

The Ranch Review

www.riataranch.net

July 2011

Volume 6, Issue 7

Official Publication of Riata Ranch Homeowners Association

Financial Focus

Submitted by Matt Smith, Edward Jones

On July 4, we shoot fireworks, attend picnics, watch parades and otherwise celebrate our nation's independence and the many freedoms we enjoy. But as you go through life, you'll find out how important it is to work towards another type of freedom — financial freedom. That's why you need to put strategies in place to help you work towards your own Financial Independence Day.

And there's no way to "sugar-coat" this task, because it will be challenging. In recent years, a combination of factors — including depressed housing prices, rising health care costs, frozen or eliminated pension plans and the financial market plunge of 2008 and early 2009 — has made it more difficult for many of us to accumulate the resources we'll need to enjoy the retirement lifestyle we've envisioned. In fact, the average American family faces a 37 percent shortfall in the income they will need in retirement, according to a recent report by consulting firm McKinsey & Company.

But now that we've gotten the "bad" stuff out of the way, let's turn to the good news: You can do a great deal to work towards financial freedom during your retirement years. Here are some suggestions that can help:

- **Save and invest more.** Obviously, the younger you are, the greater the benefit you'll get by increasing your savings and investments. But whatever your age, you'll find that it pays to save and invest more. During difficult economic times, of course, it's not always easy to boost your savings and investments, but try to find ways that are as "automatic" as possible. For example, whenever you get a raise, increase your 401(k) contributions, which come directly from your

paycheck. And whenever you get a "windfall," such as a tax refund, try to use part of it for your IRA or another investment account.

- **Rebalance your portfolio.** It's always a good idea to periodically rebalance your investments to make sure they are still aligned with your goals and risk tolerance. But it's especially important to rebalance as you get older and you near retirement. At this stage, you'll want to decrease the volatility in your portfolio and lock in what gains you've achieved, so you may want to move some (but certainly not all) of your more aggressive investments into less volatile ones.

- **Cut down on debts.** It's easier said than done, but anything you can do to reduce your debt load will free up money to invest for your retirement. Work diligently to pay off whatever debts you can and examine your lifestyle to find areas in which you can reduce spending.

- **Consider working part-time during retirement.** Many Americans are now living longer and enjoying happy, healthy retirements. In fact, the concept of "retirement" has changed so that it now includes any number of activities — including part-time work in a completely different area from one's previous career. If you are willing to do even a little part-time work during your retirement years, you can greatly reduce the financial pressures you may face during this time of your life.

The 4th of July comes and goes quickly. So put strategies in place now to help you work towards your own Financial Independence Day.

HAVE A VERY
HAPPY 4TH OF JULY

IMPORTANT NUMBERS

EMERGENCY

Sheriff.....	713-221-6000
Fire Department.....	281-855-1110
Cy-Fair Medical Center.....	281-890-4285
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

UTILITIES

HCMUD #196	
Billing.....	281-579-4500
Repairs.....	281-398-8211
Centerpoint Electric.....	713-207-2222
Centerpoint Entex Gas.....	713-659-2111
AT&T/SBC.....	800-464-7928
Comcast Cable/High Speed Internet..	713-341-1000
Waste Mgt.....	713-686-6666
HOA, SCS Mgt.....	281-463-1777
United States Post Office.....	800-275-8777

LIBRARY

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

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.



Trimming to Take-Downs

Trimming • Removal of Debris
Hedge Trimming • Stump Grinding
Professional Tree Health Care

Bonded & Insured Since 1987

Call David

Ph: 281-469-0458

Cell: 281-703-5729



Mention this
ad for a
Spring Special!
Senior Citizens
Receive an
Additional
Discount.

FREE
ESTIMATES

jonesroadtreeservice.com

St. Elizabeth Ann Seton Catholic School

Living, Loving, and Learning in Christ and the Church



Now Registering for
Fall, 2011

Excellent Curriculum
Before and After School Program
Computer and Science Labs
Christian Formation
Athletics

Pre-K3 through eighth grade
6646 Addicks Satsuma Rd.

