

RANCH RECORD

*News For The Residents of
Blackhorse Ranch*

Inspiring Possibilities Fall Fundraiser

Inspiring possibilities, a non profit organization for children with special needs, is excited to host an adult only casino night and silent auction on **Saturday, November 1st** from 6 p.m. to 11 p.m. This event will be held at the Coles Crossing Clubhouse, located on the corner of Barker Cypress and Jarvis. The cost is \$50 per person which includes all alcoholic beverages, food and \$100 of casino play money. Please join us and join the fun in making this organization and event successful. Tickets may be purchased in advance by contacting Christy Lieder at 281-744-0568 or christy@allstarma.com. You may also visit our website at www.allstarma.com for more information on our program and donations.

Creating Strong Vibrant Communities

It's a fact of our global economy that consumers are drawn to the Internet because of convenience. But as residents of NW Houston and in the wake of Ike, we may need to remind ourselves why it is important to "Think Local Business First."

1. Local businesses are often collectively our largest local employer. The largest growth of jobs is from small business owners.
2. When one dollar is spent at a local business, economists indicate it is circulated four to seven additional times in the local economy.
3. Every dollar spent locally generates up to 75% more tax revenue to our community and State.
4. Local businesses are often the largest financial supporters of neighborhood school programs, local charities and youth sports activities.
5. Strong local business helps maintain property values and contribute to the character of our community by offering a diverse selection of goods and services.
6. Local business is most often the first job for our children but also is the first introduction into the "real world" of economics. Many of us in NW Houston have had a small business owner in their family at one time or another.
7. Small business often innovates quicker and thus grows faster and can have a greater impact on our community.

*Creating a Strong Vibrant Community when we
"Think Local Business First"*

Halloween safety tips

Some tips for the little ghouls and goblins for a fun night:

1. Always look both ways when crossing the street!
2. Carry a flashlight and walk with a group of friends/family.
3. Have an adult check all candy/goodies before eating anything.
4. Only go up to homes with their front porch light on.
5. Report any suspicious activity to an adult.

Follow these simple tips, along with your parents/guardians rules, and you'll be sure to have a great time on this frightful night!

Don't want to wait for the mail?

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

IMPORTANT NUMBERS

EMERGENCY NUMBERS

EMERGENCY.....	911
Fire.....	911
Ambulance.....	911
Harris County Sheriff.....	713-221-6000
Cy-Fair Volunteer Fire Dept. Bus. Office.....	281-550-6663

AREA HOSPITALS

Cy-Fair Medical Center.....	281-897-3300
North Cypress Medical Center.....	281-477-0830
Willowbrook Methodist.....	281-477-1000

SCHOOLS

Cy-Fair ISD.....	281-897-4000
Warner Elementary School.....	281-213-1645
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
Article Submissions.....	blackhorse@peelinc.com
Advertising.....	advertising@peelinc.com

The Ranch Record is a private publication published by Peel, Inc. It is not sanctioned by any homeowners association or organization, nor is it subject to the approval of any homeowners association or organization, nor is it intended, nor implied to replace any publication that may be published by or on behalf of any homeowners association or organization. At no time will any source be allowed to use the Ranch Record Newsletter contents, or loan said contents, to others in anyway, shape or form, nor in any media, website, print, film, e-mail, electrostatic copy, fax, or etc. for the purpose of solicitation, commercial use, or any use for profit, political campaigns, or other self amplification, under penalty of law without written or expressed permission from Peel, Inc. The information in the newsletter is exclusively for the private use of Peel, Inc.

Newsletter Article Submissions

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.

WEE WUN FALL FESTIVAL 2008

Friday, October 24th 5-8pm

Cypress United Methodist Church
13403 Cypress North Houston Road
(between Huffmeister & Eldridge)

FUN FOR THE
ENTIRE FAMILY!

Food - Moonwalk
Costume Contest
Silent Auction
Games For All Ages

For more
information,
call 281-469-2058



SALONS at STONE GATE

NEW HAIR,
NEW SKIN,
NEW YOU!



Welcome
Melissa Bos

281-256-2204

www.salonsatstonegate.com

Salons at Stone Gate Tues-Thurs 9AM - 7PM
11734 Barker Cypress Fri 9AM - 5PM
(One block south of Hwy 290) Sat 9AM-4PM
Gift Certificates Available!

Cypress Ranch High School Theatre Department Presents

It All Began With A

Little Blue Spot On His Forehead

Playwright and Texas resident,
Alex Garza

Nine-year old Trevor's life turns upside down when he realizes that blue spots are appearing all over his body. This play takes both a humorous and a dramatic look at the world through the eyes of a child as he tries to come to terms with being a little different. Trevor must confront many fears in the story including his fear of doctors, needles, nightmares, and even aliens.

Cypress Ranch Auditorium

Thursday, November 13th at 6:30pm

Friday, November 14th at 6:30pm.

Saturday, November 15th at 2:00pm

Tickets at the door

\$5 students and children

\$7 adults

15th Annual Wow Craft Show

Good Shepherd Umc - Fairfield

Saturday, October 11, 9:00 – 4:00

The Women of the Word invite you to our annual craft show. We have indoor and outdoor vendors offering many beautiful and useful items - from jewelry, candles, purses, baby items, wooden arts, and yard art to Halloween, Thanksgiving and Christmas decorations. This is your chance to get ahead of the holiday shopping rush!

There will be a Silent Auction, a Bake Sale sponsored by Women of the Word, and delicious food sold by Boy Scout Troop 533.

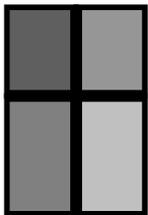
Our United Methodist Men will be sponsoring their annual Pumpkin Patch. So bring your family, browse through stacks of pumpkins and capture that "Kodak" moment!

Admission to the Craft Show is \$1 for adults and kids are free.

All proceeds go to support our local missions, including Boys and Girls Country, CareNet Pregnancy Center and Cypress Assistance Ministries as well as our missionary families.

Good Shepherd United Methodist Church is located in the Fairfield Subdivision at 290 and Mason. From Mason, turn right on Cypresswood Drive and follow the signs to the church located at 20155 Cypresswood Drive. The Craft Show will be inside the gym and in the parking lot.

Contact Valerie Ward at val.ward@comcast.net for vendor or other information or call the church office at 281-373-2273.



