

The Ranch Review

www.riataranch.net

May 2011

Volume 6, Issue 5

Official Publication of Riata Ranch Homeowners Association

FINANCIAL FOCUS

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

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.

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Memorial City Hospital.....	713-932-3000
Poison Control.....	800-222-1222

SCHOOLS

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Posta Elementary.....	281-345-3660
Spillane Middle.....	281-216-1645
Cy-Fair High.....	281-897-4600
Cy-Falls High.....	281-856-1000
Cy-Woods High.....	281-213-1800
Cy-Fair College.....	281-290-3200

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HOA, SCS Mgt.....	281-463-1777
United States Post Office.....	800-275-8777

LIBRARY

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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.

CRIMSON CADETTE DRILL TEAM DANCE CLINIC

- Cypress Woods High School
- 16925 Spring Cypress Rd.
- 8:30 a.m. – 11:30 a.m.

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 goodsnms@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.

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

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**AMERICAN BUSINESS
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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.

**CFISD VIPS
SPRING WORKSHOP**

- Tuesday, May 17, 2011
- 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.*

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CFISD VIPS VOLUNTEER AWARDS

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
- **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.



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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!

- **WRAP still has openings for event chairs and co-chairs! Earn mega bucks by serving as a chair or co-chair!**
- **Have you filled out your Parent Information Form yet? We need this to get you on our e-mail list!**
- **Senior Parent t-shirts are on sale at every WRAP meeting. \$10/person**

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

MEETINGS: FIRST THURSDAY OF EACH MONTH AT 7:00 P.M. IN THE CY-WOODS COMMONS.



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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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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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TEXAS EVENTS *May 2011*

9—GALVESTON: There's an Alligator Under My Bed, A Nightmare in My Closet and Something in My Attic Three tales by Mercer Meyer come to life on stage. Begins at 10 a.m. The Grand 1894 Opera House. www.thegrand.com 800/821-1894

12—HOUSTON: The Intergalactic Nemesis: Live-Action Graphic Novel Enjoy a story told through music, three actors voicing dozens of characters, a sound engineer creating hundreds of sound effects and 1,250 hand-drawn, action-packed images projected onto a huge screen. Wortham Center's Cullen Theater. www.spahouston.org 713/227-4772

13-14—GALVESTON: Yaga's Wild Game & Barbecue Cook-Off Backyard chefs, sports people and outdoor enthusiasts

show off their culinary skills. Features live entertainment, silent auction, fireworks display and children's activity area. Benefits Yaga's Children's Fund. Pier 21. www.yagaschildrensfund.org 832/247-1311 or 713/818-5507

13-14—ROCKPORT: Babes on the Bay Fishing Tournament Women-only fishing tournament. Rockport Festival Grounds. www.babesonthebay.com 361/729-5353

13-15—CORPUS CHRISTI: Gateway to Bonsai Explore the bonsai exhibit featuring a variety of trees and a bonsai market. Holiday Inn Emerald Beach. www.corpuschristibonsaiclub.org 361/992-0009


13-15—GALVESTON: Stomp The Grand 1894 Opera House, 2020 Postoffice St. www.thegrand.com 800/821-1894

13-15, 20-22—SPRING: Texas Crawfish & Music Festival This 25th-annual festival features live music on three stages, carnival, Cajun food and more. Preservation Park, Old Town Spring. www.texas crawfish festival.com 800/653-8696

14—CORPUS CHRISTI: Marine Mammal SeaSide Saturday Program Children ages 7 to 9 years old learn about the biggest animals in the ocean. Texas State Aquarium. www.texasstateaquarium.org 361/881-1200

14—PASADENA: Bayou Boil Includes a crayfish boil, music, auctions and demonstrations of turn-of-the-century crafts. Begins at 6 p.m. Armand Bayou Nature Center, 8500 Bay Area Blvd. www.