(281) 463-1444
www.seasc.org

HI-TECH MECHANICAL

For your Air Conditioning and Heating needs

\$74⁰⁰

*One System

**Professional A/C System
Summer Tune-Up***

Additional Systems \$60⁰⁰



TRANE®

It's Hard To Stop A Trane.™



Comfortmaker®
Air Conditioning & Heating

713-937-4400

TACL-A011183C

Mastercard, Visa, and Discover Accepted

TIPS FOR A HEALTHY SUMMER

Eat Smarter & Move More

Submitted by Sarah S. Jordan, MS

The 4th of July holiday is almost here, and along with it comes good food, parties, and great times with family and friends. These things pretty much go hand in hand with summer.

Summer is a very common time for people to fall off the "health wagon," but it doesn't have to be that way. Eating right and getting enough activity can certainly be a challenge, especially when holidays and travel are involved. But the keys are: being consistent, making good choices, eating in moderation, and purposely finding ways to move more. Here are some tips to make your summer a healthier one for your family and friends.



Small Changes = Big Results

Making small changes for your summer cookouts and potlucks can equal big nutritional improvements.

Traditional Summer Food

A More Healthy Alternative

Hot dogs	Turkey dogs
Hamburger.....	Turkey burger
Potato salad	Fruit salad
Chips and high fat dip	Assorted vegetables and hummus
Fried chicken	Grilled chicken kabobs with veggies
Pie	Fresh pineapple
Soda and sweet tea	Iced tea with lemon
Using high-fat mayonnaise in dishes	
..... Use low-fat mayo or the kind that has olive oil in it	

(Continued on Page 4)

Summer is
Here!

Our schedule is filling rapidly...
call to schedule your child's
dental appointment today!

281.758.2790

www.cypresskidsdentist.com

13611 Skinner Road, Suite 135
Cypress, Texas 77429
(Skinner at Spring Cypress)



INFANTS CHILDREN TEENS

Riata Ranch

Tips for a Healthy Summer - (Continued from Page 3)

Healthy Recipe Swap

You can even request that guests bring a healthy dish and include the recipe along with the dish. After the event, the party host types up all of the recipes and emails them to party guests. Just like that - everyone is equipped with healthy things to try on their own!

Get Movin'!

Instead of a party revolving solely around the food involved, why not create a "buffet of games" and activity to center the event around instead? Here are some ideas for fun backyard games to try this summer with your family and friends. Just be sure to let your guests know the "active" theme ahead of time so they can dress accordingly and be prepared to move.

Host a miniature version of the Olympics.

This can consist of things like wheelbarrow races, three legged races, running, water balloon tosses, and team relays. Have prizes for the teams.

Create an art contest using chalk.

Have three judges and give out prizes for the most creative pieces of art. And maybe even to the adult with the most "artfully challenged" piece of "art."

Play a classic game of "Kick the Can."

Make sure you have at least 3-4 people playing this game. One

person is "it" and guards the "can." (Can needs to be in an open space.) Other players hide while the "it" person counts to 20 and then goes to find the other players. Captured (tagged) players go to "jail." Anyone not captured can kick the can, which sets all jailed players free. If the "it" person finds all players before the can is kicked, the "it" person wins the game.

Have a Hula-Hoop contest.

Crank up the fun music, and see who can twirl the longest!

Create a canvas.

Hang an old white sheet on your fence or clothesline and let the creativity flow while your guests create a beautiful work of art!

