



January 2019

Twin Creeks News

The only official Twin Creeks Community and HOA approved publication for Twin Creeks news and updates.





TWIN CREEKS NEWS

THE ONLY OFFICIAL PUBLICATION
OF THE Twin Creeks Community and HOA
with community news and updates from the
Twin Creeks HOA and Board of Directors.

Twin Creeks Community Association

Professionally Managed By CMA

The HOA's Onsite Management Office:

300 Twin Creeks Drive, Allen TX 75013

For association inquiries, please contact us by phone or email at: **Office Phone:** 972-390-1194, **Fax:** 972-390-9359 and **Email:** info@twincreekshoa.net

For your convenience the Association Assessments and Modification Applications can be dropped off at the onsite.

Management's Staff Team:

Jacque Morris, Association Manager

Freddy Cooper, Onsite Maintenance Tech

David Langford, Compliance Coordinator

Nancy Howe, Administrative Assistant

Please visit the community website at: www.twincreekshoa.net for seasonal updates, social events, alerts and association forms and documents. You may also submit a change of mailing address, modification form and view your account online through CMA's website: www.cmamanagement.com. For personal account information and website login assistances, please contact the Customer Service department at: 972-943-2828.

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For more information or questions:

PUBLISHER / EDITOR

Community News Connection, Inc.

906 W. McDermott Dr., Ste. #116-352 – Allen, TX 75013
972-396-8855

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Twin Creeks News strives to report only good news; we do not allow articles on politics, religion, controversial topics or any editorials. We also reserve the right to refuse any advertiser or article submission that we feel is not right for this "community philosophy" or not a good fit for this publication.

Twin Creeks Community Association News...

By Management

Happy New Year!

Onsite-Office Holiday Hours

Information Center / Onsite Management Office will be closed:

Friday, December 28th - Early Closing – TBD

Monday, January 1st - Closed (New Year's Day)

Hours are subject to change, final closing dates will be posted on the office door.

January's 2019 Assessment Statements

January's Assessment Notice Budget Summary and other informational inserts were mailed out to all homeowners on or before November 30th, 2018. Assessment payments are due on the 1st day of the year and late after the 15th of January. Twin Creeks Semi-Annual Assessments can be paid online for your convenience. **View your account online through our custom website: www.twincreekshoa.net and CMA's website: www.cmamanagement.com.** Contact CMA Customer Service (972-943-2828) to obtain your CMA account number and / or if you need assistance with website log-in.

Resident's Mailing Address Update

Please remember to notify the onsite office or CMA management if you have a mailing address change or an issue with receiving your HOA correspondence through the postal mailing. **If any of the below apply to you**, please contact the office in writing with the address updates by:

Postal Mail to - 300 Twin Creeks Drive, Allen Texas, 75013
or **emailing to** - info@twincreekshoa.net.

- New resident currently building a home
- Existing resident relocating in the future
- Resident leasing their home in Twin Creeks
- Resident who has a forwarding address change

December Holiday Event ~

Twin Creeks' "Christmas Celebration" was held on Saturday, December 1st ~ We hope everyone had a great time taking a ride on the horse drawn wagonette; face painting; creating holiday ornaments; designing new crafts; decorating cupcakes as well as having special balloons made at your request and was able to get your portrait created by a caricaturist! Santa gave away his "Goodie Bag" for all the children! **See photos on pages 6 and 7.**

Are You A Resident With A Question???

There are a number of ways for homeowners to communicate with the HOA:

- Telephone the office (972-390-1194)
- Make an appointment to meet in person at the office (300 Twin Creeks Drive)
- Email (info@twincreekshoa.net)
- Schedule time to speak at a Board meeting (the Board meeting schedule and instructions for scheduling time to speak are posted under the "Meeting" link on the homepage of the HOA website)

START YOUR NEW YEAR OFF RIGHT!

Management's "Tips" on being a "Good Neighbor"

Noise is a concern for every resident and because you live in a community, it's important to understand that some degree of noise is to be expected. At the same time, residents need to consider the consequences of their noisy behavior. To keep everyone happy and maintain civility among neighbors, the association asks that you take a few steps to reduce or eliminate annoying noise.

Be kind and respectful. *A little common courtesy makes a big difference.* Keep your music and television at reasonable levels, do your vacuuming before bedtime, and before remodeling, check with the city and the management office about acceptable hours and days of the week that work can be done. If you put in hardwood or tile flooring, use a sound-reducing underlayment. Move your noisy appliance away from walls and



put sound-absorbing material underneath before your neighbors complain. And finally the #1 complaint, dog barking; maybe your neighbor isn't sure how to get their dog to stop barking. Dogs kept outside commonly bark from

boredom, hunger, thirst, or discomfort due to the weather.

Keep a log. If you're disturbed by a noise problem, note the times and the nature of the noise. There may be a pattern in the noise that can be adjusted. Some noise con-

cerns can be reported to the police department, such as: loud parties, loud music after 10:00 p.m., etc.

