

THE SUN



News For the Residents of Stone Gate

May 2009 - Volume 2, Issue 4



FINANCIAL CORNER

Submitted by Rich Keith



Let's look at a new law enacted in late 2008: the Pension Act's RMD Waiver for Calendar Year 2009. Many retirees have had to sell retirement plan account or traditional IRA assets at distressed values in order to generate the cash needed to make required minimum distributions (RMDs). Beneficiaries of retirement plan accounts or traditional IRAs have faced similar problems. The Pension Act enacted late last year provided relief by waiving the RMD for calendar year 2009 only. It also relieved designated beneficiaries of the need to make minimum distributions for 2009. Had the waiver not been granted, many individuals with retirement accounts invested in beaten-down assets such as stocks or mutual funds would have had to sell assets at a loss to generate RMDs for 2009. But the new law change helps even those people who would otherwise have to make RMDs from retirement plan accounts and traditional IRAs invested in "bulletproof" assets such as government-insured CDs. If you can afford to skip this year's RMD, you can lower your tax bill for 2009.

The overall purpose of the RMD rule is to make sure retirement accounts and IRAs are used primarily for the owner's retirement, rather than as a tax-sheltered nest egg for the family; a prohibitively expensive IRS penalty rule applies if an RMD isn't made. Distributions from retirement plans or IRAs are fully taxed as ordinary income (unless you made nondeductible contributions). The new law allows older individuals to skip the RMD that would otherwise be required for calendar year 2009.

The new law has an impact on three distinct groups of people—here's how you or a family member may be affected.

(1) Older individuals who are retirement plan account and traditional IRA owners. Generally, required payouts

from IRAs must begin when you attain age 70 1/2. Once they begin, RMDs must be made following an IRS schedule over your life or over the lives of you and the person you designate as beneficiary of the retirement account or IRA.

(2) Beneficiaries of retirement plan accounts or traditional IRAs. If a person dies before exhausting the funds in his or her employer retirement plan account or IRA, the balance may be left to an individual designated as a beneficiary (there may be a group of beneficiaries). If you are a designated beneficiary, you also must make minimum annual withdrawals (which generally are fully taxable) from your inherited retirement plan account or IRA. The new law allows designated beneficiaries of retirement plans or IRAs to skip the annual payout that would otherwise be required for calendar year 2009.

(3) Beneficiaries of Roth IRAs. The new law doesn't affect owners of Roth IRA accounts for the simple reason that they do not have to make lifetime RMDs from these accounts. However, it does affect beneficiaries of Roth IRAs, who must make minimum annual withdrawals after the account owner dies. Thanks to the new law change, RMDs are waived for 2009 from their inherited Roth IRAs. This won't affect their income tax, since distributions to designated beneficiaries of Roth IRAs are tax-free. However, it will avoid having to sell reduced-in-value assets to make the otherwise-required distributions, and it will make it possible for designated beneficiaries to leave more money at work within the tax-shelter of the Roth IRA. Source: adapted from L.Plescia, BWTP,

PC, 2009. Please call Rich Keith if you have

questions or concerns on how the new law change waiving RMDs for 2009 may affect you or a family member.



Newsletter Information

Publisher

Peel, Inc. www.PEELinc.com, 512-263-9181
Article Submission articles@PEELinc.com
Advertising..... advertising@PEELinc.com

Welcome to The Sun

A newsletter for Stone Gate residents

by Stone Gate residents.

The Sun is a monthly newsletter mailed to all Stone Gate residents. Each newsletter will be filled with 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 articles@peelinc.com. Personal news for the Stork Report, Teenage Job Seekers, special celebrations, birthday announcements and military service are also welcome. Our goal is to keep you informed!

Advertising Information

Please support the businesses that advertise in The Sun. Their advertising dollars make it possible for all Stone Gate residents to receive the monthly newsletter at no charge. If you would like to support the newsletter by advertising, please contact our sales office at 512-263-9181 or advertising@PEELinc.com. The advertising deadline is the 10th of each month for the following month's newsletter.

Classified Ads

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

Business classifieds (offering a service or product line for profit) are \$50, limit 40 words, please contact Peel, Inc. Sales Office @ 512-263-9181 or advertising@PEELinc.com.

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Lone Star College- CyFair Perspective

GRADUATION ORIENTATION SET MAY 6

All LSC-CyFair graduates planning on participating in the commencement ceremony May 9 at the Berry Center should attend the May 6 orientation at 6:30 p.m. in the Conference Center for all ceremony information. For graduation information, call 281-290-3200, e-mail jose.d.deleon@lonestar.edu, or go to cyfair.lonestar.edu/graduation.

