for Aggie students. The care packages contain goodies for the students to help them during finals and they are delivered Dec. 6th. The cost is \$18 and the deadline to order is 11/9/2010. For more information, contact Margaret at 281-357-4175.

For more information about these and other upcoming events, please go to our website at www.nwhcaggiemoms.org or contact Vickie Hamley at 713-466-4494.





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American Business Women's Association *Cy-Fair Express Network (CYFEN)*

EVENT: Cy-Fair Express Network Monthly Networking Luncheon
WHEN: October 28, 2010
TIME: 11:30 am - 1:00 pm
WHERE: Houston National Golf Club 16500 Houston National Blvd Houston, TX 77095

NETWORKING AND BUSINESS LUNCHEON

Cy-Fair Express Network invites you to their monthly meeting and luncheon. Lots of fun, networking, and giveaways. Bring plenty of business cards. Please make reservations by October 22 to Darlene Hajduk @ president-elect@cyfen.org

or 713-939-9730. More information @ www.cyfen.org.

Our mission is to bring together businesswomen of diverse occupations and to provide opportunities for them to help themselves and others grow personally and professionally through leadership, education, networking support, and national recognition.

RANCH RECORD

"BOOTS AND BLING" CASINO NIGHT

The "Boots and Bling" Casino Night will be October 16th starting at 7:00 p.m. This event is for adults 21 years old and up.

There will a BBQ dinner, wine and beer, soft drinks and water, gambling tables, a silent auction and I possibly a live auction as well.

This year we will also have a DJ and dancing for those of you that do not gamble but would like to support the student athletes of Cypress Ranch. SOOOOO...Throw on some 'boots and bling" and come

on out to eat, drink, gamble, bid on some cool stuff, and "Scoot a Boot" with the Mustang Family. The tickets are \$40.00 each. If you are interested in purchasing tickets to the event you can purchase them on line or feel free to let any of the Board Members know and we would be happy to help you. Go to cypressranchathletics.com for more information.

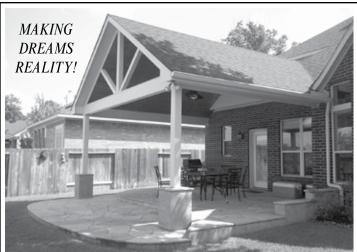




OPENINGS FOR FALL

Little Lambs is a preschool that serves children from 18 mos - 5 yrs old (M-F from 9am-2pm). We currently have openings for the 2010/2011 school year. Call or visit our website for information.

281-373-0052 www.littlelambsecc.org Good Shepherd United Methodist Church in Fairfield



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FINANCIAL FOCUS Value Averaging - A Discipline for Saving

Some have asked, "When the stock market is in a downturn, would it not be a good practice to increase contributions to your investment accounts, thus buying more shares at a lower price? And when the market has provided a high return, would it not make sense to scale back contributions, buying fewer shares at the higher price?"

Yes, and of course this is the essence of what investors wish to do, namely buy low and sell high. But what is an actual practice which will force you to do it? After all, putting money into the market when the market is down can give a person a queasy feeling. Yet it is that very behavior which investors need to cultivate if they are ever to sell high. Enter value averaging (also known as dollar value averaging). VA refines the practice of dollar-cost averaging, which is more widely known. Either technique helps you reduce risk because you are buy shares at a variety of prices throughout the year instead of buying all the shares at a single price. When prices are dear, you buy fewer and when they go on sale you buy more.

VA is good because you start with a goal in mind of how much you can invest and an expected rate of return. Example: You wish to accumulate \$450,000 over the next 20 years. If you figure you can earn an annualized 8 percent, then you would need to put away about \$820

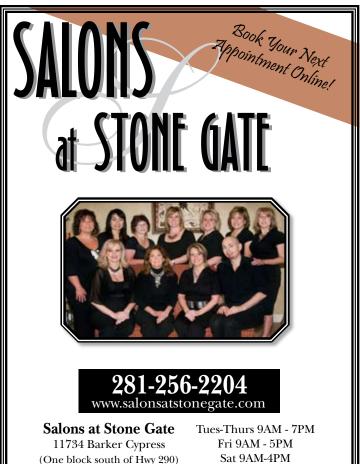


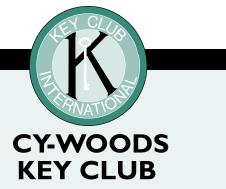
Estimates Call:

281-304-8400

per month. You can then chart your progress month by month towards that goal. Now let's look at the "value" part of value averaging. Assume at the end of the first year, instead of having the \$9,840 you should have to be on track toward your goal, a downturn in the markets leaves you with just \$9,500.

