

RANCH RECORD

*News For The Residents of
Blackhorse Ranch*

FINANCIAL FOCUS

“Munis” Can Still Work for You — Even in Tough Time

No matter where you live, the chances are good that a state or local government near you may be having some difficulty in balancing its budget. As a citizen, you're probably concerned about how this situation will affect your life and your community. But as an investor, you may also wonder how this might affect any municipal bonds you own. Fortunately, the outlook might be brighter than you think.

Of course, taken to the extreme, the financial challenges of some state and local governments could conceivably affect their ability to fulfill the payment obligations on their municipal bonds. But investment-grade quality municipal bond default rates historically have been very low, especially when compared to those of corporate bonds. And municipalities are cutting spending, eliminating nonessential programs and, in some cases, raising taxes or fees. In short, they are taking steps that, while potentially painful to residents, are likely to help them continue making timely payments of interest and principal on their municipal bond obligations. Furthermore, municipalities must still fund various projects, and even one bond payment default could impact their future ability to borrow money in the form of new municipal bonds.

So are munis right for you? The answer depends on your situation — your goals, need for investment income, current investment mix, risk tolerance and so on. But if you want to receive interest payments that are exempt from federal taxes, you may well be interested in exploring municipal bonds. Keep in mind, though, that municipal bonds may be subject to state and local taxes and the alternative

minimum tax (AMT).

In addition, you'll want to be familiar with “taxable-equivalent yield.” Typically, municipal bonds pay an interest rate that's lower than those paid by taxable bonds. Since this interest is free from federal taxes, however, the rate may not be as low as it appears. The taxable-equivalent yield measures the rate you'd have to earn on a taxable bond to match the income from a tax-exempt municipal bond. And the higher your tax bracket, the higher your taxable-equivalent yield.

Suppose that you're in the 35% marginal tax bracket, and you are considering a tax-exempt municipal bond with a 3.33% yield. You simply divide 3.33% (0.0333 in decimal form) by 1 minus 0.35 (your tax bracket), which would give you 0.0512, or 5.12%. In this tax bracket, a muni with a 3.33% yield is equivalent to a taxable bond with a 5.12% yield. (This example is for illustration purposes only.)

Keep in mind that, before investing in bonds, you should understand the risks involved, including interest rate risk, credit risk and market risk. Bond investments are subject to interest rate risk such that when interest rates rise, the prices of bonds can decrease, and you can lose principal value if the investment is sold prior to maturity. So it's best to discuss municipal bonds with your financial and tax advisors.

By adding quality municipal bonds to your portfolio, you can show faith in your municipality, your investment dollars can help support worthwhile projects in your area, and you receive a steady source of tax-exempt income.



RANCH RECORD

IMPORTANT NUMBERS

EMERGENCY NUMBERS

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Ambulance	911
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North Cypress Medical Center	281-477-0830
Willowbrook Methodist	281-477-1000

SCHOOLS

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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

NEWSLETTER PUBLISHER

Peel, Inc.	888-687-6444
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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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*Johnny Depp voices the scaly,
heroic title character in "Rango."*

RANGO



*Starring:
Johnny Depp,
Isla Fisher,
Abigail Breslin*

*Director: Gore Verbinski ("Pirates of the Caribbean")
Written by: John Logan ("Gladiator")*

Industrial Light and Magic sure knows how to make a great first impression. "Rango," the first-ever animated feature created by the George Lucas company, is an impressive adventure film set in the Old West featuring a scrawny pet chameleon as it's courageous hero.

When Rango (Johnny Depp), an aspiring thespian, strolls into the small town of Dirt after landing in the desert, he is given the chance to start on a clean slate and become whoever he wants in his new surroundings. No one in Dirt knows who he is, so he conjures up a few lies and jumps into character as a mysterious gunslinger who isn't afraid of anything the big, bad desert has to offer, including the villainous Rattlesnake Jake (Bill Nighy).

Reminiscent of the storyline in the 1986 comedy "The Three Amigos," the towns people, made up of some bizarre looking creatures, accept Rango into their dried-up community and make him sheriff when he accidentally kills a terrorizing hawk. As sheriff, it's now up to Rango to somehow bring water to the thirsty people of Dirt before more of them pack up and take off in search of the one thing they need to survive the desert heat.