REGISTRATION UNDER WAY FOR SUMMER AND FALL

Summer and fall registration are under way at Lone Star College-CyFair and Lone Star College-Fairbanks Center. With courses designed to transfer to four-year institutions, two-year associate degrees and career programs developed to meet the needs of tomorrow, LSC-CyFair has everything to meet your interests as well as academic and workforce needs. Financial aid, scholarships and payment plan available. For the best selection on the courses and times that will fit your schedule, register now! Call 281-290-3200 or 832-782-5000 for information; go online to CyFair.LoneStar.edu; or visit one of our conveniently located campuses at 9191 Barker Cypress or 14955 Northwest Freeway.

WHAT'S ON STAGE IN THE CENTER FOR THE ARTS?

In the Main Stage Theatre, enjoy the lyric opera "The Medium" through May 3; "Music of the Court," String Orchestra concert May 4 and "Jazz Jam" a jazz band concert May 6. Save the date June 8 – June 20 for the summer children's show "Aladdin." For information, call 281-290-5201 or go to CyFair.LoneStar.edu/boxoffice.

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: an international summer buffet May 6, cultural talk on Japanese Americans May 13, opera scenes from Romeo and Juliet May 20 and networking Facebook style May 27. Call the library at 281-290-3213 for L.I.F.E. program information or go online to CyFair.LoneStar.edu/library.

ADVISING AND REGISTRATION FAIR FOR BACHELOR'S OR MASTER'S DEGREE SEEKERS SET MAY 14

Lone Star College-University Center, located at 3232 College Park Drive, The Woodlands, will have an Advising & Registration Fair, 4 p.m. – 7 p.m. Thursday, May 14. The partner universities advisors and faculty will be available to answer questions regarding registration for the Summer 2009 semester. Earn a Bachelor's or Master's Degree from Prairie View A&M University, Sam Houston State University, Texas A&M University, Texas Southern University, University of Houston or University of UH-Downtown, close to home! For information, call the Student Services Office at 936.273.7510 or 281.618.7140.

2009 "Egg"stravaganza



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55+ Fun Day at iT'Z on May 27, 2009 from 9:30 am to 1:30 pm

FREE Vendor Expo, Health Checks and Texercise Kickoff with buffet lunch and game card included.

In recognition of Older Americans Month we are celebrating National Senior Health and Fitness Day on May 27, 2009 with a Kickoff for Texercise. This event is sponsored by The Mayor's Wellness Council, Texercise, Humana, Heartland of Willowbrook and many other local companies in the Houston area.

Church groups, community centers, and individuals over 55 are invited to the FREE event.

RSVP: Contact Donna Martin with Heartland to reserve your space for your group or individual seating: 281-253-2941

Location: iT'Z, 18355 Tomball Parkway, Houston, TX 77070

Cost: FREE buffet lunch and game card for all seniors 55+ with RSVP by May 1.

Event details contact:

Doothy Gurka, 281 290 0190

www.dgurka.com, dorothygurka@att.net

More HELP for PETS ...

When a pet is lost, finding the pet means that time is of the essence. It takes time to create, print and distribute flyers. The flyers are many times illegible because of wind or rain. I certainly do not fault the pet owner because I have done this myself.

Frustrated, I thought there has to be a better way. So that is why we created Cypress Lost Pet Alert.com. The idea is to very quickly get the word out through an e-mail alert to as many neighbors as possible plus post the picture and information about the pet on the website under the specific neighborhood.

Once the email alert goes out to the specific neighborhood, many, many neighbors are now aware. If they happen to forward the email to their friends who have not signed up, it could mean hundreds of your neighbors are already alerted and are keeping their eyes open for your lost pet.

Cypress Lost Pet Alert.com is on-call 7 days a week from sun up to sun down and is FREE. We are glad to work with any informal email chains. The whole idea is to find lost pets quick for the good neighbors in Fairfield and surrounding areas.

Regards,

RB Cox

alert@CypressLostPetAlert.com

www.CypressLostPetAlert.com

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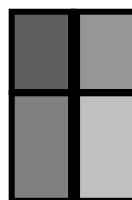
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Cy Wood's After Prom Party, WRAP, Is Almost Here!!

CFISD Berry Center - May 22, 2009, 11:00 pm - 6:00 am

You can help!!