That would mean that the next month, instead of investing your usual \$820, you would invest an additional \$340 to bring your portfolio's value to where it should have been to remain on track toward your goal. In fact, you would go through this process each month. In months where you fall behind, you would add to the amount you invest each month. And in months where your returns are higher than expected and your portfolio's value gets beyond where it needs to be, you would scale back your monthly investment, or even possibly end up selling some shares and removing money. The VA discipline forces you to buy when low and buy less (or sell) when high. While it's not perfect the approach makes sense for many families. The biggest benefit to VA is that it provides a reason and a discipline for saving. Most families are not saving enough to cover their future needs. Source: Michael Edleson, Harvard Business School; CNN; The Intelligent Asset Allocator by William Bernstein. **- Submitted by Rich Keith**





Key Club is prominent service club at Cy-Woods High School and has several hundred dedicated members that frequently volunteer in the community. Recently, we had many enthusiastic students volunteer with the Copperfield Women's Club at their "Shop Till You Drop Arts and Crafts Market". Our volunteers helped a multitude of vendors unload their cars and set up or take down their booths. We are always looking to help in any way that we can. If you have an event, big or small, and are in need of volunteers, just let us know and we will be sure to help make your event a success! Contact us at cywoodskeyclub@gmail.com



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Alan "Petrodamus" Lammey, host of 'Energy Week', can be heard every Sunday on 1070 KNTH in Houston.

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RANCH RECORD **CY-FAIR HOUSTON CHAMBER** Hosts Education Town Hall Meeting Scheduled for Oct. 27

The Cy-Fair Houston Chamber of Commerce will host a Town Hall meeting featuring local government, education and business leaders on Wednesday, Oct. 27 from 11:00 a.m. to 1:00 p.m. at the Berry Center (8877 Barker Cypress Road). Admission is free but seating will limited. Individual registration is required to receive eTicket for admission. Register at MYCOMMUNITYTICKETS.COM to print your eTicket . A light box lunch will be provided to attendees.

The Cy-Fair community is invited to hear several featured speakers discuss relevant topics including the financial conditions of Cypress-Fairbanks ISD and Lone Star College – Cy-Fair and the current business and economic climate in anticipation of the 82nd Legislative Session. "In order for the Cy-Fair community to thrive, healthy partnerships among the public school system, the higher education system, local businesses and the government are essential," CFISD Superintendent, Dr. David Anthony said. "With the legislative session beginning in January, it is imperative that community members begin collaborating with state and local leaders."

The featured speakers are:

District 7 State Sen. Dan Patrick, who will provide a perspective from the Texas Senate;

District 126 State Rep. Patricia Harless, who will provide a perspective from the Texas House of Representatives;

LSC - Cy-Fair President Dr. Audre Levy, who will present a brief report on the college;

CFISD Superintendent Dr. David Anthony, who will present the State of the District.

Mary Evans, President of the Cy-Fair Houston Chamber of Commerce said, "We are proud to host a public event like the Education Town Hall Meeting." "We feel it will give the community an opportunity to hear different perspectives on the challenges facing our local schools and legislators."

CyFair Federal Credit Union is the Event Underwriter for this event. There are limited sponsorships with reserved seating and business name exposure available. For more sponsorship information contact Cy-Fair Houston Chamber of Commerce at 281-373-1390 or visit www.cyfairchamber.com.





FREE SAT PRACTICE

It could be the most important test of your life! What could be better than taking a practice test for FREE? The Princeton Review is offering a free SAT practice test on Saturday, October 9, from 12:30 pm to 4:30 pm at the Fairbanks Library. They will come back the following Saturday, on October 16, from 12:30 pm to 2:00 pm to give students their scores and a detailed analysis of what looks good and what the students can do to improve their scores. Call the library at (713) 466-4438 to register to take advantage of this priceless opportunity. You can search for Princeton Review Assessment sessions at all Harris County libraries through our web site, www.hcpl.net.

WHO: Harris County Public Library - Fairbanks Branch and Princeton Review

WHAT: Free SAT practice test

WHEN: Test: October 9, 12:30 pm – 4:30 pm Get scores: October 16, 12:30 pm – 2:00 pm

WHERE: 7122 N. Gessner (at Little York) Houston TX 77040 (713) 466-4438





October 16, 2010, 9:00 a.m. - 4:00 p.m.

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Movie Theatre on Hwy. 290 & Spring Cypress 9:00 & 10:20 a.m.

Jones Road Campus

8350 Jones Road, 1/4 mile off Hwy. 290 & Jones Traditional Services: 8:15, 9:20 & 10:40 a.m. Contemporary Services: 9:20 & 10:40 a.m.



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Option 2) Chicken		@	\$11.00 =	
Kid's Meal -includes 2 hot dogs or 3 bone ribs, mashed	l			
Option 1) 2 hot dogs with mash	hed potatoes	@	\$6.00 = \$	Ande
Option 2) 3 bone ribs with mas	shed potatoes	@	\$6.00 = \$	of haddle
	\$10	\$20	\$25	
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\$351,000\$450,000	0	0	0	0	0	1	0	1	2	2
\$276,000\$350,000	0	0	0	0	1	0	1	1	1	0
\$231,000\$275,000	1	2	0	0	0	2	1	1	1	3
\$201,000\$230,000	2	0	1	0	0	1	0	0	1	1
\$200,000 and below	1	1	0	3	0	1	3	2	3	0
Total	4	4	1	3	1	5	5	6	86	7
Highest \$/sq ft	\$95.07	\$145.25	\$84.70	\$74.26	\$85.00	\$101.22	\$83.78	\$125.60	\$95.31	\$122.78

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Schedule a confidential conversation with Jeanne

at 713.582.3131.