As an animated spaghetti Western, "Rango" takes its original narrative and sets it on a dark and dangerous path most cartoons would never tread. Leave it to director Gore Verbinski, who teamed up with Depp in the first two "Pirates" movies, to find inspiration from Western classics like those from director Sergio Leone. Along with exquisite imagery and witty dialogue from the title character, "Rango" is an imaginative and sort of hallucinatory tribute (see if you can spot the "Fear and Loathing in Las Vegas" reference) to a genre most kids aren't exposed to nearly enough. With a lizard as the lead, this is as kid-friendly as it's going to get.



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★ LONE STAR COLLEGE ★ CyFair Perspective

Graduation Orientation Set Monday, May 9

All LSC-CyFair graduates planning on participating in the commencement ceremony May 14, at the Berry Center should attend the May 9 orientation at 7 p.m. in the Main Stage Theatre for all ceremony information. For graduation information, call 281.290.3200, e-mail cfgraduation@lonestar.edu or go to LoneStar.edu/graduation.

It's Not Too Late to Register for Summer Discovery College

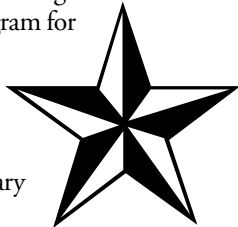
Registration for Lone Star College-CyFair's popular Discovery College summer camp for ages 6 to 14 begins May 16. The theme for the week-long sessions that begin June 6 is "Learning for Fun." The summer camp sessions are fun and educational providing children an opportunity to develop skills and learn new ones in a friendly environment. Camps are held at the Barker Cypress campus and the Fairbanks Center campus. The cost of the week-long sessions is \$99 per class. For registration or camp information, go to LoneStar.edu/youth-classes-cyfair.

"Little Shop of Horrors" on Stage

Enjoy this charming, tuneful and hilarious musical May 5 through May 8 in the Main Stage Theatre. Based on the film by Roger Corman and screenplay by Charles Griffith, a down-and out skid row floral assistant becomes an overnight sensation when he discovers an exotic plant with a mysterious craving for fresh blood. Ask about the Mother's Day Deal (a coupon for a complimentary eyebrow or upper lip wax - and no purchase required - at Energe Spa) for the May 8 performance. For event information, go to LoneStar.edu/boxoffice.

Library Offers Summer Fun for Everyone

The Harris County Public Library Lone Star College-CyFair Branch offers a Summer Reading Program for children and adults. A variety of monthly book clubs for all ages are available as well as plenty of programs and activities. Registration for the Summer Reading Program begins June 6. Go online to LoneStar.edu/library for information.



New Health Occupation Certificate Programs in May

Interested in becoming a pharmacy technician or medication aide? Lone Star College-CyFair's Continuing Education department is launching two new health occupations certificate programs starting in May. Registration is now under way for the Medication Aide program with classes beginning May 16 and the Pharmacy Technician program with classes beginning May 23. To be eligible for these programs, a GED or high school diploma is required. Call 281.290.5242 for information on course descriptions and other eligibility requirements.

Registration Under Way for May Mini-term, Summer and Fall

Lone Star College-CyFair offers options and flexibility, so register now. Try a May mini-term course with classes starting May 16. Sign up for Summer Session I classes that start June 6. Enroll in Weekend College classes which start June 10. Sign up for Summer Session II classes that start July 14. And it's never too early to register for fall classes which start Aug. 29. For information, go to LoneStar.edu/registration.

L.I.F.E. Lessons in May

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.) Programs in May include "eBooks and eAudio" May 4; "Discover Your Inner Core" May 11; "Explore the Cypress Creek Greenway" May 18; and "Better than Botox" May 25. Call the library at 281.290.3214 for L.I.F.E. program information.