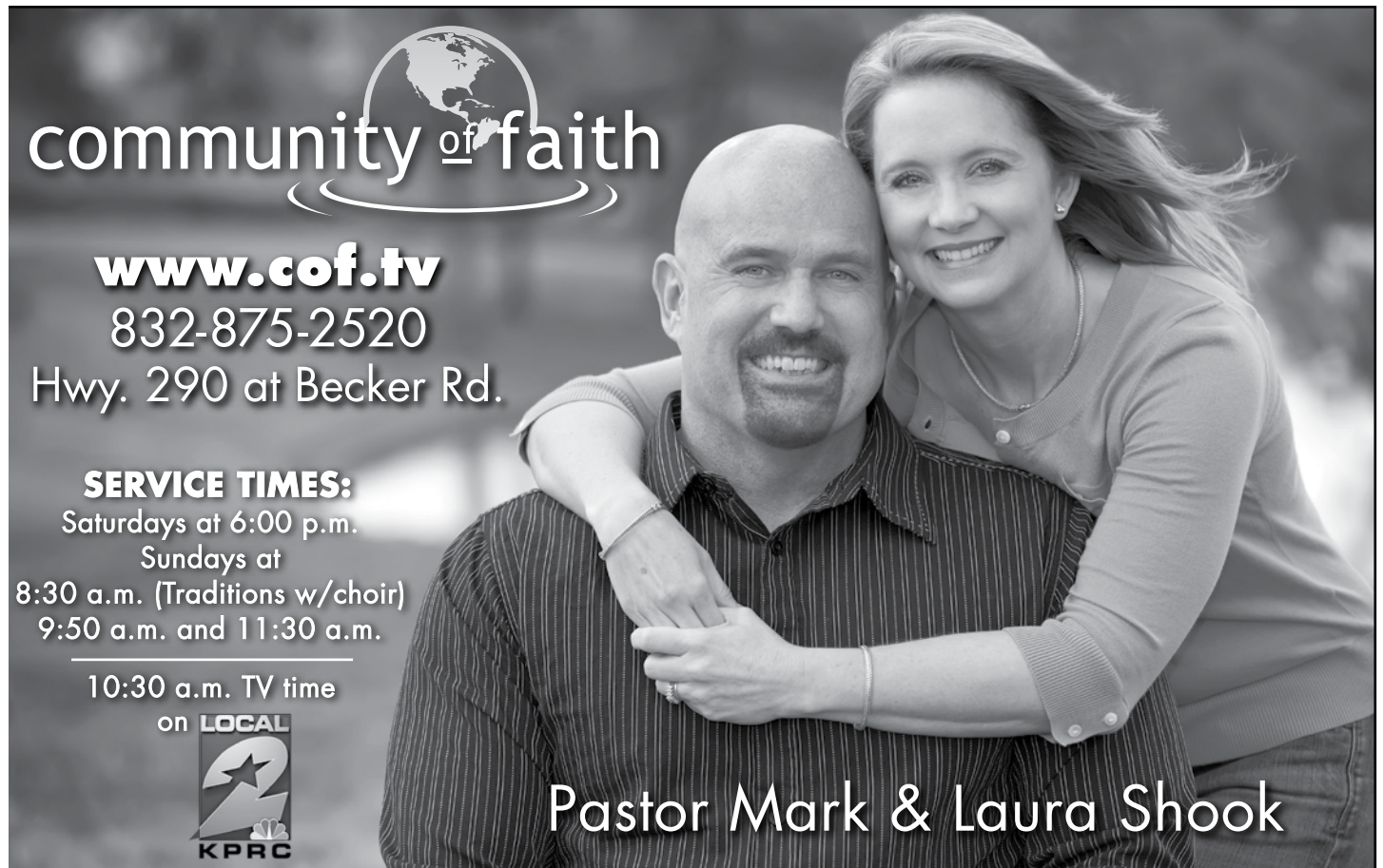
Send your guests on a scavenger hunt.

There are many ways to get creative with this, including giving the hunt a theme to match your party, having guests find things in nature and draw pictures of what they find, or having your guests do something (ex: 10 jumping jacks) every time they find something on the list.

Slip and Slide!

Give your party a water theme to beat the heat. Set up two identical slip and slides and see who slides the fastest and/or the farthest. Crown your champion. Test out other games like horseshoes, washers, Bocce ball, four-square, hopscotch, whiffle-ball, or kick ball.