SAINT AIDAN'S

EPISCOPAL CHURCH

...where people come together...

**Come see
our new church!**
13131 Fry Road
Cypress, TX 77433



SUNDAY'S AT SAINT AIDAN'S

8am – Worship

9:15am – Sunday School

10:30am – Worship

Nursery available the whole morning!

WEDNESDAY'S AT SAINT AIDAN'S

6pm – Dinner

6:30pm – Worship

6:45pm – Classes for All Ages

Nursery available. The evening ends by 7:30pm.

Check us out on the web at www.staidanshouston.org



Parenting Workshop
Sunday, September 28th
4-7pm

Workshops on Parenting Children;
Parenting Teens; His, Hers, and/or Ours;
and Parenting Parents. Childcare provided.
Dinner will be served.

**Father Justin,
our Priest, is
looking forward
to seeing you at
church!**



NOT AVAILABLE ONLINE

I Have Qualified Buyers! SELLING?



**I Will Save You \$\$\$\$'s With My Competitive Rates!!
I'll Get You the Most With My Internet Marketing!**

Sponsor of the
BHR Showcase
of Open Homes

FREE Home Market Analysis!

Shelly Walzel, Realtor 713-504-4874

RE/MAX
West Houston



Need a lender?? Call Luke McCollister with e-Lend Mortgage @ 713-962-4800.

NOT AVAILABLE ONLINE

When was the last time
someone got down on hands
and knees and cleaned *your*
bathroom floors?



100% Satisfaction Guarantee
Call us within 24 hours after your
clean. If we didn't clean something
to your satisfaction, we will reclean
it – free of charge.

Call today for a **FREE, no obligation**
estimate right over the phone.

When we say “*Nobody Outcleans The Maids*”® we mean it. When you hire us, we'll assign you a team that's bonded, insured, uniformed, fully trained, supplied with state-of-the-art equipment and ready to give you a healthier, more thorough clean than you've ever experienced before.

832-593-7500

www.maids.com

Some things we'll always do. Our 22-Step Healthy Touch® Deep Cleaning System

Kitchen

- Clean sink
- Clean appliance exteriors
- Clean inside microwave
- Clean range top
- Damp wipe cabinet doors
- Clean counters
- Hand wash floor
- Load dishwasher

Bathrooms

- Clean sinks, counters; change towels
- Clean, disinfect toilets, tubs, showers
- Hand wash, disinfect floors

All Rooms

- Pick up and straighten
- Dust sills, ledges, wall hangings
- Remove cobwebs
- Dust/vacuum furniture
- Vacuum floors, carpets
- Vacuum stairs
- Vacuum under beds
- Change linens, make beds
- Empty trash

Windows

- Clean entry window & one set of patio door windows
- Clean window over kitchen sink



The Maids®
Home Services

Nobody Outcleans The Maids.

NOT AVAILABLE ONLINE

America's MATTRESS™
FAMILY OWNED AND OPERATED™
Walter & AnJanette Bond

Serta

LIMITED TIME!
Choice of Comfort

Serta Perfect Sleeper Deluxe Edition
with Memory Foam! **\$799** Queen Set
\$1099 King Set

VERA WANG BY SERTA
MEMORY FORM
\$1479 QUEEN SET
KING SET \$1899

VERA WANG BY SERTA
TALALAY LATEX
\$1499 QUEEN SET
KING SET \$1999

FREE Set up & Removal
FREE 12 months Financing
Free SHEEP (limited time offer with purchase of Serta set on top of mattress)

Queen Set STARTING AT \$399.00

12343 Barker Cypress, Suite 190 • Cypress, TX 77429
281-256-8872 • americasmattress.com

Bashans Painting & Home Repair

Commercial/Residential
Free Estimates

281-347-6702



281-731-3383 cell



- Interior & Exterior
- 20 Years Experience
- Hardiplank Installation
- Wood Replacement
- Pressure Washing
- Sheetrock Repair & Texturing
- Cabinet Painting
- Door Refinishing & Replacement
- Wallpaper Removal
- Custom Staining
- Fence Replacement or Repair

References Available • Fully Insured
NO PAYMENT UNTIL COMPLETION

bashanspainting@earthlink.net

Not Available Online

Not Available Online

Classified Ads

Personal classifieds (one time sell items, such as a used bike...) run at no charge to Blackhorse Ranch residents, limit 30 words, please e-mail blackhorse@PEELinc.com.

Business classifieds (offering a service or product line for profit) are \$50, limit 40 words, please contact Peel, Inc. Sales Office @ 888-687-6444 or advertising@PEELinc.com.

images HAIR STUDIO

Grand Opening!!

We would like to invite you to come and join us on Saturday, Nov. 8th from 3:00 PM until 6:00 PM for our Open House/Grand Opening.

Come and meet our staff for food, drinks and fun. We will also have drawings for Door prizes.

We look forward to seeing you!

Walk-Ins Welcome

281-256-2286

10750 Barker Cypress, Suite 114
(1 mile south of 290)



Sun & Mon: Closed
Tue-Thur: 9:30am-7:30pm

Fri: 9:30am - 5:30pm
Sat: 9:00am - 4:00pm

Cypress Computers

- FREE House Calls & FREE Estimates *
- On-site Service
- FREE Pick & Drop *
- Virus & Spyware Removal
- Data Recovery
- System Crash Recovery
- DSL Setup & Networking
- Software & Hardware Installation
- Desktops & Laptops Sales & Upgrades
- Custom Built & Refurbished Systems Available
- Wireless Internet Setup



* Restrictions Apply

We Compete...

**\$10
OFF**

\$200 plus invoice

& Beat All The Prices in Town

Call for Service:

832-643-4859

www.cypresscomputers.com

13050 Louetta @ Grant, Ste 208 - 281-257-0005

12303 N. Elderidge @ Cypress N. Houston, Ste E - 281-469-6355

Cy-Fair ISD & Volunteers in Public Schools (VIPS): A Winning Combination

VIPS is an acronym for Volunteers in Public Schools. VIPS in Cy-Fair ISD center the attention of their service on supporting students and staff and making a significant contribution to the education of children. These dedicated individuals, who give freely of their time and resources, impact the academic and personal development of Cy-Fair students. Cypress-Fairbanks ISD is fortunate to be able to draw from a diversity of skills and knowledge in its community.