Get Licensed to Drive- Summer Teen Driver's Education

A class for teens, ages 15 to 17, is available June 27 and again July 6. The driver's education course covers road rules, road signs and laws to prepare the teens for the Department of Public Safety's written exam. Other topics are car maintenance, effects of drugs and alcohol, laws and penalties for drinking and driving, emergency situations, basic driving procedures, road rage, and insurance. Parents are responsible for the in-car instruction. Students are required to purchase the Texas Traffic Safety Education Student Manual, which is available at the campus bookstore. For information, call 281.290.3460.

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OVERCOMING BARRIERS TO EXERCISE

Enjoyment, Time, & Know How

By Sarah S. Jordan, MS

We live in a busy world where creating and sticking with a regular exercise routine can be challenging. Many obstacles can stand in the way of our routine, including the enjoyment factor, time, and exercise know-how. But with a little creativity, planning, and dedication, the rewards can be oh so sweet! (Not to mention life changing.)

1st Barrier - I don't enjoy exercise.

For some people, exercise is simply not enjoyable. Think about what you did as a child as "play." Most likely, you enjoyed doing it. See if you can weave that into your workouts to make them more fun. Or make it social by exercising with a workout buddy or in a group setting.

Whenever I have people tell me that they just don't find exercise enjoyable, I work hard to find a mode of exercise that they do enjoy in order to get them started. Once they are moving more, eating smarter, and feel their hard work and activity paying off, it is much easier to find other modes of exercise to challenge them and help them see results. And I love watching exercise become fun for them and the thing that they look forward to in their day!

2nd Barrier - I just can't find the time.

If there is one thing that I have learned about my workouts since becoming a mother, it is that they will not happen if I wait for the time to open up in my day. I have to create, devote, and stick to the time I make for them. Here are some tips for making more time for exercise:

- ANY exercise is better than none. Even if you just have 15 minutes, take it. Your body and mind will be glad you did, and 15 minutes a day can add up to great things over time!
- Put exercise on your calendar and treat it like you would a mandatory meeting.
- Find a reliable workout partner. This not only makes workouts more fun, but it holds you accountable to show up.
- Invest in a personal trainer. They can create an individualized workout plan that fits your lifestyle and goals, and equip you with an incredible amount of education on healthy living.
- Make use of the early hours. Getting workouts in before the busy

(Continued on Page 7)

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Contemporary Services: 9:20 a.m., 10:40 a.m.

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Overcoming Barriers - (Continued from Page 6)

day kicks off ensures that they happen, and the entire day will be so much better because of it!

- Make it a family tradition. What a cool thing to expose our kids to - families moving together!
- Find what works for YOU. For some people, joining a gym is the most convenient option. If that is not realistic for you, find other activities, classes, and opportunities in your area.
- Don't give up. If you are not reaching your goals, determine what is not working and create a roadmap to resolve it. Remember that fitness is a lifestyle and it goes through ups and downs, but always benefits us if we persevere.

The other important thing is to make the time we do have count in the biggest ways possible. If we have just thirty minutes three days a week to exercise, it is essential that we step up the intensity of those workouts to get the most we can for our time. If duration is short, we need to increase intensity. Add intervals and hills to your routine, or find a fitness class or DVD that offers a combination of cardio and strength training.

3rd Barrier - I don't know how to exercise.

In today's world, exercise videos and how-to's are literally at our fingertips online. We also have options for FitTV, DVDs, and opportunities at gyms, studios, and parks around town. Finding

what works for your schedule and lifestyle is essential, so test a few things out before you commit.

Here are some options for gaining exercise know-how:

- Talk to your doctor to get recommendations and approval when starting an exercise program.
- Use credible online resources. One that I use often is the "ACE Get Fit™" section at www.acefitness.org.
- Put it in the hands of a professional and take out the guesswork by hiring an experienced personal trainer, or get involved in some group fitness classes.
- If you have a friend that is very fit and knows a lot about exercise, ask him/her if you can join them for their next exercise session.

We all know that it is not easy to make time to exercise. But we have the power to make choices that can shape our future based on how much we move now. Sometimes all it takes is one step in the right direction.



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May is National Water Safety Month.

NO ONE is "drownproof", but drowning is PREVENTABLE.

Join us in getting ready for a safe summer in the water!