*Here's to a healthy and active summer ahead.
Cheers!*



community of faith

www.cof.tv
832-875-2520
Hwy. 290 at Becker Rd.

SERVICE TIMES:
Saturdays at 6:00 p.m.
Sundays at
8:30 a.m. (Traditions w/choir)
9:50 a.m. and 11:30 a.m.

10:30 a.m. TV time
on LOCAL 2 KPRC

Pastor Mark & Laura Shook

READY MADE FAMILY?

Siblings can be a source of frustration, rivalry and competition as children learn some of the more important lessons in life like communication, negotiation, teamwork and forgiveness. Siblings can also be a source of support, friendship, security and loyalty as children learn to grow together and value the unique aspects of having a family.

Keeping a group of siblings together that have been waiting in the foster care system is a worthy and challenging objective. Finding a family that will take a group of siblings to be permanent family is an even more difficult task. However, the value of having a permanent family for a group of siblings is

immeasurable. Do you have the space in your home and in your heart to be the answered prayer for a sibling group looking for a home?

Maribel (15), Isabel (14), Noah (11), and Tereso (8) are a fabulous foursome looking forward to finding a forever family. As a group, they are smart, polite, engaging, active, and athletic. They hope to find a family that will allow them to stay together as well as encourage and support them in reaching their full potential.

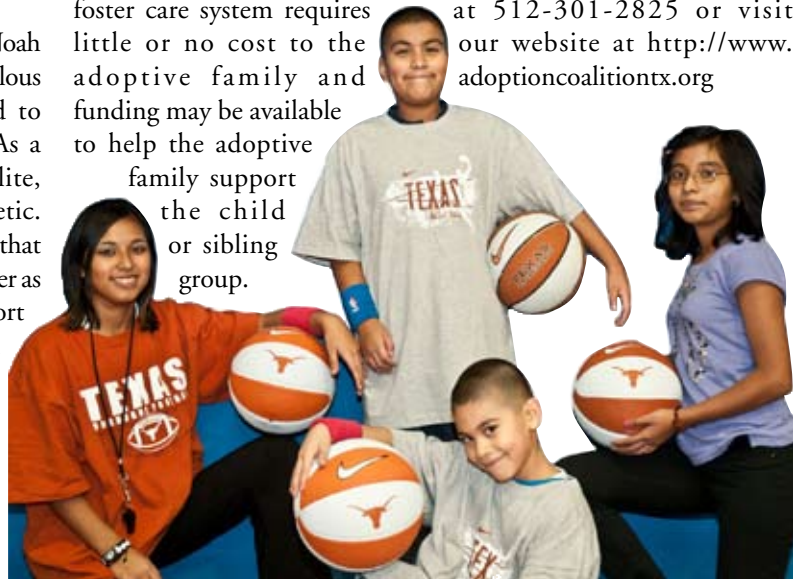
To find out more about this wonderful group please contact Grace Lindgren, LMSW, Wendy's Wonderful Kids Recruiter,

at the Adoption Coalition of Texas (512) 810-0813 or gracelindgren@adopttexas.org

Adopting a child from the foster care system requires little or no cost to the adoptive family and funding may be available to help the adoptive

family support the child or sibling group.

To learn more about the adoption process and the Adoption Coalition of Texas, please call Bruce Thompson at 512-301-2825 or visit our website at <http://www.adoptioncoalitiontx.org>



PLAYHOUSE 1960 PROUDLY PRESENTS



Les Misérables School Edition

The legendary musical now goes to the head of the class.

Performed by Houston-area students aged 6 to 19!
School districts represented include Cy-Fair, Spring, Klein, and Spring Branch.

July 8, 9, 15, & 16
at 8PM

July 10 & 17
at 3PM

For tickets visit
www.ph1960.com!

For group discounts, call
281-58-STAGE

Get involved!

See www.ph1960.com to find out about workshops, volunteer and performance opportunities for kids and adults!