WRAP's Busy Parent Fundraiser is the easiest fundraiser of the year!

Remember, WRAP has 501c(3) non-profit status, so your contributions are tax deductible. Print form from website www.cywoodswrap.org and mail to:

WRAP
P O Box 800
Cypress TX 77410-0800

100 WRAP bucks are given for every \$1 donated and there is still time to get bonus bucks! Bonus is shown on the donation form.

Class of 2009 Senior DVDs can be ordered for \$10 at the VIPS window. Enjoy treasured memories of our first graduating class of Cy-Woods High School Wildcats...a picture is worth a thousand words.

Corporate donations are welcome and desired!! Please help contact local businesses and corporations to support our event which provides a drug and alcohol free party for our graduating seniors and their guests after the Prom. ("Prospective Donor" letter is on the forms page of the website.)

Senior Gift Bags - We are in need of donations for senior gift bags (given to each Cy Woods senior attending WRAP). Please contact Claudia Carson at ccars4@sbcglobal.net

Prizes for Drawings - We are planning on having lots of prizes for the drawings throughout the night and we need your help. Please contact Gina Baker at gina@ginabaker.com to contribute.

WRAP bucks are given for every \$1 donated. You choose the senior you would like the WRAP bucks awarded to.



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HEALTHIER HOMES

By: Michelle & Charlie Bubnis

WHAT DO LABELS ON PRODUCTS REALLY TELL US?

We are constantly reading labels because we believe that the product information listed will inform us as to whether the product is healthy for our home and family. Listed below are three best selling products. Each product is manufactured by U.S. companies with both domestic and international sales up to one billion dollars annually. One tends to believe that what is printed on the product label is what truly is in the product. However, many times there are toxic chemicals within that are not listed.

PRODUCT #1 – PLUG IN AIR FRESHENER

Printed on the label: *No ingredients listed*

Laboratory testing showed that the product actually contained: d-limonene, alpha-pinene, beta, pinene, ethanol, ethyl butanoate, ethyl acetate, 3-hexen-1-ol, 1-butanol, 3 methyl-acetate, beta-phellandrene, acetaldehyde, benzaldehy, carene isomer, 1-methyl-3(1-methylethyl-cyclohexane, isopropyl alcohol, 1-butanol, 2-methyl-acetate, camphene, acetone, methyl butanoate, dimethyl ethyl cyclohexane, alpha-phellandrene

PRODUCT #2 – DRYER SHEET

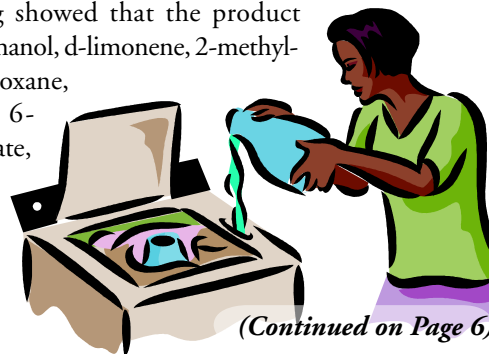
Printed on the label: *Biodegradable cationic softeners & perfumes*

Laboratory testing showed that the product actually contained: linalool, ethanol, loenyl acetate, cls-rose oxide, carene isomer, 2, 4-dimethyl-3-cyclohexane, 1-carboxaldehyde, d-limonene, 3-methyl-2-buten-1-ol acetate, 2, 7-dimethyl-2, 7-octanediol, alpha-pinene, trans-rose oxide, eucalyptol, alpha-phenyl ethyl acetate, beta-pinene

PRODUCE #3 – SCENTED LIQUID DETERGENT ADDED TO THE LAUNDRY

Printed on the label: *Ingredients include biodegradable surfactants (anionic and non-ionic) and enzymes.*

Laboratory testing showed that the product actually contained: ethanol, d-limonene, 2-methyl-2 propoanol, 1, 4-dioxane, 3, 7-dimethyl-1, 6-octadiene, ethyl acetate, alpha pinene, beta-pinene, 2-butanone, 1-methyl-3(1 methylethyl) – cyclohexene, 2,



(Continued on Page 6)





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Healthier Homes - (Continued from Page 7)