Colin's Hope Night at Eastside Movies in the Park
Tuesday, May 3rd, Doors open at 6PM, Movie at sundown
 Join us at The Expedition School Lagoon (On Lady Bird Lake in East Austin next to Fiesta Gardens) for a screening of Whale Rider. Bring your family and friends to enjoy the movie under the stars.

Colin's Hope Day at Schlitterbahn-New Braunfels
Saturday, May 21st
 Join us for a day to promote Water Safety and Drowning Prevention at Schlitterbahn-New Braunfels! Special tickets are available from Colin's Hope. Email alissa.magrum@colinshope.org for more information.

For more info visit our website at www.colinshope.org

RANCH RECORD



WRAP 2011 planning is underway! 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. This year WRAP will be held at ITZ on May 27, 2011, as an overnight lock-in party, it is a fun-filled evening of shows, games, activities, food, gifts and prizes!

Have you filled out your Parent Information Form yet? We need this to get you on our e-mail list!

Prom is right around the corner – we need your help to raise these funds to provide our graduating seniors with a fun and memorable event!!

Visit www.cywoodswrap.org and be an active parent!

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

Event: Cy-Fair Express Network Monthly
Networking Luncheon

When: May 26, 2011

Time: 11 a.m. – 1 p.m.

Where: Houston National Golf Club
16500 Houston National Blvd
Houston, TX 77095

Networking and Professional Enrichment Luncheon

Cy-Fair Express Network (CYFEN) invites you to their monthly networking luncheon featuring an exciting professional enrichment opportunity from Sandler Training entitled, "No Guts, No Gain!" Admission is \$40 with advance reservations and \$50 at the door (includes lunch). Please make reservations online by May 20 @ www.cyfen.org or call Darlene Hajduk @ 713-939-9730.

CYFEN's 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.

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INFANTS CHILDREN TEENS

MEET THE WILLIAMS SIBLINGS

What if your world was torn apart when abuse or neglect in your home resulted in you and your siblings being permanently removed from your parents, your neighborhood and your school! What would you have to hold on to? Well, for many children who are subject this kind of life wrenching event, they only have their siblings for stability. If they end up being available for adoption from the foster care system, the last thing they would want is to be separated from their siblings.

Such is the case for the Williams children. This group of four brothers and sisters is full of love and energy, and they want a family that is committed to loving them and giving them a safe home. They have close relationships to one another and they enjoy being together. These children are very protective of their siblings, and they want a family that will keep all of them together. They hope for a family that will love them and make them their "forever children".

Cleo, age 14, is a very quiet youth that likes to play both with his siblings and by himself. Cleo is in 9th grade, and receives special education services through his school. He likes to play sports and play outside with other kids. He is involved in the athletics program through his school.

Cleopatra, age 13, is a reserved child that takes time to warm up to others. She loves all of her siblings very much, but she also likes to argue with them. She prefers to be called "Patra", and she has a fun sense of style.



She is very into fashion and being different from everyone else. Patra does pretty well in school with her grades, but she does have some struggles with accepting criticism. She attends regular classes and doesn't require special education services.

Natasha, age 12, is also a quiet child, but she loves to talk once she feels comfortable with you. She has a beautiful smile, and she loves her siblings very much. She is the most expressive among the siblings with how much she loves them. She is very artsy, and she likes to draw different things. She is hopeful for a

forever family, and she just wants to be loved. She is in regular classes at school and doesn't require special education services.

Isaiah, age 6, is in Kindergarten and doesn't require special education services. He is a very outgoing child that loves to go full force at all times. Being outside and playing with everyone is what he loves to do. He is full of energy and is constantly on the go. He likes to play with his siblings, but he is also happy playing by himself.

These children need a family that can care for and support them and allow them to continue visits with their two younger siblings who have been adopted by relatives. Perhaps your family could be their "Forever Family".

Adopting a child from the foster care system requires little or no cost to the adoptive family and funding may be available to help the adoptive family support the child or sibling group.