We are located at 6814 Gant Road off Cutten Road one mile south of 1960 in the Willowbrook area

Bashans Painting & Home Repair

Commercial/Residential
Free Estimates

281-347-6702



281-731-3383 cell



- Interior & Exterior Painting
- Garage Floor Epoxy
- Hardi Plank Installation
- Custom Staining
- Wood Replacement
- Roofing
- Sheetrock Repair
- Gutter Repair/Replacement
- Interior Carpentry
- Faux Painting
- Cabinet Painting
- Door Refinishing
- Wallpaper Removal and Texturizing
- Window Installation
- Pressure Washing
- Trash Removal
- Fence Repair/Replacement
- Ceiling Fan/Light Fixtures

References Available • Fully Insured
NO PAYMENT UNTIL COMPLETION
bashanspainting@earthlink.net

Riata Ranch

Rachael's *Keepsake*
 **ORNAMENT PREMIERE**
 is July 16th & 17th
 12312 Barker Cypress @ 290 • 281-256-9800

**Advertise
Your Business Here
888-687-6444**


SUDOKU

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

View answers online

© 2007, Feature Exchange


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.



**Engage minds and hearts
will follow.**

At Primrose, you'll discover a childhood education approach unlike any other. Our proprietary, accredited curriculum assures that children are nurtured emotionally, physically and intellectually.

Primrose School of Barker-Cypress
 16555 Dundee Road | Cypress, TX 77429 | 281-225-0123
 www.primrosebarkercypress.com

 **Primrose Schools**
 The Leader in Educational Child Care™
 www.primroseschools.com

Educational Child Care For Infants through Private Kindergarten and After School

Each Primrose School is privately owned and operated. Primrose Schools and The Leader in Educational Child Care are trademarks of Primrose School Franchising Company. ©2008 PSFC. All rights reserved.



Dynamic Air & Heat
TACLB19658E
 www.dynamicaireandheat.com

Rely On
RUUD

Be Comfortable No Matter How Hot It Gets.

A/C Check-Up
\$59⁹⁵
Cannot be combined with any other offer, coupon or special. Expires JUL 31, 2011

A/C Tune-Up
\$89⁹⁵
Cannot be combined with any other offer, coupon or special. Expires JUL 31, 2011

10% OFF Any Repair & No Service Charge
 (with repair)
Not to be combined with other offer, coupon or special. Expires JUL 31, 2011

CashBack
Rebates Up To \$1,000
Tax Credits Up To \$500
Dynamic's Trade-In Allowance Up To \$500

Check-Ups look for potential problems before the busy summer season. Tune-Ups increase efficiency and help your equipment last longer.

*Parts extra. Multiple unit discounts same home. Not valid with any other offer.

FREE Price Quotes Financing (WAC)

Schedule Your A/C Tune-Up Today
832-593-7555

"Your call is important to us."
 Greg Riddle, Owner



NOT AVAILABLE ONLINE

At no time will any source be allowed to use the Riata Ranch Community 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 the Riata Ranch Homeowners Association and Peel, Inc. The information in the Riata Ranch Community Newsletter is exclusively for the private use of Riata Ranch Community residents only.

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.

The New Emergency Room Standard *has been* Set

PEARLAND

3115 Dixie Farm Road, Suite 107
FM 518 at Dixie Farm Road
281-648-9113

CYPRESS

17255 Spring Cypress Road, Suite A
Spring Cypress at Skinner Road
281-304-9113

txercare.com



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

- Open 24 hours a day, seven days a week, 365 days a year
- Physicians Board Certified or Board Eligible in Emergency Medicine
- Licensed, free-standing emergency medical care facility

Any type of emergency, day or night. Ready or not...we are.



**T E X A S
EMERGENCY CARE
CENTER™**



PEEL, INC.

308 Meadowlark St.
Lakeway, TX 78734-4717

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

RR

ADVERTISE
*Right on mark
for your
target audience*
Call Today 512-263-9181.

PEEL, INC.
community newsletters
www.PEELinc.com
512-263-9181