4-dimethyl – 3-cyclohexene – 1-carboxaldehyde, undecane, beta-terpinene

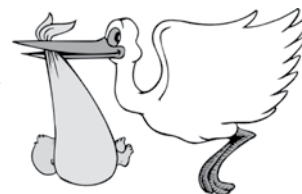
There is an obvious difference between the chemicals identified in the laboratory study and the chemicals listed on the product labels. Several of the products emit Hazardous Air Pollutants which are harmful to human health. Currently there is not a United States Law requiring that consumer products or fragrance chemicals be fully disclosed even though they are main sources of toxic volatile organic compounds (VOC's). Regulation of consumer products other than food, drugs, cosmetics, tobacco and pesticides largely fall under the Consumer Product Safety Act (CPSA). The CPSA does not require disclosure of all ingredients in all products. This is troubling since ninety percent of total human exposure to VOC's come from small sources, close to us and within our control, but they are not listed on the labels. Shouldn't we be concerned?

THE ABOVE INFORMATION WAS TAKEN FROM THE FOLLOWING STUDY:

Steinman A.C, *Fragranced Consumer Products and Undisclosed Ingredients, Environmental Impact Assessment Review* (2008)
doi:10.1016/j.eiar.2008.05.002

Stork Report

If you have a new addition to the family please let us know by emailing articles@PEELinc.com and we will include an announcement to let everyone know!



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meet our team

Huong T Le, MD
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Blandina Sison, MD
Marian Allan, MD
Anthony Yee-Young, MD
Diana Malone, MD
Shital Patel, MD
Heidi Nashed-Guirgis, MD
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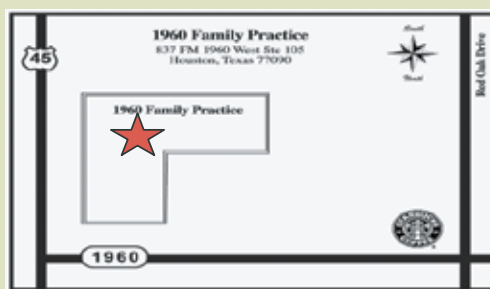
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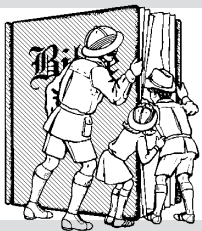
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Jersey Village Baptist Church Vacation Bible School

June 22-26

Take a thrilling ride across the land down under with The VBS Boomerang Express! As kids wind their way across Australia, they'll discover the vastness of God's love, and they'll learn that no matter where they go or what they do in life-it all comes back to Jesus. All children ages 4 (as of September 1, 2008) -5th Grade are invited to attend. VBS lasts from 9 am to 12 pm daily and is a **FREE** event.

Cypress Christian School Students Raise Money for Orphanage

When students in Miss Shelby's second grade class started studying money in math, they learned a two-fold lesson: how to count change and how to change someone's life.

Students were encouraged to bring their dimes, nickels, and pennies to class during a two-week mission project called "Change to Change the World for Jesus" The goal of the project was to raise money for His Cherished Ones, an orphanage in Africa run by former CCS teacher Trena Ivy.

"When the students saw the pictures on Miss Ivy's blog of poor African children without shoes or food, they were inspired and motivated," said Miss Shelby. "They gave their Christmas money and money from their own piggy banks. The students also chose to give up their snacks at

school and donate the money to the project." As a result of their efforts, the class collected more than \$1000 to send to the orphanage.



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Chicken Waldorf Salad with Mexican Mint Marigold Dressing

Serves 6

CHICKEN SALAD:

- | | |
|----------|--|
| 4 (4-oz) | Boneless, skinless chicken breasts, cooked and diced |
| 2 Medium | Granny Smith apples, cored and diced |
| 4 | Green onions, sliced, including tops |
| ½ Cup | Dried cranberries or cherries |
| ½ Cup | Chopped celery |
| ½ Cup | Chopped pecans |

DRESSING:

- | | |
|--------------------------|---|
| ½ Cup | Mayonnaise |
| ½ Cup | Sour cream |
| 3 Tbsp | Chopped Mexican mint marigold (or 3 Tbsp fresh tarragon or 1 tsp dried) |
| 1 Tbsp | Tarragon wine vinegar |
| 2 tsp | Dijon mustard |
| 1 tsp | Beau Monde seasoning (by Spice Island) |
| Dash | Tabasco |
| Salt and pepper to taste | |

Mix chicken salad ingredients in a bowl; toss gently to combine. In a separate bowl, stir dressing ingredients together. Combine dressing with salad, adding enough dressing to bind salad. Chill and serve on leaf lettuce.