The district VIPS Executive Board spearheads the business of the VIPS. This board is comprised of volunteers elected to take on specific responsibilities offering support, guidance, and training to all volunteers in the district. The VIPS Executive Board meets monthly to evaluate and address the needs of the district and distribute information relating to volunteer and community activities and strengthen parental involvement in education.

If you are interested in becoming part of the winning combination at Cy-Fair schools as a volunteer, and making a difference, or would like more information, please contact Pam Scott, Partners in Education Director at 281-894-3950.

Cy-Fair ISD & Volunteers in Public Schools (VIPS): A Winning Combination October 2008 Upcoming Events

Oct. 1 - Math Training

9:30 a.m. to 12 p.m., Berry Center

Participants will have an opportunity to review the first semester curriculum in grades 1-5, use some of the technology applications available to teachers and students, learn more about the 4-step problem solving process, and explore some of the components of Singapore Math being used with students in elementary math.

Oct. 7 - Junior Achievement Coordinator Training
9:30 a.m. to 12 p.m., Berry Center

Specifically for those who will take responsibility for implementing the JA program for their campus.

Oct. 7 - Junior Achievement Volunteer Training
9:30 a.m. to 12 p.m., Berry Center

The purpose of Junior Achievement is to educate and inspire young people to value free enterprise, understand business and economics, and be workforce ready.

Oct. 9 - Sooper Puppy Training

9:30 a.m. to 12 p.m., Berry Center

Sooper Puppy is a first grade class series dealing with life lessons, facing dilemmas and arriving at solutions by making good choices.

Oct. 15 - Hearing Certification Training

9:30 a.m. to 2 p.m., Berry Center

(Continued on Page 9)

CYPRESS DANCE STUDIO IS NOW OPEN!

We are on the 2nd floor of the corner at 290 and Skinner Rd. Next to Cypress Park & Ride.



New spacious floor accommodates a variety of Ballroom, Latin and CW classes for kids and adults. Just like you've seen on Dancing with the Stars, the same styles of dancing are now available right here in Cypress.

You can drop off your kids after school, give them a chance to be the new dance stars and learn Cha-Cha, Waltz and Swing. Have a ball Two-stepping in our brand new Ballroom, enjoy dancing Salsa, Rumba and elegant Foxtrot.

An abundance of practice hours and Dance Parties, with occasionally invited local celebrities, will keep you entertained. Enjoy dancing so close to home 7 days a week!

Are you ready for your next special event, a cruise or a wedding?

We will help you feel most confident on the dance floor. And if you walk in with 2 left feet, we will try our best to make one right. The joy, confidence and better posture are just a few things you can gain while meeting and socializing with your fellow neighbors right here in Cypress.

ONLINE REGISTRATION IS NOW OPEN!

Dance classes, private lessons and Parties are going now.

Stop by see how much fun you've been missing.

Be at our Saturday evening Parties with special shows on Oct 4th and Oct 25th!

Please see our website: www.cypressdance.com

or call us at 832.475.9142

We will be glad to accommodate.

Cy-Fair ISD & Volunteers- (Continued from Page 8)

Become a State certified trained volunteer to assist your CFISD school in hearing testing for the students. Please RSVP to your school nurse by October 10.

Oct. 16 - Vision Certification Training

9:30 a.m. to 2 p.m., Berry Center

Become a State certified trained volunteer to assist your CFISD school in vision testing for the students. Please RSVP to your school nurse by October 10.

October 23 - Classroom Assistance

10:00 a.m. to 2 p.m., ISC West

Learn basic classroom technology tips to assist students in the classroom. A campus administrator or VIPS liaison approval signature is required for this free technology training.

October 28 - Junior Achievement Volunteer Training

9:30 a.m. to 12 p.m., Berry Center

October 28 - Microsoft Word I & II

10:00 a.m. to 2 p.m., ISC West

Learn simple to moderate applications of Microsoft Word software. Administrator signature approval required to register for this free technology training.

October 30 - Fall Conference

8:00 a.m. to 2 p.m., Berry Center

A day of informative workshops is offered to volunteers, staff, parents and community members designed to support the work of volunteers in all district schools.

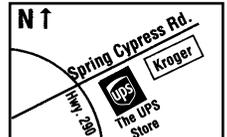
How to register for training - With the exception of Hearing and Vision Certification, register for training by emailing the PIE office at vipsrsvp@cfisd.net. Provide your name and the name and date of the training you wish to attend. Registration is required to guarantee a seat and training materials.

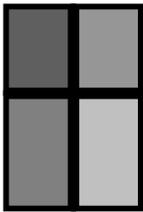
Adults only please.



Shipping • Packaging Services • Mailbox Services
 Copying • Finishing • Printing • Office Supplies
 Moving Boxes • Laminating • Stamps

17515 Spring Cypress, Suite C
 (Kroger Shopping Center)
281-304-6800





SAINT AIDAN'S

PISCOPAL CHURCH

...where people come together...

Sunday Schedule

8:00am Worship

9:15am Sunday School for All Ages

10:30am Worship

Wednesday Schedule

6:00pm Dinner

6:30pm Worship

6:45pm Classes for All Ages

Sunday, October 26th

4-6pm Fall Festival and Trunk 'N Treat

Check us out on the web at
www.staidanshouston.org

Father Justin, our Priest,
 looks forward to meeting you!
 Come see our new church at
 13131 Fry Road, Cypress, TX 77433





salon & day spa
www.atriumspa.com

281-897-9518

Serving the surrounding area since 1990

- Massages
- Haircuts
- bareMinerals
- Facials
- Hi-Lites
- dermalogica
- Body Polishes
- Manicures
- La-Tee-Da!
- Anti-aging Peels
- Pedicures
- Gift Cards...

\$5⁰⁰ OFF
any service

One coupon per client.
 Not valid on gift card purchase.

—Hours—
 Tues.-Fri. 9am-7pm
 Sat. 8am-5pm

9516 Jones Rd
 @ West Rd

Now Hiring!

7th Annual Fairfield

5K for Life

Benefiting the Leukemia & Lymphoma Society

It's a Run! It's a Walk! It's a Party!

Date: Saturday, Oct. 18th, 2008 Rain or Shine.

Time: 5K begins at 8:00 a.m. 50-yard dash begins at 8:45 a.m. Festivities follow with refreshments, prize drawings, and awards.

