

The Ranch Review

www.riataranch.net

March 2010

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Official Publication of Riata Ranch Homeowners Association

Letter From The Editor

Ahh...it's finally March and springtime is upon us. I know I'm ready for some warmer weather and March is surely to bring that to all of us. Nothing like sun filled days. With it being March that also means time for Spring Break and some fun for our little ones. We also have St. Patrick's Day to celebrate as well. So everyone enjoy your springtime breaks and have fun this Spring!

Cindy

Dates to Remember

CY-FAIR ISD SPRING
BREAK: MARCH 15TH
- MARCH 19TH

CY-FAIR ISD STUDENT
HOLIDAY: APRIL 2ND

HAPPY
St. Patrick's Day



SAVE THE DATE: 2010 Seniors and Parents we need your help to make this a successful event. Join us at this semester's monthly meetings on March 4, April 8, April 22, May 6 and May 25. All meetings begin at 7:00 p.m. in the Cy Woods High School commons. Parents will earn 5,000 WRAP bucks & students 3,000 for attending. For more information on WRAP, please visit our website at www.cywoodswrap.org, contact us via email at cywoodswrap@yahoo.com or join us on Facebook at <http://www.facebook.com/WRAP2010>.

Stay Informed by providing us with your email address to receive the latest news about WRAP. The only way WRAP knows to include you in the email list is by your request. Please send a complete Parent Information form (located on the Forms page) to www.cywoodswrap@yahoo.com.

MAKE YOUR MARK (Seniors only). WRAP 2010 is sponsoring a fundraiser to leave a legacy for the future classes of Cy-Woods High School. A life size bronze wildcat will be mounted on a base that will include all class of 2010 senior student donor's names. The cost of participating is \$50. Final deadline is March 20th. Please pick up your order form at the VIPS window or go to www.cywoodswrap.org.

WRAP PROM CLOTHES RESALE BOUTIQUE – Does your daughter have a dance coming up and need a dress? Do we have a deal for you! Come in and browse through our selection of gently worn long and short dresses. Sale begins Saturday March 6th and runs through Sunday March 7th at the Coles Crossing Country Club. Hours are from 12-5 each day. Please go to www.cywoodwrap.org for more information.

WRAP is a Cy-Woods High School's parent-driven Project Prom organization. The purpose of WRAP is to provide a drug- and alcohol-free overnight lock-in party for the graduating seniors and their guests after their prom. Held at the CFISD Berry Center on May 28, 2010, from 11:00 p.m. to 6:00 a.m., it is a fun-filled evening of shows, games, activities, food, gifts and prizes!

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Riata Ranch

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

SCHOOLS

Cypress Fairbanks ISD.....	281-897-4000
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

Cy-Fair College Library.....	281-290-3210
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NEWSLETTER INFO

NEWSLETTER PUBLISHER

Peel, Inc.....	888-687-6444
Advertising.....	advertising@Peelinc.com, 888-687-6444

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.

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

SCS Management Services, Inc.

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Water Tip

If you read my last newspaper I hope your doing some of my recycling tips by now. I heard a water tip the other day that I wanted to share with all of you guys. When you're waiting for your water to heat up out of the sink or bath save the cold water and reuse it for something else. You ask what is that something else? Well you could use it to water your plants, fill up your fish tank and/or fill up your dog/cat's water bowls. Maybe you can think of other things??

No Parking Anytime

Please remember that the street named Riata Creek is NOT a parking lot. Please do not park your oversized vehicles there. There are many backyards along this street (some with non-private backyards) that have to have the unpleasant view of oversized trucks/vehicles along side the street. It is not only rude but soon illegal and you will get a ticket if you keep parking on this street. Coming soon there will be NO PARKING signs along this street to remind you that Riata Creek is not your personal parking lot.

2010 STONE GATE GATORS SWIM TEAM REGISTRATION

(Open To Surrounding Neighborhoods)

The Gators would like to invite all young swimmers to come join us for the 2010 Spring season. Registration is Saturday & Sunday March 6th-7th from 1-5:00 PM, with late registration on April 7th from 6-9:00 PM. Our 1st practice will begin on April 20th. Registration is open to all Riata Ranch Residents, as well as Stone Gate Residents. We practice 4- times a week and have (5) inter-divisional meets and 1-final end of season Divisional contest. This is a great place for your children to enjoy fun competitive swimming, and meet new friends. Registration is open for children ages 6-18.



