



The Village Gazette

Volume 8, Issue 2
Village Creek Community Association

February 2011

HOA Corner

It's the start of a new year and Village Creek has news! MUD #5 has improved our recycling program and now accepts a wider variety of items to better serve our community. For a full list of acceptable items call 713-849-0400. Happy New Year from your HOA board!

Friendly Neighborhood Reminders

Village Creek had a beautiful holiday light display again in 2010! Thanks to everyone who decorated their homes to make our community festive this holiday season. Please remember to take down holiday decorations within two weeks following the designated holiday.

FINANCIAL FOCUS

How Will New Tax Rules Affect You?

Now that the Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 is law, you'll want to familiarize yourself with how this new legislation affects you — both as a wage earner and an investor.

Consider these key parts of the new tax laws:

- **Income tax rates remain the same.** Under previous legislation, tax rates were scheduled to rise in 2011, but the new laws will keep all tax brackets the same.
- **Payroll taxes reduced by two percent.** Your share of the Social Security payroll tax will drop from 6.2 percent to 4.2 percent for 2011. Consequently, you should see more take-home pay. You may want to consider investing at least part of this savings in another retirement account, such as an IRA.
- **Top capital gains and dividend tax rates stay at 15 percent.** The question of what would happen to capital gains and dividend taxes has been of great interest to most investors. For the past several years, the highest capital gains and dividend tax rate has been 15 percent. However, this 15 percent rate was scheduled to expire at the end of 2010; after that, dividends were to be taxed at one's standard income tax rate, while long-term capital gains would be taxed at 20 percent for anyone above the 15 percent income tax bracket. But due to the new legislation, the highest tax rate for both capital

gains and dividends will stay at 15 percent for at least 2011 and 2012.

The capital gains and dividend tax provisions can have significant effects on your investment decisions over the next two years. You now still have a strong incentive to follow a "buy-and-hold" investment strategy, under which you'd earn the favorable 15 percent rate on capital gains from selling an appreciated asset, such as a stock, that you've held at least one year. And the 15 percent rate on dividend taxes will continue to provide you with good reason to seek out those stocks that regularly pay dividends; besides offering an advantageous tax rate, dividends, when reinvested can help build your ownership stake in the dividend-paying investments. (Keep in mind, though, that companies are not obligated to pay dividends and can reduce or discontinue them at any time.)

- **Estate tax exemption set at \$5 million per person.** Under previous tax laws, the estate tax was scheduled to be repealed entirely for 2010 only, and then return in 2011, with an exclusion amount of \$1 million and a top tax rate of 55 percent. Under the new legislation, the exclusion amount for 2011 and 2012 is \$5 million per person (\$10 million for married couples), with a top tax rate of 35 percent. The new law also includes a "portability" provision which can provide increased flexibility in estate planning between married couples to attain full

(Continued on Page 3)

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Trash pickup Tues/Fri
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Yard Storkkpuente@garygreene.com

NEWSLETTER

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Craft Show

3/25-3/26

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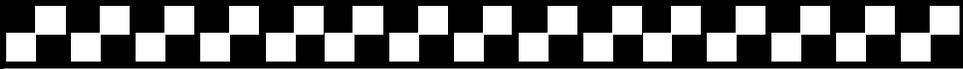
Financial Focus -

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use of the \$10 million exemption. You'll need to see your tax and legal advisors to determine what, if any, changes you'll want to make to your estate plans for the next couple of years as these laws will sunset at the end of 2012.

- **Gift tax exemption set at \$5 million per person.** Under previous tax laws, the gift tax exemption for lifetime gifts was \$1 million. The new legislation increases the lifetime gift tax exemption to \$5 million per person. You should work with your tax and legal professionals to determine whether the new exemption amount provides opportunities for you to consider during the next two years.

As always, changes in tax laws can have a big impact on your financial future — so stay informed and take the steps you need to keep progressing toward your goals.



Recipe of the Month

Chocolate Chip Cookies




INGREDIENTS

- 2 ¼ C. flour
- 1 tsp. soda
- 1 tsp. salt
- 1 C. shortening
- ¾ C. sugar
- ¾ C. brown sugar
- 1 tsp. vanilla
- ½ tsp. water
- 2 eggs
- 12 oz. semi-sweet chocolate chips
- 1 C. chopped nuts



DIRECTIONS

Preheat oven to 375°. Combine flour, soda, & salt. Set aside. Combine shortening, sugars, vanilla, & water. Beat until creamy. Beat in eggs. Add flour mixture. Mix well. Stir in chips and nuts. Drop by well-rounded teaspoons onto greased baking sheet. Bake for 10-12 minutes.