Visit your neighbor. If your neighbor is the source of the noise, try a friendly chat. Sometimes people just don't realize how noise is affecting others. People are usually considerate once they realize they're disturbing others. And, if your neighbor knocks on your door, listen politely and be willing to make changes to reduce your own noise.

Contact the management office. If a polite request doesn't change your neighbor's noisiness, it may be time to ask the manager for help. Have your noise log ready, including attempts to solve the problem yourself.

Reducing noise sounds like a good idea. A quiet, peaceful community, relatively speaking, is a happy community.


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LIBRARY NEWS

Over the River Bluegrass

Keep warm with the sizzling bluegrass when the Over the River Bluegrass band performs at **7:30 p.m. Friday, January 18th.**

Inspired by their common love for roots and Americana music, veterans of the Dallas music scene have assembled Over the River Bluegrass. Drawing on influences as varied as Bill Monroe, Bob Wills, The Byrds, Hank Williams, and Tom Petty, Over the River performs a combination of original tunes and choice covers. This band believes that fun times with family and friends improve with “foot tappin’ and swing dancin’ music”.

Over the River once performed live on the KNON 89.3 Mark Mundy show. When asked about performing at the acclaimed Fearings Restaurant in Dallas, bandleader Erik Swanson commented, “We thoroughly enjoyed playing brunch at Fearing’s surrounded by bottles of wine that cost more than our instruments”. Over the River has also performed at the Dallas Farmers Market and White Rock Lake Bath House Cultural Center.



For questions or directions please call 214-509-4911. All events are held at the Allen Public Library, 300 N. Allen Dr. and are Free!

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We hope your family has a wonderful Holiday Season and we would love to see you on the courts. Our year-round tennis program has added some great additions and we hope you will join the Twin Creeks tennis program.

JUNIOR DEVELOPMENT

We offer classes daily for Twin Creek residents. I can send you the schedule and place you on the distribution list if you email.

8U (4-8 year old's) Classes are offered on Tuesday, Thursday and/or Friday from 5:00-6:00

10U (9 and 10 year old's) Classes are offered on Tuesday and Thursday 6:00-7:30 and Friday 5:00-6:30

11-17 year old Beginner/Intermediate Classes are offered on Monday and Wednesday from 5:00-6:30 or Friday 6:00-7:30.

11-17 year old advanced players Classes are offered on Monday, Wednesday and/or Friday from 6:30-8:30.

We have low ratios with Certified Coaching. We also have match play days one Saturday and one Sunday a month.

LADIES CLINICS

Monday Mornings - Beginner Classes — 8:15-9:45 am

Monday Morning - Intermediate Classes — 8:00-9:30

Wednesday Morning - Beginners/Int. Classes — 10:00-11:30

Mixed Drill - Saturday mornings — 8:00-9:30

Please give me a call to answer any of your tennis questions!

See you on the courts!

Colleen Regan, USPTA | 214-448-5783
Cregan7@gmail.com

New On the Block!

By Management



Vern & Sheriee Staub	1421 Abilene Ct.
Intiaz & Saira Balock	1400 Adriana Ave.
Hung & Jenny Dinh	402 Blue Ridge Ct.
Bobby & Victoria Farris	402 Brazoria Dr.
Jonathan Cooper	613 Buffalo Springs Dr.
John Henry & Andrea Oglesby	809 Buffalo Springs Dr.
Sayed Enver & Sana Akbar	1822 Lampasas Dr.
Niyaz & Chantal Ansari	1830 Lampasas Dr.
Mudher Al Mudhafar & Sama Al Rubaye	1842 Lampasas Dr.
Syed Husain & Maliha Saleem	1818 Marshall Dr.
Kirk & Laura Purswell	1826 Trinidad Ln.
Nagaraja Shivashankar	615 Wills Point Dr.
Ehab Esmail & Sara Mosalam	412 Woodlake Dr.
Stephen & Kelley McFarland	1705 Woodsboro Ct.

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Santa and his elves brought Christmas cheer to all that attended the Twin Creeks Christmas Celebration.

TWIN CREEKS CHRISTMAS CELEBRATION



The Twin Creeks Winter/Christmas Celebration held at the Twin Creeks Golf Club was a huge success! Santa, of course, was the main attraction, delighting young and old and a very fun festive photo booth provided great picture keepsakes everyone will long cherish!

This year there was something special for everyone whether taking a ride in a horse drawn holiday wagonette, creating special holiday ornaments, centerpieces and even decorating cupcakes and other crafts, or having your portrait done by a caricaturist!

For some, the best part was getting their face painted, having a special balloon made just for them, or sitting on Santa's lap for a picture and making sure he knew what was on their Christmas list this year!

A huge thank you to the Twin Creeks Golf Club who hosted this now community family tradition providing delicious snacks, hot chocolate and other refreshments, and to all our young Twin Creeks Ereckson and Allen High School elves who worked so hard and helped make this such an enjoyable event with Something Fun For Everyone!