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BBQ Family Event

Hi Everyone. We will be having a BBQ Family Event in May. We will not be having an Easter Egg Hunt this year due to lack of volunteers and time. Therefore we will just have the BBQ Family Event sometime in May. Also this year we are thinking about having the annual garage sale in September or October. This will be the only neighborhood garage sale for the year 2010.

Website News

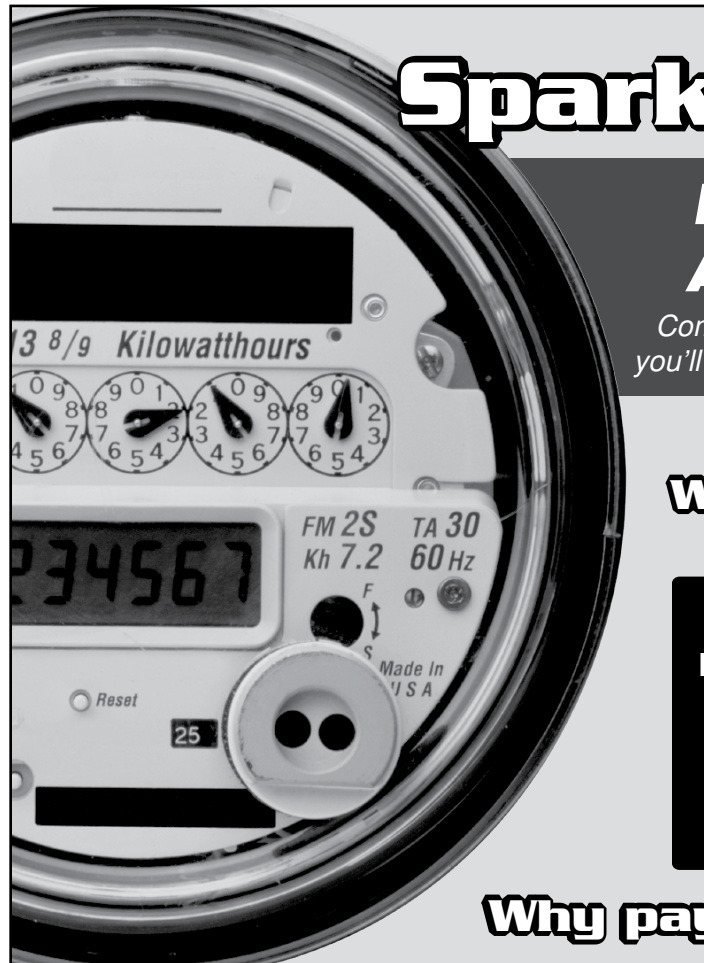
If you have any comments and/or suggestions for our community, please feel free to get on the RR website and send us a comment. Also if you have any articles or something you would like to voice to your community please feel free to submit an article through the RR website and it can be published in the next newsletter.

Also the upcoming pool schedule has been updated and will be posted on the RR website soon. I'll also publish it in the paper in an upcoming issue. Our website will also have some changes once we approve on a new host. Mark (previous HOA board member) was managing the RR website but now we must start a new process. We thank Mark for doing it all these years! Therefore in the future you will see some changes to our website.

Classified Ads

Personal classifieds (one time sell items, such as a used bike...) run at no charge to Riata Ranch residents, limit 30 words, please e-mail editor@riatranch.net.

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



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Texas Flag Flown over Afghanistan Donated to Cypress Christian School

In honor of our many veterans and prayer warriors, Mr. and Mrs. Phillip Miller, Cypress Christian School parents, donated a special and unique "Texas" flag to the school located at 11123 Cypress N. Houston at Jones Rd. The flag was flown on June 19, 2009, in Afghanistan, by a United States Army Special forces team during a mission. The Miller's son, Jonathan gave the flag to his parents to present to Cypress Christian in honor of all the prayer warriors who have prayed for him during tours to Iraq and Afghanistan.