Happy May!

Molly, www.thediningdiva.com

Newsletter Article Submissions

Interested in submitting an article? You can do so by emailing articles@PEELinc.com or by going to <http://www.peelinc.com/articleSubmit.php>. All news must be received by the 9th of the month prior to the issue. So if you are involved with a school group, scouts, sports etc – please submit your articles for The Sun. Personal news for the Stork Report, Teenage Job Seekers, special celebrations and military service are also welcome.

St. John Lutheran Early Childhood Center, a Nationally Accredited Facility, located at 15237 Huffmeister, has been serving the Cypress area since the '80s.



Openings at St. John Summer Camp!

June 8, 09 – Aug 7, 09 and Bridge (Transition) classes for the 2009 - 2010 school year.

THE PROGRAM PROVIDES:

- 2, 3, or 5-day classes for children 18 mos-5 yrs, Mon-Fri from 9 am-2 pm
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For further information, please call 281.304.5546.

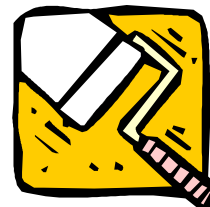
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May Landscaping

By Ron Kerwin

May is a great month to get full usage of our outdoor areas. The morning temps are nice and it has not yet become really hot in the afternoons. Continue to freely plant shrubs, trees, flowers and vegetables. Remember to put down a minimum of 2 inches of new mulch in all your beds. A good layer of mulch keeps the plant roots cooler, helps with weed control, and helps slow the water you apply from evaporating from the root zone.

Water your lawns less frequently and more deeply. Frequent short duration watering leads to shallow root systems. Less frequent longer duration watering leads to deeper root systems. Deeper root systems are more healthy and better for your lawns. They will hold up better in the extreme heat. Our lawns need one inch of water per week. Put out a container with straight sides and catch the water as you irrigate, you can easily measure the result. Two watering times at 1/2 inch each are better than 4 times at 1/4 inch, the water penetrates further and this will force the roots down to find it. Regular mowing

is critical for good lawn health. Mow only the top 1/3 of the total length. Letting the grass grow long and then cutting off more than the 1/3 is damaging to the grass, and makes the mulching process less efficient and less attractive.

There is a new soil disease coming into our area that I was made aware of late last year. It reveals itself in St Augustine grasses. It is not cinch bugs, it is not grubs although it does resemble their grass damages. The grass blades die and fall off the runners. The runners remain in place, but somewhat resemble a cobweb. It is NOT a grass disease, it IS a soil disease. The big chemical companies do have chemicals to treat it. This is a Gulf Coast epidemic that is moving North. Homeowners with no foot traffic and do their own yard work still get it. Its origins are a guess at this point. I am trying to be pro-active and let you know your turf may get the problem& to watch out for it.



VBS, summer camps, Bible studies & more!
Register online at foundrychurch.org.

Join us this Sunday for worship.

Fry Road Campus

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

Jones Road Campus

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



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5 TRIP MINIMUM TO BEGIN SERVICE

LOT SIZE IN SQ/FT	PRICE PER MOW	
	WEEKLY SERVICE	BI-WEEKLY SERVICE
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10,001 TO 15,000	\$30	\$40
15,001 TO 20,000	\$35	\$45
20,001 TO 25,000	\$40	\$50

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SERVICE CALL/SYSTEM INSPECTION: \$75

*up to 6 stations; applies to all service requests; add'l zones, \$10/ea

HEADS and RISERS

Raise/Lower Head or Riser: **1-4: \$20/ea; 5-8: \$10/ea**
Head Relocation (up to 4' from orig. location): **\$50/ea**
Replace 4" pop-up: **\$20/ea** Replace 4" rotor head: **\$40/ea**

RAIN SENSORS

Replace: **\$70/ea** Install New: **\$125/ea**

VALVES

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Diaphragm or Solenoid Repair: **\$50/ea**

LEAKS

Known Location: **\$50/ea**
Unknown Location: **\$150/ea**

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May 12th 12:00pm

“Erase Sun Damage”

May 14th 5:30pm

“Erase Sun Damage”

May 19th 12:00pm

“Rejuvenate your Skin”

May 21st 5:30pm

“Rejuvenate your Skin”

May 26th 12:00pm

“Make-up Application Tips”

May 28th 5:30pm

“Make-up Application Tips”



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Cy-Fair Community Emergency Response Team (CERT)

Cy-Fair CERT now has over 200 team members in your neighborhood. The team members are not only from Fairfield/Cypress area, but Alief, Katy, Bear Creek, Copperfield, Tomball, and Sugarland. More trained CERT members will be needed in each of these areas to form neighborhood teams.