Place: Fairfield Athletic Center, 16055 Mason Road

Race packet pickup: 7 to 8 p.m. Friday evening at the Fairfield Athletic Club; 7:00 a.m. race day

Awards: 1st, 2nd, 3rd Male & Female overall; Boy under 12 & Girl under 12 (5K)

Fees: 5K--\$20 before 10/11; \$25 after 10/11

50-yard dash for kids 10 and under--\$10 before 10/11; \$15 after 10/11

Questions: Call Kelley Armstrong at 281-796-6577 or email at kdabrazofuerte@yahoo.com

Visit the website @ <http://www.fairfield5k.apluscompsci.com>

Online registration is available via Active.com (enter through our website).

One registrant per form. Copies accepted. Sorry, no refunds. Entrants will receive T-shirts, chances to win prize drawings, and refreshments. Additional chances for prizes can be purchased the day of the race, so bring your dollars! Jogging strollers are welcome. Sorry, no bikes, rollerblades, or scooters allowed!

Name _____ Address _____

Phone number _____ Email Address _____

Please circle shirt size: Youth L Adult S Adult M Adult L Adult XL

Please mail or deliver form to: Race director, 15418 Coral Leaf Trail, Cypress, TX 77433

Make checks payable to Kelley Armstrong.

ENTRY FORM MUST BE SIGNED BELOW TO ENTER RACE

Release of Liability. In consideration of acceptance of this entry, I waive and release any and all claims for myself and my heirs against Friendswood Development, Fairfield Athletic Club, Kelley Armstrong, all sponsors and their representatives for any and all injuries suffered by me in this event. I attest and verify that I am physically fit and have sufficiently trained for this event and my physical condition has been recently verified by a licensed medical doctor. Further, I hereby grant full permission to any and all of the foregoing to use photographs or images taken during this event for legitimate purpose. I agree to abide by the rules of this event and show good sportsmanship.

Signature: _____ Date _____



48 Hour
Cypress Station
CAR WASH
GUARANTEE

Dirty Car?
Bring in your car and
your receipt and receive
a **FREE Exterior Car Wash**



STATION
CAR WASH & LUBE
CYPRESS

17322 Spring Cypress Rd., Cypress, TX 77429
281-256-4080

Hours
M-F 8:00am - 6:00pm
Sat 8:00am - 6:00pm Sun 9:00am - 6:00pm

www.cypressstationcarwash.com



<p>COUPON</p> <p>\$3⁰⁰ Off</p> <p>Union Pacific Car Wash Package</p> <p>STATION CAR WASH & LUBE CYPRESS</p> <p><small>Not for use with other offers. Must present coupon when ordering service. Original coupon only.</small></p>	<p>COUPON</p> <p>\$5⁰⁰ Off</p> <p>Rio Grande Car Wash Package</p> <p>STATION CAR WASH & LUBE CYPRESS</p> <p><small>Not for use with other offers. Must present coupon when ordering service. Original coupon only.</small></p>
<p>COUPON</p> <p>\$7⁰⁰ Off</p> <p>Silver Bullet Car Wash Package</p> <p>STATION CAR WASH & LUBE CYPRESS</p> <p><small>Not for use with other offers. Must present coupon when ordering service. Original coupon only.</small></p>	<p>COUPON</p> <p>Lube, Oil & Filter Service + Free Carwash</p> <p>\$26⁹⁹ (Reg. \$31.99)</p> <p>STATION CAR WASH & LUBE CYPRESS</p> <p><small>Not for use with other offers. Must present coupon when ordering service. Original coupon only.</small></p>

SCHOOL BUS SAFETY

Please be aware of children walking and biking to and from school. Of course, we want all children to be safe and school buses are relatively safe. However, accidents and injuries involving school buses do happen. More often than not these injuries happen when children are entering or exiting the bus. Here are some safety tips for school bus riders.



away from the bus. When you are closer than 10 feet from the bus, the driver might not see you. This is known as the DANGER ZONE.

- Have a safe place to wait for the bus, away from traffic and the street.
- Stay away from the bus until it comes to a complete stop and the driver signals you to enter.
- Hold onto the handrails when entering or exiting the bus.
- Once on the bus, take your seat and remain seated face forward.
- Talk quietly so that you don't distract the driver.
- Never throw things on the bus and keep your hands to yourself.
- When you exit the bus, take ten giant steps

- If you forget something on the bus, do not return to the bus to get it. The driver might not see you.
- Be aware of the street traffic around you.
- If you need to cross the street, cross in front of the bus never behind the bus.

Motorists should follow safety rules around school buses. Yellow flashing lights indicate that the bus is preparing to stop. Motorists should slow down and be prepared to stop. Red flashing lights indicate that the bus has stopped and that children are getting on or off. Motorists must stop their cars and wait until the red flashing lights are turned off. Here are a few more traffic safety tips for motorists.

- When backing out of the driveway or garage, watch out for children.
- When driving through neighborhoods and especially in school zones, watch out for children. Children don't always pay attention to traffic and don't always know that motorists have trouble seeing them.
- Slow down. Watch out for children walking or playing in the street.
- Be alert and ready to stop. Children sometimes dart into the street.

Basically "Watch out for our Blackhorse Ranch children!"

En-Touch Systems *Technology for Today's Home*

- ◆ High Speed Internet
- ◆ Digital Cable Television
- ◆ Alarm Monitoring
- ◆ Local & Long Distance Telephone
- ◆ Home Integration & Networking

Communities We Serve:

- | | |
|----------------------------|-------------------|
| Aliana | Lone Oak |
| Berkshire | RiverPark West |
| BlackHorse Ranch | Riverstone |
| Cinco Ranch SW | Seven Meadows |
| Coles Crossing | Sienna Plantation |
| Cypress Creek Lakes | Stablegate |
| Cypress Creek Ranch | Sterling Lakes |
| Discovery at Spring Trails | Summerwood |
| Gleannloch Farms | Telfair |
| Grayson Lakes | Westgate |
| Long Meadow Farms | Westheimer Lakes |
| Lakes of Williams Ranch | |



Get it All as low as
\$90 a month!

Sign Up Today!
281.225.1000
www.entouch.net



Serving Houston Communities since 1996

* Taxes, regulatory fees and equipment charges not included. Alarm License #B10029. Restrictions may apply.

Six Basic Tenants to Successful Investing

Submitted by Kai A. Lamb

While no two investors are alike, these are some basic guidelines that I believe most investors should follow for successful investing.