(Continued on Page 9)



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TEXAS  **EVENTS**  **CONTINUED**

Texas Events - (Continued from Page 8)

abnc.org 281/474-2551

14—PORT ARTHUR: Cajun Celebration Includes bands and dancing. Jefferson County Singles Club. 409/983-5118

14—VICTORIA: Busby Dance Recital Theatre Victoria, 214 N. Main St. www.theatrevictoria.org 361/576-4500

17—LA PORTE: Hard Hat Tour of the Battleship Texas Take a guided tour of areas rarely seen by the public. Bring a flashlight or headlamp; wear old, comfortable clothes and rubber-soled deck shoes. Reservations required. Battleship Texas State Historic Site, 3527 Battle-ground Road. 281/479-2461

18-22—SOUTH PADRE ISLAND: South Padre Island Kite Roundup Kiteboarding experience offers contests, clinics, events and parties for kilters and non-kilters. On

the sand flats just north of the South Padre Island Convention Centre, 7355 Padre Blvd. www.spikiteroundup.com

19—NEDERLAND: Nederland Nite/Third Thursday Features live music, children's activities and local vendors. Boston Avenue. 409/729-4962

20-22—HUMBLE: Trade Days Find antiques, crafts, collectibles, memorabilia and more, all under a covered pavilion. Humble Civic Expo Hall, 8301 Will Clayton Parkway. www.humblecc.com 281/446-4140

20-Jun. 5—NASSAU BAY: Prelude to a Kiss Immediately after a young couple exchange wedding vows, an unknown elderly man asks to kiss the bride. During this kiss, their souls exchange, and the groom

must work feverishly to set things right again. Clear Creek Community Theatre. www.clearcreekcommunitytheatre.org 281/335-5228

21—CORPUS CHRISTI: Beach to Bay Relay Marathon Starts at Nueces County Park on the beach, ends at McCaughan Park. www.beachtobayrelay.com 361/881-6166

21—CORPUS CHRISTI: Camouflaged or Caught Children ages 4 to 6 years old play camouflage games, listen to a story, and see real animals that can change shape, color and behavior to blend with their surroundings. Texas State Aquarium. www.texasstateaquarium.org 361/881-1200


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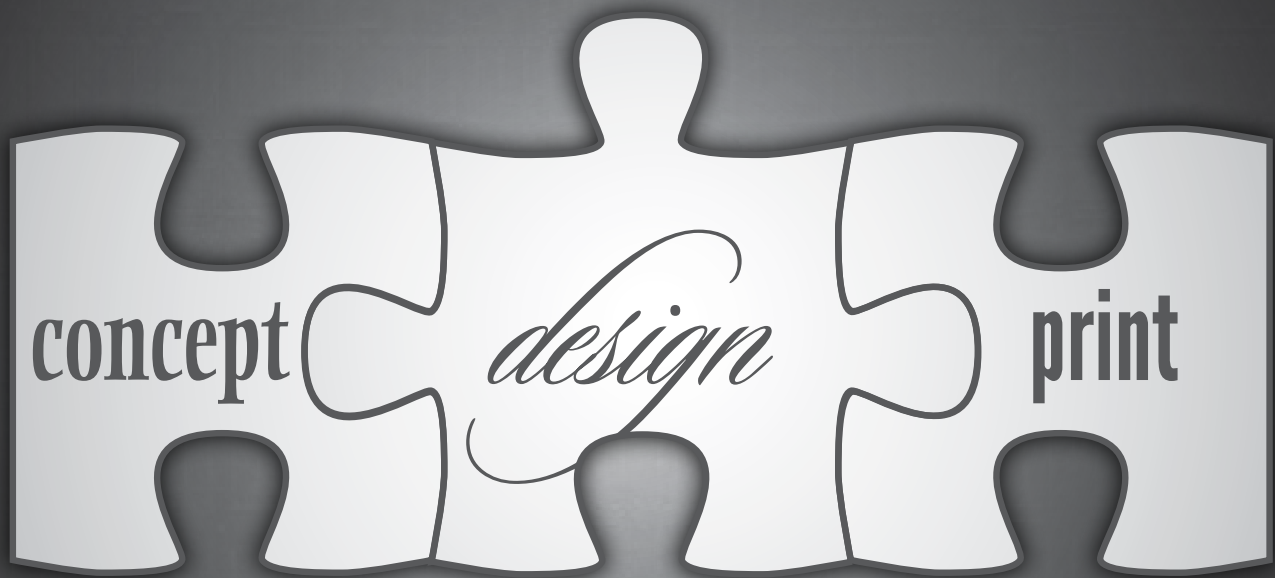
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RANGO

Johnny Depp voices the scaly, heroic title character in "Rango."



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.

*Starring: Johnny Depp,
Isla Fisher, Abigail Breslin
Directed by: Gore Verbinski
("Pirates of the Caribbean")
Written by: John Logan
("Gladiator")*

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.



GRADE - B+



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May is National Water Safety Month.

*NO ONE is "drownproof",
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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 information, visit our website at www.colinshope.org

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