For more information, please contact Stephanie Berka, Wendy's Wonderful Kids Recruiter, Adoption Coalition of Texas at 512-450-8750 or email at stephanieberka@adopttexas.org

To learn more about the adoption process and the Adoption Coalition of Texas, please call Bruce Thompson at 512-301-2825 or visit our website at <http://www.adoptioncoalitiontx.org>

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Spring Workshop

**Tuesday, May 17, 2011 from 8:30 a.m. to 2 p.m.
The Berry Center**

Every school should plan to send their VIPS Liaison and incoming VIPS Coordinators to the Spring Workshop. A variety of workshops will be offered covering everything you need to know to kick off a successful volunteer program in 2011-2012. There will be many opportunities to network with other schools and to share ideas on how to make the next school year the best ever at your school. Mark your calendars now to share in this fun-filled and rewarding day! Look for details about workshops in the coming weeks. New and experienced volunteer liaisons, coordinators, chairpersons, officers and all interested volunteer leaders are encouraged to attend. The CFISD VIPS Spring Workshop is being held on Tuesday, May 17, 2011, 8:30 a.m. to 2 p.m. at the Berry Center. To attend this event, please email your name and name of your school to vipsrsvp@cfisd.net. For more information, please contact the Partners in Education Office at 281-894-3950. This is an adult only event.


Volunteer Appreciation

Cypress-Fairbanks Independent School District honored its district and state volunteer and business partner award winners during the Volunteer Appreciation Luncheon on April 13, 2011. The award winners were nominated by various schools in the district at which the volunteers and business partners donate their time and were anonymously judged by a panel of business partners and community members. These extraordinary men and women were first selected as our district award winners and then competed against others in their categories from large districts at the state level. The state award winners were recognized by the Texas Association of Partners in Education during their annual conference held in Austin at the State Awards Dinner on January 31.

The Award Winners Were As Follows:

- **Community Partnership, Academic Impact District Award** – Hemmenway Helpers – Sampson Elementary Volunteers.
- **Event District Award** – Lowery Elementary School Volunteer Appreciation Luncheon and Carnival

(Continued on Page 9)



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CFISD VIPS - (Continued from Page 8)

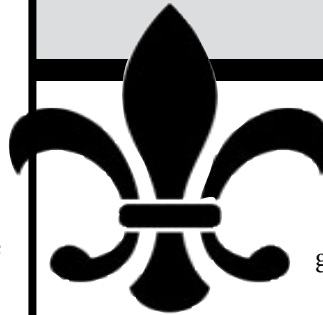
- **Business Partnership, Academic Impact District Award** – Caterpillar Global Petroleum – Holbrook Elementary School Partner
- **Individual Partnership, Role Model District and State Gold Award** – Leah Peroutek – Adam Elementary School Volunteer
- **Individual Partnership, Wisdom District and State Gold Award** – Don Bradford – Lamkin Elementary School Volunteer
- **Business Partnership, Career Education District and State Gold Award** – Mustang Engineering, L.P. – Watkins Middle School Partner
- **Community Partnership, STEM (Science, Technology, Engineering, Math) District and State Crystal Award** – VIPS TAG (Target Achievement Globally) Team

The district congratulates these distinguished individuals and businesses for their awards and accomplishments and thanks them for their devoted service to the students who attend our schools. And to every volunteer in our district, we celebrate each of you for the service you provide our students and staff all throughout the year.

CALLING ALL HOUSTON NW KAPPA KAPPA GAMMA ALUMS!

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SATURDAY, MAY 7, 2011 AT 4PM



For more information on this or future events & membership please contact Natalie Bunton at gnat02@gmail.com or 832-717-3294.

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The Cy-woods Crimson Cadettes Drill Team will host their 6th annual dance clinic for K-12 from 8:30 a.m. to 11:30 a.m. on August 10-12. This is a major fund-raiser for the team and enables them to participate in activities throughout the 2011-2012 school year. The fee is \$55 and includes dance technique, specially choreographed routines for each age group, a t-shirt, drinks and snacks each day and a picture for each participant. Showoffs will be held the last day at 11:30 a.m. For more information email goodsonms@comcast.net or check out our website at www.crimsoncadettes.com. On the website, you will find a sign-up form and a link to PayPal for easy payment.