The Miller family asks everyone to pray Psalm 91, The Soldier's Psalm, for all soldiers who are in harm's way. It is said that, during WWI, the soldiers of the 91st Brigade recited the 91st Psalm daily. This brigade engaged in three of that war's bloodiest battles. Other units suffered up to 90% casualties, but the 91st Brigade did not sustain a single combat-related death. Cypress Christian School is honored to support our troops through prayer and donations. For more information on this story, please contact Sharon Miller at the school at 281.469.8829. Articles on how students support our troops are published in the school newsletter, CONNECTION, which is available via the school website at www.CypressChristian.org. (both C's should be capitalized for clarity).

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PERSONAL FINANCE

The Year of the Roth IRA

This year rings in a new era for Roth IRAs. In 2010, anyone with an eligible rollover distribution from a company plan or IRA can convert that distribution to a Roth IRA, regardless of income or tax filing status. The \$100,000 income ceiling for Roth IRA conversions is permanently repealed, so “high-income” clients can now convert their IRAs. Married individuals filing separately can also now convert.

It’s true that contributions to Roth IRAs still face income caps. But you can make nondeductible contributions to traditional IRAs, which can be immediately converted to Roths (the pro rata rule will apply).

Who can convert? Traditional IRA owners (individuals with SEP IRAs and SIMPLE IRAs) can do Roth conversions. Just watch for the early distribution penalty from a SIMPLE IRA, in the first two years. Plan participants



in 401(k)s, 403(b)s and 457 plans can also do Roth conversions as long as they’re eligible to take a distribution from the plan, and the funds are eligible for rollover to an IRA. See if a plan allows in-service distributions, so funds can be converted now instead of after a client stops working. Spouses who inherit IRAs have special rules.

But the big question is: Should you convert? Here are some questions which need answers to help you make the decision: First, how long will you intend to keep the funds in the Roth once converted? Since the power of the Roth is its ability to grow the funds tax-free, less than 10 years is not worth it.

Next, will you need the funds in retirement? Roth IRAs have no required minimum distributions (RMDs). So if you won’t need their IRAs for living

(Continued on Page 7)



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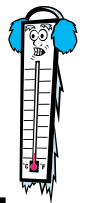
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Greg Riddle
Owner



Personal Finance - (Continued from Page 6)

expenses in retirement you can leave these accounts untouched, passing their income tax-free Roths to beneficiaries. Also, do you believe future tax rates will go up? If tax rates will be increasing, it pays to convert now at lower rates. Moreover, some account values are still depressed, adding to the tax savings on a Roth conversion. If you believe you'll be in a lower tax bracket in retirement, you might want to stay put and not convert. Lastly, can you pay the tax? Even if conversion makes sense, you still must have the money to pay the income tax on the conversion.

If you're still not sure, consider a partial conversion. The Roth conversion isn't all or nothing. You can convert part of an IRA or plan to a Roth. Another way to hedge bets is to undo the Roth conversion. It's called a recharacterization, which is a reversal of all or part of the conversion. Check with your financial pro or CPA before converting.

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FINANCIAL FOCUS

Most investors pay a great deal of attention to the price of their investments — yesterday's price, today's price, tomorrow's price, next year's price and so on. And that's understandable, because we always want the prices of our investments to rise. Yet, if you focus too much on prices, you could end up making some costly mistakes.

Why? Because price-driven behavior is emotional behavior — and as an investor, you're much better off making decisions with your head, not your heart. Suppose, for example, that you've seen a steep decline in the price of one of your investments. After a while, you may feel that you just can't take it anymore and you decide to "cut your losses" by selling the investment. Conversely, you may have an investment that has gone up and up — and to grab even bigger gains, you buy more shares.

Both these decisions could backfire on you. When you sold the investment whose price had fallen, you might find yourself

on the investment "sidelines" if that same investment starts to turn around. And when you throw more money at an investment whose price has skyrocketed, you're betting against history — because no investment goes up forever. Furthermore, in both cases, your emotions will have led you to violate one of the guidelines of investing: buy low and sell high.