1. Invest in top-rated, quality investments.

Sounds very basic, but you would be amazed at how often I see an individual assets are not allocated to quality investments. Below are two ways to make sure you are in top-rated, quality investments:

- If investing in individual equities, one should only invest in well-managed, quality stocks. A well-known television personality refers to this as investing in the “best of breed”. These are usually the stocks of high quality companies when compared to their competitors within the same sector or industry.
- If investing in mutual funds, one should use free Internet tools, such as Morningstar.com, to ensure that their funds are top rated. While mutual fund portfolios should not be constructed purely on Morningstar® star-ratings, investors should stick the best managed funds with low expenses – typically these garner 4 and 5 star ratings by Morningstar®.

2. Understand that Potential Higher Reward could mean Higher Risk.

A couple of years ago, someone asked me what type of return they could reasonably expect to receive from an investment classified

as moderate to conservative. Since interest rates were higher at that time, I told them they could typically expect about a 6% to 7% annual return. They disputed why they would have to settle for such low rates because they said they could purchase something called a first trust-deed and receive interest payments of 12%-14% annually. Today, many of those same first trust-deeds in Las Vegas and Phoenix are in default and have stopped all interest payments. Therefore it is important to understand that there is a direct relationship between higher reward and higher risk.

3. Be Disciplined.

All too often, investors make emotional decisions based on daily market activity or newspaper headlines. Successful investing for the every day investor is a long-term endeavor that requires disciplined diversification, not short-sighted or market timing trading.

4. Incorporate Non-Correlated asset classes into your portfolio diversification.

While not appropriate for all investors, some investors should incorporate a small percentage of non-correlated asset classes in their portfolios. This may potentially increase a portfolio's return while actually reducing its overall risk. Correlation measures how closely

(Continued on page 13)

NOW OPEN Emergency Room Open 24 Hours

Ready or not... we are.

Texas Emergency Care Center is open **24 hours a day**. We're committed to delivering comprehensive medical services in a comfortable environment with little to no wait time – day or night.

You'll experience:

- A full-service facility equipped with a complete laboratory, radiology, CT scanning and cardiac monitoring.
- Prompt, friendly and caring service.
- Quality face time with a physician who is both emergency residency-trained and Board Certified in Emergency Medicine.

After all, emergencies just can't wait.

281-304-9113

All private insurance accepted.



T E X A S
EMERGENCY CARE
C E N T E R A T C Y P R E S S



Spring Cypress at Skinner Road
17255 Spring Cypress Road, Suite A
www.txercare.com



Accredited by the Joint Commission of Accreditation of Healthcare Organizations for our commitment to excellence.



Six Basic Tenants- (Continued from Page 12)

two assets relate to one another. For example, stocks and bonds are considered to have an inverse correlation – where if one goes up in value, the other is expected to go down in value. Asset classes such as natural resources, commodities and even real estate are considered non-correlated asset classes – their price movements are not directly tied to the prices of stocks or bonds.

5. Understand your investments.

While every investor does not need to be a securities analyst and understand each of their investments' alpha, beta or standard deviation – they should have a fundamental understanding of what they own, why they own it and what type of return they can reasonably expect from their investments. A good rule of thumb is that if you cannot explain your investments to another individual, then you probably should not be investing in that investment.

Variable annuities are a prime example of this. This type of annuity typically has so many bells and whistles, confusing riders and underlying fees that I personally believe that a large percentage of annuity holders do not truly understand the details of their annuities and how they work.

6. If you work with a “financial advisor” you should...

- Check your advisors background on www.FINRA.org - Broker Check. I have seen far too many advisors that were selling cars one year, pass a few securities exams and now they are advising

clients on how to manage their wealth.

- Ask questions – lots of them. All too often, investors will not question the advice given by their advisor. Very appropriate questions include “How long have you worked as a Financial Advisor?”, “How much can you discount this trading commission?” or even “How much do you earn from this trade?” This is your hard earned money and the investing of such may directly impact your future financial well-being – ask questions. Good advisors have nothing to hide.
- Understand the fundamental role your advisor can play in your investing and the significant difference between a stockbroker and a Registered Investment Advisor.



Angels' Attic
Resale Shop

benefiting
Cypress Assistance Ministries

281-955-7683
Monday-Wednesday 10-6
Thursday-Saturday 10-3

- Clothing
- Furniture
- Toys
- New Jewelry
- Housewares



11202 Huffmeister
Donations Welcome
Tax Receipts Given

TAXES • ACCOUNTING • BOOKKEEPING

**Make an appointment to discuss
Year-end Tax Planning advice for your
Personal or Business Taxes**

Lisa Beitler

Certified Public Accountant

17 years experience
Texas A&M Graduate
Cypress resident

“The Cypress CPA”

281-455-5625

lisabeitler@yahoo.com



“I am a full-service CPA offering a personalized approach to your personal and business accounting needs in Cypress, Texas.”

- Personal and Business Tax returns
- QuickBooks services including training
- IRS problem resolution
- Payroll preparation, Sales Tax, Property taxes
- Financial statements
- Small business set-up and consulting
- Tax planning

We're in your neighborhood!



- Creating beautiful smiles in less time
- We accept most insurance and PPO plans
- Flexible payment options
- X-rays, photos & models done in-office
- Open Saturdays by appointment

*“Our commitment is to help
you get the smile
you've always wanted”*

**Call now to schedule an appointment
for a FREE consultation!**

Virginia Noriega, DMD, MS

5547 Highway 6 North

Houston, TX 77084

291-463-6757

www.coppercreekortho.com



Benefit for "Help Lauren Learn"

Lauren is 5 years old. She has a twin sister Elizabeth and a younger brother Jack. Lauren laughs, explores, plays and loves just like many 5 year olds. Lauren is deaf blind. Lauren will learn to communicate with her hands - but she needs an intervener to open these doors. In the United States, interveners are not recognized as licensed professionals as they are in Canada. All interveners in the United States must be privately funded. So providing an intervener for a child in Texas becomes the sole responsibility of the family. Interveners are \$1,000-\$1,500 a week. Lauren's family is looking for help in the form of donations to pay for Lauren's intervener.