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OVERCOMING BARRIERS TO EXERCISE

Enjoyment, Time, & Know How

By Sarah S. Jordan, MS

We live in a busy world where creating and sticking with a regular exercise routine can be challenging. Many obstacles can stand in the way of our routine, including the enjoyment factor, time, and exercise know-how. But with a little creativity, planning, and dedication, the rewards can be oh so sweet! (Not to mention life changing.)

1st Barrier

I don't enjoy exercise.

For some people, exercise is simply not enjoyable. Think about what you did as a child as "play." Most likely, you enjoyed doing it. See if you can weave that into your workouts to make them more fun. Or make it social by exercising with a workout buddy or in a group setting.

Whenever I have people tell me that they just don't find exercise enjoyable, I work hard to find a mode of exercise that they do enjoy in order to get them started. Once they are moving more, eating smarter, and feel their hard work and activity paying off, it is much easier to find other modes of exercise to challenge them and help them see results. And I love watching exercise become fun for them and the thing that they look forward to in their day!

2nd Barrier

I just can't find the time.

If there is one thing that I have learned about my workouts since becoming a mother, it is that they will not happen if I wait for the time to open up in my day. I have to create, devote, and stick to the time I make for them. Here are some tips for making more time for exercise:

- ANY exercise is better than none. Even if you just have 15 minutes, take it. Your body and mind will be glad you did, and 15 minutes a day can add up to great things over time!
- Put exercise on your calendar and treat it like you would a mandatory meeting.
- Find a reliable workout partner. This not only makes workouts more fun, but it holds you accountable to show up.
- Invest in a personal trainer. They can create an individualized workout plan that

fits your lifestyle and goals, and equip you with an incredible amount of education on healthy living.

- Make use of the early hours. Getting workouts in before the busy day kicks off ensures that they happen, and the entire day will be so much better because of it!
- Make it a family tradition. What a cool thing to expose our kids to - families moving together!
- Find what works for YOU. For some people, joining a gym is the most convenient option. If that is not realistic for you, find other activities, classes, and opportunities in your area.
- Don't give up. If you are not reaching your goals, determine what is not working and create a roadmap to resolve it. Remember that fitness is a lifestyle and it goes through ups and downs, but always benefits us if we persevere.

The other important thing is to make the time we do have count in the biggest ways possible. If we have just thirty minutes three days a week to exercise, it is essential that we step up the intensity of those workouts to get the most we can for our time. If duration is short, we need to increase intensity. Add intervals and hills to your routine, or find a fitness class or DVD that offers a combination of cardio and strength training.

3rd Barrier

I don't know how to exercise.

In today's world, exercise videos and how-to's are literally at our fingertips online. We also have options for FitTV, DVDs, and opportunities at gyms, studios, and parks around town. Finding what works for your schedule and lifestyle is essential, so test a few things out before you commit.

Here are some options for gaining exercise know-how:

- Talk to your doctor to get recommendations and approval when starting an exercise program.
- Use credible online resources. One that I use often is the "ACE Get Fit TM" section at www.acefitness.org.
- Put it in the hands of a professional and take out the guesswork by hiring an experienced personal trainer, or get involved in some group fitness classes.
- If you have a friend that is very fit and knows a lot about exercise, ask him/her if you can join them for their next exercise session.

We all know that it is not easy to make time to exercise. But we have the power to make choices that can shape our future based on how much we move now. Sometimes all it takes is one step in the right direction.



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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.

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	June '10	July '10	Aug '10	Sept '10	Oct '10	Nov '10	Dec '10	Jan '11	Feb '11	Mar '11
\$451,000 and above	1	0	1	0	0	0	1	0	0	0
\$351,000--\$450,999	1	2	2	0	1	2	0	1	0	1
\$276,000--\$350,999	1	1	0	0	0	0	2	0	0	1
\$231,000--\$275,999	1	1	3	0	1	1	2	0	0	1
\$201,000--\$230,999	0	1	1	1	0	1	0	1	0	2
\$200,999 and below	2	3	0	1	0	1	1	0	2	0
Total	6	86	7	2	2	5	6	2	2	5
Highest \$/sq ft	\$125.60	\$95.31	\$122.78	\$76.83	\$78.46	\$104.92	\$101.85	\$104.40	\$80.88	\$81.81

This information is taken from the Houston Multiple Listing Service

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