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VILLAGE CREEK MARKET REPORT Statistics are averages compiled from Houston Assoc. of Realtor MLS, 1/8/11

CATEGORY	NO.	PRICE	PRICE/SQ FT	DAYS ON MKT
Active Listings	16	\$234,787	\$79.39	168
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Improve Running Workouts by Not Running

Whether you are training for a marathon or just getting into shape, keeping a regular running schedule is important. But doctors at Baylor College of Medicine (www.bcm.edu) say if you miss a workout, all is not lost. In fact, it can be beneficial.

“Rest days are important for runners to prevent injury as well as increase muscle strength,” said Dr. Jane Corboy, associate professor of family and community medicine at BCM and certified sports medicine physician (<http://www.baylorclinic.com/find-a-doctor/details/index.cfm?id=231>). “They allow the muscles to replenish glycogen (the energy source used during exercise) as well as allow the muscles to repair minor ‘wear and tear’ injuries.”

Running every day, even while sore, does not weaken the muscles or joints, but it may not allow them to recover enough to adapt to training as well, said Corboy.

Soreness is caused by microscopic tears to the muscle. It is part of adapting to a new activity and plays a role in eventually strengthening and conditioning the muscles, said Corboy.

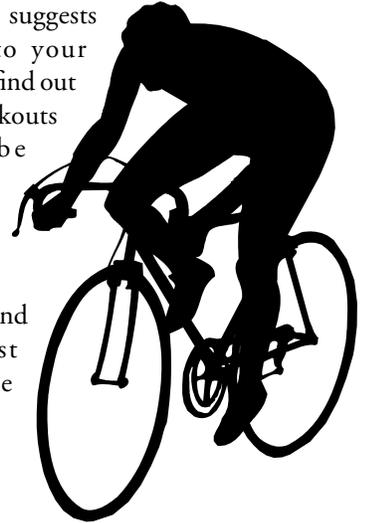
She adds that doing another hard workout during the peak soreness, usually 24 to 48 hours after the workout that caused it, may result in increasing the inflammation and prolonging the pain. This could prevent gaining as much benefit out of the hard workout as you would if you did it when the muscles had recovered somewhat.

Doing a lighter workout or run may help with soreness but if the muscle is especially stiff, it may be better to do an alternative activity such as swimming or cycling, or take a day off from working out to allow recovery.

Corboy also suggests including strength training, particularly of core muscles, in order

to avoid injury and improve performance. Having weak core muscles makes the wear and tear of a long run become more and more magnified as the leg muscles fatigue. If the core is “wobbly” so are the hips, knees and ankles, she said.

Corboy suggests talking to your doctor to find out what workouts would be best to add to your running schedule and when rest times are needed.



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Cy-Fair ISD & Volunteers In Public Schools (VIPS): “iVolunteer”

“iVolunteer”! Do you? Or a better question would be “Do you want to volunteer?” And if the answer is “yes” or even “maybe”, here’s the perfect group for you. VIPS (Volunteers in Public Schools) 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 ISD students. Cypress-Fairbanks ISD is fortunate to be able to draw from a diversity of skills and knowledge in its community.

If you are interested in being involved 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.

February 2010 Events

- **February 4 - Multicultural Meeting – 9:30 a.m. to 12:00 p.m., Berry Center.** Open to all CFISD school staff, volunteers, parents and community members. The purpose of the CFISD Multicultural Committee is to raise the level of cultural understanding and respect by sharing information with the CFISD community to encourage cultural sensitivity and parental involvement to strengthen student success.

- **February 8 - Galveston Bay Training – 9:30 a.m. to 12 p.m., Berry Center.** Open to all CFISD school staff, volunteers, and parents. Learn how to present a TEKS based science lesson to 4th grade students at your school. Students will learn about the importance of our bay and waterways and what measures can be taken to protect this life-giving estuary.
- **February 8 - PIE Student Mentor Training – 6 p.m. to 8 p.m., Berry Center.** Training for individuals committed to serve as a role model and friend to CFISD students. District approved mentors meet with students weekly during school hours on school campuses. Along with this two hour training, an application and criminal background check are required.
- **February 10 - VIPS General Meeting – 9:30 a.m. to 12 p.m., Berry Center.** Open to all CFISD volunteers, parents, staff and community members. Get the latest information on CFISD volunteering and learn through networking!
- **February 17 - VIPS TAG Team Meeting – 9:30 a.m. to 12 p.m., Berry Center.** Training for individuals who are interested in working directly with students to help them reach their full academic potential.
- **February 22 - Galveston Bay Training – 9:30 a.m. to 12 p.m., Berry Center.**

Register for training by emailing the PIE office at vipsrsvp@cfisd.net.