CERT training is designed to prepare you to help yourself, your family, and your neighbors in the event of a catastrophic disaster. Because emergency services personnel will not be able to help everyone immediately, you can make a difference by using this training to save lives and protect property. For example, during and after Hurricane Ike members of the Cy-Fair CERT volunteered at the phone bank of the Harris County Office of Emergency Management, manned the federal PODs all over the county, distributed Meals on Wheels food, cleared debris in their communities, etc.

The 8-week course (24 hours of training) covers basic skills that are important to know in a disaster when emergency services are not available. You are taught skills about disaster preparedness, small fire suppression, urban search & rescue, medical operations and more. With training, practice and working as a team you will be able to do

the greatest good for the greatest number of people after a disaster, while protecting yourself from becoming a victim.

In 2003, President Bush asked Americans to volunteer to serve others. The Harris County Citizen Corps www.harriscountycitizen corps.com was created to help our citizens find volunteer and training opportunities. CERT training is just one of the programs created.

CERT training courses are provided throughout Harris County. There is no cost for this course. A backpack of emergency/medical supplies is provided to all CERT team members during training. This program is brought to you by Harris County Judge Emmett. The next CERT training class for the Cy-Fair area will begin on April 1, 2009 at the Lone Star College (Barker-Cypress campus).

For more information on how you can become involved in CERT contact Patrick Wong (Fairfield/Cypress Team Lead) at pcwong1@earthlink.net. For more information on how you can register for the next training class contact Terri Pope-Mobley at tpopemobley@yahoo.com.



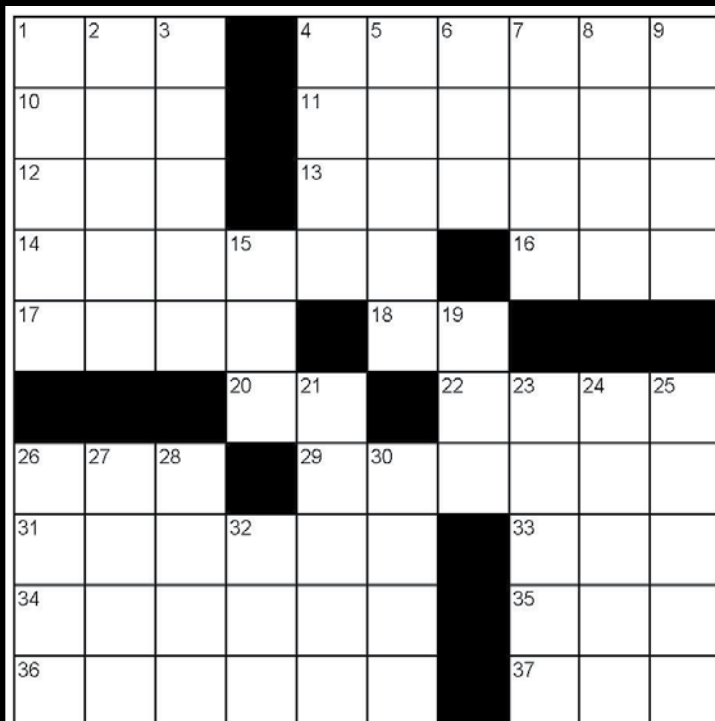
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Sundays at 8:30 a.m.
9:50 a.m. and 11:30 a.m.

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Crossword Puzzle



ACROSS

1. Ornament
4. Sacred poems
10. Morse code "T"
11. Cover Girl's competitor
12. Hubbub
13. Docket
14. Searching for metal
16. Put
17. Ratify
18. Year (abbr.)
20. Kansas
22. Wager
26. Tax agency
29. "___ and World Report"
31. Harry
33. Pock
34. Lush
35. Whiz
36. Military attack
37. Downwind

DOWN

1. John ___ (U.S. President)
2. Radiuses
3. Leather strip
4. Frame
5. Waterlogged
6. To be
7. Glasses part
8. Fixed
9. Louvre
15. Pen stuff
19. Dashed
21. Japanese dish
23. Asian country
24. Again
25. Sugar-free brand
26. Pixies
27. Rolled chocolate candy brand
28. Mumble
30. Eye infection
32. Eastern Time

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