But apart from the tactical errors you may make when you over-concentrate on price movements, you're also ignoring another key characteristic of investments — their value.

Traditionally, an investment's "value" has been largely defined as whether or not it's considered "expensive" or "cheap." That's why many investors take a close look at a stock's price-to-earnings ratio (P/E). Generally speaking, a high P/E means a stock is more expensive, relative to its earnings, than a stock with a low P/E. Investors may be willing to pay more for the high P/E stocks

because they feel these companies will be worth more in the future.

But P/E doesn't tell the whole story of investment value. Any individual investment may have value to you because it can help you diversify your holdings. And while diversification, by itself, can't guarantee a profit or protect against a loss, it can help you reduce the effects of volatility on your portfolio. For instance, if your portfolio is heavy with stocks, the presence of some bonds — even those whose market price has fallen because interest rates have risen — can help reduce the impact of a downturn that primarily affects stocks.

Clearly, the value of any investment has several dimensions — any or all of which may be valuable to you as you pursue your goals. So, as you build, maintain and adjust your portfolio over time, keep an eye on the changing prices of your investments — but don't overlook their true value.

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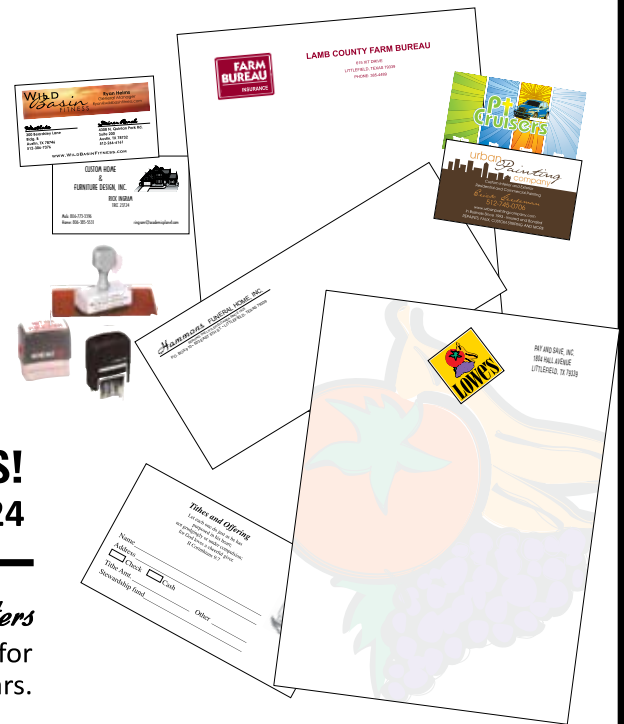
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Meet Devion (7/02)

Devion is only little in physical size. He is convinced he is the biggest kid around and that he can do anything anyone else can do. This little man lights up any room he enters with his smile and personality. Devion loves attending church and enjoys singing in the children's choir. Devion loves playing with other people of any age but he plays in the manner of a child age 4 to 6. He is showing progress in being able to play independently. Devion loves to do almost anything outside. He loves to swim, ride bikes & scooters, play baseball, basketball & football and has even recently tried to water ski! Devion has played 4 seasons of t-ball and one season of basketball since living in our home and loves telling everyone about it. While Devion has wonderful gross motor skills he struggles with his fine motor skills. While Devion has made much progress emotionally he continues to receive weekly therapy to work on social skills and impulsivity.

Devion is very loving and affectionate. He enjoys being with others and would do well in a loving, structured, active home of any ethnic make-up as an only or youngest child.

For more information on Devion or on adoption contact Grace Lindgren at the Adoption Coalition of Texas 512-810-0813 or gracelindgren@adopttexas.org



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Lone Star College-CyFair “Perspective”

LOOK WHAT’S ON STAGE AND IN THE GALLERY

On stage enjoy “The Good Times are Killing Me” comedy/drama through March 7, a “MusicNCompany” Symphonic Band concert March 11 and the “World Music Festival” choral event March 26. In the Bosque Gallery, visit “FOTOFEST!” a photo exhibition that is part of an international biennial Houston event. The opening artist reception is at 4:30 p.m. March 11. For event information, go to LoneStar.edu.