On the morning of Saturday, October 18, the Northwest Houston Mothers of Multiples (NWHMOM) will hold a Bake Sale during their Fall "Garage Sale" at the Outback Steakhouse Parking lot (7070 Highway 6 North, Houston, TX 77095; in the Best Buy/Barnes & Nobles shopping center). The proceeds from the Bake Sale will be donated to Lauren's family to help with the costs of Lauren's intervener.

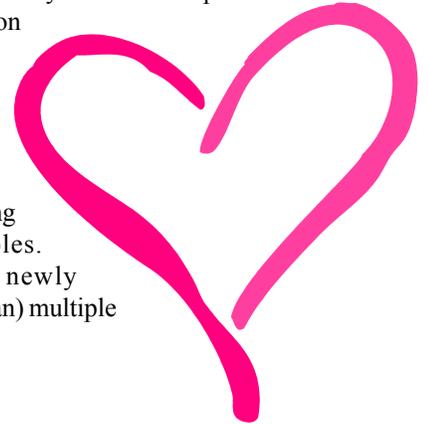
In addition, NWHMOM will host a Vendor Day on Saturday, October 25 from 9 am to 4 pm at the Coles Crossing subdivision clubhouse (13050 Barker Cypress, Cypress, TX 77429) to further help support Lauren's intervener costs. The Vendor Day will have a

variety of merchandise: from home décor to clothing and accessories, jewelry, fall and holiday decorations and gifts, food items and much, much more. Come out and start your holiday shopping early!

For more information about Lauren please visit her website: www.HelpLaurenLearn.net. NWHMOM hopes to see everyone at the Bake Sale and/or the Vendor Day. Please come out and support Lauren!

The Northwest Houston Mothers of Multiples (NWHMOM) meet the third Thursday of every month at 7 pm at the Coles Crossing subdivision clubhouse (13050 Barker Cypress in Cypress). NWHMOM assists mothers of multiple birth children by lending them support, sharing information and relating experiences raising multiples. Welcoming all expectant, newly delivered and seasoned (veteran) multiple mothers.

Details: www.nwhmom.org



Let's Talk Real Estate



IT'S ABOUT
MORE THAN
A SIGN
OUT FRONT

Amy Healy
832-567-7830
amy.healy@century21.com



Your
Property
Marketing
Expert

Come see our new location!

26331 Northwest Freeway, Suite 100
Cypress, TX 77429
(between CVS and IHOP)



OPTIMAX VISION

Dr. Sharon U. Than
Therapeutic Optometrist

281-373-1163

www.optimaxvision.com

12344 Barker Cypress Road, Ste. 170
(north of 290 behind Randalls)



- Comprehensive Adult and Children Eye Exams
- Full Glasses and Contact Lens Dispensary with In-house Laboratory
- LASIK and Cataract Evaluations
- Management of Eye Infections and Diseases
- Non-dilation Retinal Camera Available



Authorized Merchant
for prescription
Maui Jim Sunglasses

Accepting New Patients
Same Day Appointments
Se Habla Espanol

Business Classifieds

ON-SITE COMPUTER SERVICES. Services Include: Setting up new workstations, transferring data from old to new, and troubleshooting hardware & software problems. Also speeding up computers that run slow. My office is in Tomball and I make service calls in the afternoons only. Saturdays usually fine. BOZCO PC Specialist, 713-266-1213 www.bozco.bz

Classified Ads

Personal classifieds (one time sell items, such as a used bike...) run at no charge to Blackhorse Ranch residents, limit 30 words, please e-mail blackhorse@PEELinc.com.

Business classifieds (offering a service or product line for profit) are \$50, limit 40 words, please contact Peel, Inc. Sales Office @ 888-687-6444 or advertising@PEELinc.com.

Do You Have Reason to Celebrate?

We want to hear from you! Email blackhorse@peelinc.com to let the community know!



Opening November 1st

Located at Houston Premium Outlets
Hwy 290 & Mason Road
29300 Hempstead Rd. Cypress, TX 77433

- One of a kind Santa Photo Experience
- Personalized visit with Santa
- Create your Santa Letter & send it Live
- Craft a Souvenir Toy signed by Santa himself
- Decorate a giant Cookie with Mrs. Clause
- Play in Real Snow!

For more information visit our website
www.mysantaexperience.com 832-559-7137
Appointments Available

Santa without a wait!

Fall Festival

2008

Fairfield Baptist Church

Friday, October 31 6:30-9:30 pm

Fairfield Baptist Church Parking lot

Admission:

1 unopened bag of pre-wrapped candy

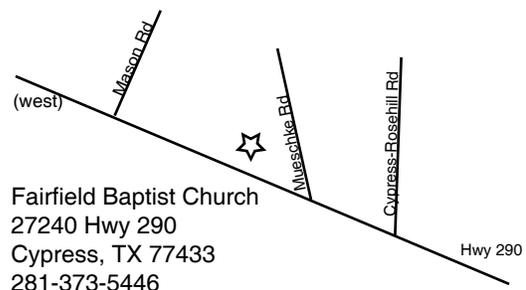
Family Fun:

Trunk-or-treat
Laser Tag
Hay Rides
Moonwalks/Slides
Climbing walls
Obstacle course
Music & Drama

Fun food and much more.....

Questions?

www.fairfieldbaptist.com



RANCH RECORD

Clay Road Baptist Church Annual Craft Sale

Saturday, October 11th
9:00am to 4:00pm

Crafts, Collectibles, Jewelry, Art, and more!

Free admission, over 40 inside booths with many outdoor booths as well, door prizes every 30 minutes, lunch available.

Clay Road Baptist Church is located at 9151 Clay Road at the intersection of Clay Road and Pinemont. For more information contact the Church Office at 713-462-3401.

DISCLAIMER: Articles and ads in this newsletter express the opinions of their authors and do not necessarily reflect the opinions of Peel, Inc. or its employees. Peel, Inc. is not responsible for the accuracy of any facts stated in articles submitted by others. The publisher also assumes no responsibility for the advertising content with this publication. All warranties and representations made in the advertising content are solely that of the advertiser and any such claims regarding its content should be taken up with the advertiser.

* The publisher assumes no liability with regard to its advertisers for misprints or failure to place advertising in this publication except for the actual cost of such advertising.

* Although every effort is taken to avoid mistakes and/or misprints, the publisher assumes no responsibility for any errors of information or typographical mistakes, except as limited to the cost of advertising as stated above or in the case of misinformation, a printed retraction/correction.