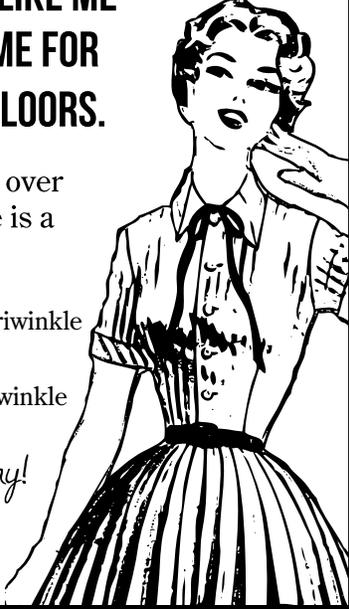
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VIPS Tag Team Volunteer Orientation Scheduled

Cypress-Fairbanks ISD needs caring members of the community to join the State Award Winning VIPS TAG Team (Targeting Achievement Globally). This team of volunteers works with the district's helping teachers to tutor students in science and math on selected elementary school campuses. The VIPS TAG Team was recently named a Crystal Award Winner by the Texas Association of Partners in Education because of its contributions to the students in Cy-Fair ISD.

You do not need to be a parent or family member of a student to become a volunteer team member. You can become a global volunteer – a caring resident of the community who wants to help children reach their full academic potential. No previous specialized knowledge or training is necessary; all training and materials will be provided by the campus helping teachers. We do ask that team members be willing to volunteer on a consistent, weekly schedule so that the students receive the utmost benefit.

An informal orientation meeting will be held on February 17, 2011, from 9:30-11:30, at the Richard E. Berry Educational Support Center, 8877 Barker Cypress Road. This meeting is a great opportunity to gather with district administrators, current TAG Team members and fellow volunteers to learn more about the program. In order to keep up with increasing demand for tutors, we need your help! For more information, please contact Yvonne Bukowski (ybukowski@yahoo.com or 281-304-0185) or the CFISD Partners in Education Office (Pamela.scott@cfisd.net or 281-894-3950).

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Sudoku

The challenge is to fill every row across, every column down, and every 3x3 box with the digits 1 through 9. Each 1 through 9 digit must appear only once in each row across, each column down, and each 3x3 box.

2								
					3	8		
			8	5				
1					8			4
4				2				6
	6					5	9	3
6		5					7	
				6		9		
		8			9	3		5

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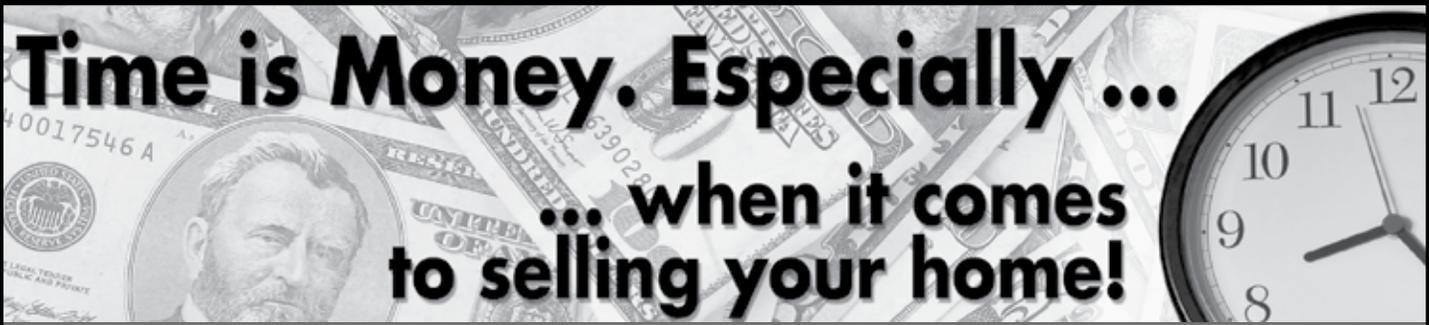
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