EXCUSE OUR DUST! GROUNDBREAKING CEREMONY MARCH 11

After a March 11 groundbreaking ceremony, construction will be under way on a new science classroom building, a new student services building and additional parking at LSC-CyFair. In addition, construction should begin in April at Clay Road and Fry on a new satellite center, primarily focused on workforce programs. For event information, go to LoneStar.edu.

DUAL CREDIT INFORMATION SESSIONS IN MARCH AND APRIL

High School juniors and seniors can earn high school and college credit in classes such as English, math, history, psychology, economics and more. The classes are transferable to most public universities and colleges. Tuition is free, though some fees do apply. Fee and textbook scholarships are available. LSC-CyFair and the Cypress-Fairbanks Independent School District are co-hosting this information session for 10th- through 12th-graders and their parents March 2 and April 14 at LSC-CyFair and March 9 at LSC-Fairbanks Center. For information, call 281.290.3200, e-mail cfcinfo@lonestar.edu or go to LoneStar.edu/jumpstart-cyfair.

ENJOY SPIRITED DIALOGUE AT MILLENNIUM HUMANITIES FORUMS

Where can you explore cultural values and institutions or have a spirited dialogue related to the humanities? Join the lively discussions on contemporary issues that touch your career and your life at the monthly Millennium Humanities Forums at Lone Star College-CyFair. The spring forums continue at 11:30 a.m. with “Has the American Dream Changed?” March 24 and “The United Nations

Today (including Model UN)” April 21. For information, contact Stephen Mendonca at Stephen.J.Mendonca@lonestar.edu.

TEEN DRIVER’S EDUCATION AVAILABLE

Spring driver’s education courses for teens ages 15 to 17 are available starting March 29 and again April 26. The in-classroom driver’s education course covers road rules, road signs, and laws to prepare the teens for the Department of Public Safety’s written exam. Other topics are car maintenance, effects of drugs and alcohol, laws and penalties for drinking and driving, emergency situations, basic driving procedures, road rage, and insurance. Parents are responsible for the in-car instruction. Students are required to purchase the Texas Traffic Safety Education Student Manual, which is available at the campus bookstore. Complete the registration form in person at in MOD1 or online at LoneStar.edu/drivers-ed-ce. Call 832.482.1043 for information.

L.I.F.E. LESSONS IN MARCH

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 include Texas pottery at the Pearl Finch Museum March 3, making your yard bird friendly March 10, Irish dancers March 17, a women’s history discussion March 24 and transforming eggs into art March 31. Call the library at 281.290.3213 for L.I.F.E. program information or go online to LoneStar.edu.

EVER THOUGHT ABOUT A CAREER IN TEACHING?

Lone Star College-CyFair will host an Alternative Teacher Certification Program (ATCP) information session Tuesdays, March 2 and April 6. The program is designed for individuals who have a bachelor’s degree and want to enter the teaching profession. A question and answer period will follow the presentation. This information session will also provide information on a new Clinical Teaching option, which provides students training and field-based experience at the appropriate grade level or content area. All sessions are held from 6 p.m. to 7:30 p.m. at 9191 Barker Cypress. For information, call 281.290.3957, e-mail cy-fair.tcp@lonestar.edu or go to LoneStar.edu/cyfair-atcp.



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Riata Ranch Stork Report

Congratulations!
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*Do You Have Reason
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Price trends for the previous month...

Neighborhood Section	Active Listings	Pending Listings	Solds	Ave. Days on Market	Ave. Price per Sq. Ft
Section 1	2	-	-	-	-
Section 2	2	-	-	-	-
Section 3	3	-	-	-	-
Section 4	3	-	1	103	55.10
Section 5	4	-	-	-	-
Section 6	-	1	-	-	-
Section 7	-	-	-	-	-
Section 8	1	1	-	-	-
Section 9	-	-	-	-	-
Section 10	2	-	-	-	-
Section 11	4	1	-	-	-

According to information taken from the Houston Board of Realtors MLS computer.
This is not a solicitation of currently listed properties.

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