* Under no circumstances shall the publisher be held liable for incidental or consequential damages, inconvenience, loss of business or services, or any other liabilities from failure to publish, or from failure to publish in a timely manner, except as limited to liabilities stated above.

Cypress Christian School Welcomes New Principal

Cypress Christian School is pleased to announce the appointment of Donna Stumbaugh to the position of elementary principal.

Mrs. Stumbaugh has committed her time, talents, and energy during the last 12 years to minister to students, parents, and teachers at Cypress Christian School, said Dr. Glenn Holzman, Head of School. Her proven experience in curriculum development and improvement, as well as her extraordinary organizational and leadership skills, allow her to join the administrative team this year. Mrs. Stumbaugh is unquestionably dedicated to Christian education. She understands that Christian education is an opportunity to instill Christian values through scripture. She is committed to the ideal that teachers are living examples of who Christ is, as they teach about God's world through God's word.

Mrs. Stumbaugh's education and experience include the following:

- Bachelor of Science in Education from University of Arkansas
- Master's Degree in Learning Disabilities from University of Tulsa
- Gifted and Talented and Mid-management certificates from the University of St. Thomas
- Texas Certification: Elementary Education, Learning Disabilities, Gifted and Talented and Mid-Management
- More than 28 years of experience in curriculum development and classroom instruction

BOOK NOW
281-758-2777
www.BalleBliss.com

13611 Skinner Rd, Suite 270
Cypress, TX 77429
(281) 758-2777



Balle Bliss
Luxury Medical Spa

LASER 360
Complete Skin Rejuvenation treatment is safe, comfortable and effective without any injections, surgery or down time. Laser 360 uses 3 technologies that include skin resurfacing, tightening, and coloring all in one.

SKIN TIGHTENING

SKIN REJUVENATION

VASCULAR & PIGMENTED LESIONS

SCLECTHERAPY

LASER VEIN THERAPY

LASER HAIR REMOVAL

ACNE THERAPY

MEDICAL GRADE CHEMICAL PEELS

CONTRACEPTION OPTIONS
(IUD, Implanon, etc)

TATTOO REMOVAL

BOTOX®
Smooths wrinkles and reduces: forehead worry lines, brow frown lines, crow's feet, vertical lines around the lips, dimpling of the chin.

Restylane®
augment lips and depressions in the skin including acne scars.

Perlane®

Radiesse®
effective treatment for filling and correcting smile lines, nasolabial folds, and wrinkles around the nose and mouth.

Juvéderm™
smooths away facial wrinkles and folds, like your "smile lines" or "parentheses" (nasolabial folds)

Dermal Fillers

Mesotherapy/Cellulite Reduction

Dermaplane

Complimentary consultation with Dr. Sohal

DERMASWEEP
(Revolutionary Microdermabrasion System)
Promotes silky skin, stimulates blood flow, cleans pores, removes old skin, injects nutrients

Now available in Cypress

Finally, GET REWARDED for going shopping!



With A
FIRST SERVICE
VISA CHECK CARD
YOU EARN ONE
POINT FOR EVERY
TWO DOLLARS
SPENT!

EVERY TIME YOU USE YOUR
FIRST SERVICE VISA® CHECK CARD,
you'll EARN POINTS TOWARDS:
•MERCHANDISE •AIRLINES •TRAVEL PACKAGES
•RESTAURANTS •RENTAL CARS •AND MUCH MORE

Don't have a checking account yet?
Ask for details on how to open one today!



Northwest Branch
9621 W Sam Houston Parkway N
832.688.1000
www.FSCU.com

Kids' Club

Attention KIDS: Send Us Your Masterpiece!

Color the drawing below and mail the finished artwork to us at 311 Ranch Road 620 S Ste. 200, Lakeway, TX 78734
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!

Name: _____ (first name, last initial)

Age: _____ Email Address: _____

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



Blackhorse Ranch



The Blackhorse Ranch Kids Club Coloring Page is sponsored by:

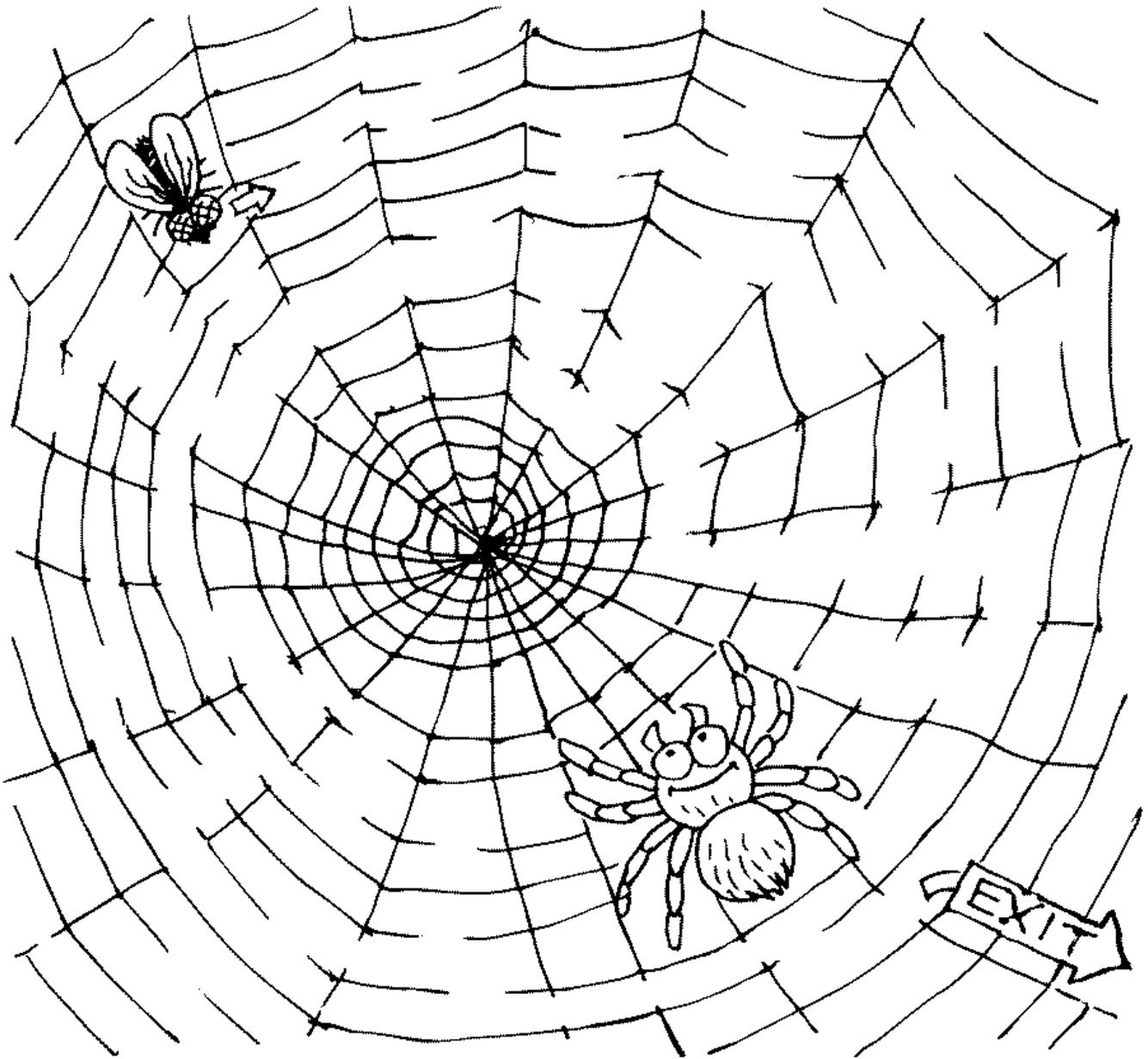
Montessori Preschool @ Copperfield

8007 Queenston Blvd, Houston TX 77095 • 281-345-78722 • Email: ourpreschool@aol.com

Your Child deserves the best!

Kids Corner

MAZE CRAZE



Follow Our Top 10 Ways To Save Gas!

Submitted by Leonard Johnson

If you are serious about saving more gas, it is important to understand that you will see the largest savings when you practice a combination of proper car care and smart driving behaviors. An aggressive attack plan can save you hundreds of dollars per year in fuel.

- 1) Drive fewer miles: Combine errands, carpool when possible, eliminate unnecessary trips. The average vehicle uses a gallon of fuel for every 20 miles driven. A few thousand less miles per year adds up to big money!
- 2) Correct tire pressure: This one has gotten a lot of press recently, but improper tire pressure can cost 3% in fuel economy.
- 3) Replace dirty air filters: Replacing your air filter every 12,000 miles will save up to 10% fuel.
- 4) Pay attention to the Orange engine light: This light warns you when something is

wrong in your fuel or emission system. A faulty Oxygen sensor or fuel injector can waste 35% more fuel and increase the harmful pollutants your vehicle emits.

- 5) Check the gas cap: 147 million gallons of gas vaporizes annually in the U.S. due to loose gas caps.
- 6) Avoid jack-rabbit starts: The key to good fuel economy is smooth starts and stops. Driving like a grandma may not be fun, but it will raise your fuel mileage by up to 33%.
- 7) Slow down: Every 5 miles per hour over 60 mph is like paying an additional .26 cents per gallon for gas.
- 8) Remove excess weight: Every 100 pounds of weight reduces your mpg by 2%.
- 9) Change to synthetic motor oil: Reduces friction and increases fuel mileage by 2%.
- 10) Inspect brakes - Dragging brakes can seriously decrease fuel mileage.

The Ranch Record

A newsletter for Blackhorse residents by Blackhorse residents.

The Ranch Record is a monthly newsletter mailed to all Blackhorse Ranch residents. Each newsletter includes valuable information about the community, local area activities, school information and more.

If you are involved with a school group, play group, scouts, sports activity, social group, etc. and would like to submit an article for the newsletter you can do so online at www.PEELinc.com or you can email it blackhorse@peelinc.com. Personal news for the Stork Report, Teenage Job Seekers, special celebrations, birthday announcements and military service are also welcome.



SparkPowerBank
www.sparkpowerbank.com

By Spark Energy

**SIGN-UP ONLINE
TODAY!**

We Challenge What You Pay For Electricity!

If SparkPowerBank isn't your current electricity provider...chances are you're paying too much!



I'm Texas Energy Analyst Alan Lammey. Maybe you've heard me on the radio talking about the market forces that drive energy prices. I'm here to tell you that you're not stuck paying those high prices to big electric companies anymore! **Stop it.**

Why pay more than you have to? Those days are over!

Why would you want to go with an electric provider that charges you more, when you can go to www.sparkpowerbank.com and pay far less for the same electricity?

Make sense?

Please choose "Newsletter Ad" as your referral on the SparkPowerBank.com website.



Selling Your Home In Blackhorse?

*Put the Don and Jeanne
Machrowicz Team to work for you!!*

- Marketing on multiple websites for 24/7 exposure of your home
- Don & Jeanne Machrowicz have over 30 years of real estate experience
- Honored by the Houston Business Journal as one of the top 25 residential real estate teams in the city
- Flexible commission plans

Blackhorse Year-to-Date Sales Report

	Nov '07	Dec '07	Jan '08	Feb '08	Mar '08	Apr '08	May '08	Jun '08	July '08	Aug '08
\$451,000 and above	1	1			0	0	1	0	0	0
\$351,000--\$450,000	2	1			1	1	0	1	0	2
\$276,000--\$350,000			1		3	2	0	0	2	1
\$231,000--\$275,000		2			0	1	0	1	1	1
\$201,000--\$230,000		1			1	0	0	1	0	0
\$200,000 and below					0	0	0	0	0	2
Total	3	4	1	-	5	4	1	3	3	6
Highest \$/sq ft	\$172.45	\$114.31			\$92.22	\$97.18	\$138.57	\$88.17	\$88.99	\$92.18

This information is taken from the Houston Multiple Listing Service

**FOR OUTSTANDING AGENTS &
OUTSTANDING RESULTS....
CALL 281-373-4300**



RE/MAX PREFERRED HOMES

Serving Cypress and Northwest Houston for 15 years

e-mail: jeanne@donandjeanneteam.com

www.remaxpreferredhomes.com

*Thinking
about a career
in real estate?
Schedule a confidential
conversation with Jeanne
at 713.582.3131.*

Peel, Inc.

311 Ranch Road 620 S. Ste 200
Lakeway, Texas 78734-4775

PRSRT STD
U.S. POSTAGE
PAID
PEEL, INC.

☎ **Voice 512-263-9181**

💻 **www.PEELinc.com**

BK