Modification Committee Information and Guidelines

By Bruce E. Howard, Twin Creeks resident



QUESTION: What improvements can residents undertake to immediately make an impact on the appearance of their property?

ANSWER: While there are numerous possibilities for additional repairs there is one that immediately comes to mind.

Mailbox and mailbox post repainting is likely a very inexpensive job that can immediately improve the appearance of your property as well as the community. Please evaluate your mailbox and mailbox structure for needed repairs or repainting.

When repainting your mailbox and mailbox structure please remember that GLOSS BLACK is the only acceptable color for the entire mailbox structure. FLAT BLACK is not acceptable. If your post structure is in need of repair parts, homeowners can contact Brandon Industries of McKinney, Texas. The phone number is 972-542-3000.

Please remember that double mailbox units must match in both size and design.

QUESTION: Are Yard/Garage Sales allowed in Twin Creeks?

ANSWER: Under Exhibit "C", Section 2® of the "Initial Use Restrictions" garage sales, moving sales, estate sales, etc. are prohibited and therefore any signs advertising them are also prohibited.

QUESTION: I want to make an addition to my existing property. What are the rules for these additions?

ANSWER: Proposed additions to a property must be compatible with the existing house character (appearance, materials, colors,

scale, roof pitch, etc.). As determined by the Modification Committee, the addition should not have an adverse effect on neighboring properties. New doors and windows shall match proportions of the existing house. Grade changes shall continue to drain as indicated on the overall subdivision drainage plan. Please note that the Modification Committee suggests that a preliminary plan submission would be in order before detailed plans are finalized. This could save you a lot of time and money.

Your detailed plan submission must contain the following:

1. Modification Application
2. A detailed and dimensioned site plan showing existing conditions and proposed additions or changes.
3. Detailed and dimensioned elevations which show existing conditions and the proposed addition.
4. Detailed and dimensioned floor plans showing existing and proposed features.

Always check with the City of Allen to see if any permits are needed. This should always be done before any work is started.

QUESTION: What are the guidelines for outdoor lighting?

ANSWER: Exterior lighting should be oriented in such a manner so they do not create a "hot" glare spot to the neighbors. Street light "look alike", rural pole lights, high wattage, commercial/industrial type light fixtures will not be approved. When submitting your Modification Application please insure you include a copy of your plat indicating the location(s) of the proposed fixtures on the existing residence. Also include a drawing, brochure or picture of the proposed light fixture.

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HOLIDAY CLEANUP

How to get rid of Christmas trees and extra trash

By Management

- **Holiday Schedule:** Christmas Day falls on a Tuesday this year, so trash collection will slide one day after the holiday, ending with Saturday collection.
- **Extra Trash Collection after Christmas:** CWD will collect up to five extra bags of trash on your first collection day after Christmas. Place the bags at your collection point, at least two feet away from trash and recycling carts.
- **Curbside Christmas Tree Collection:** Natural Christmas trees, up to six feet tall, will be picked up through January 6 on your assigned trash collection day. Place trees at your collection point at least two feet away from trash and recycling carts. Because these trees will be composted, they must be stripped of all lights, tinsel, ornaments and hooks; stands must be removed. If your tree is over six feet tall, you may cut it in half for collection. After January 6, residents may cut natural Christmas trees into four-foot bundles, weighing no more than 40 lbs., and place the tied bundles at their trash collection point for pickup in Allen's yard waste collection program. Bundles must be in place by 7 a.m. on your designated trash collection day, at least two feet away from trash and recycling carts.
- **DIY Tree Disposal:** Residents may also take natural Christmas trees to the NTMWD Custer Road Transfer Station and Wood Grinding Facility (9901 Custer Road, Plano) for disposal. Residents must bring their most recent water bill and a driver's license with a matching address in order to enter the facility.
- **Flocked Trees:** Because flocked trees cannot be composted, they will not be collected as yard waste. Residents can dispose of flocked trees at the NTMWD Custer Road Transfer Station (9901 Custer Road). You must bring your most recent water bill and a driver's license with a matching address in order to enter the Custer Road facility. You may also dispose of flocked Christmas trees by scheduling a pickup on your assigned bulk trash collection day.

Please visit the City Of Allen's Website to confirm trash collection information.

Resident's Holiday Décor

Special Reminder - Homeowner's holiday decorations should be removed two weeks after the observed holiday. Compliance inspection for decoration will start on January 16th.



DEADLINES for the TWIN CREEKS NEWS

February 2019 Issue, Deadline is January 1st

March 2019 Issue, Deadline is February 1st

April 2019 Issue, Deadline is March 1st

Please note any information turned in after the due date WILL NOT be reviewed until the next issue.

To place a business advertisement
In the Twin Creeks News contact

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COVENANT CORNER

By Management

NOTE: THE ITEMS LISTED BELOW ARE HIGHLIGHTS OF THE DEED RESTRICTIONS, INITIAL USE RESTRICTIONS EXHIBIT "C" AND GENERAL BOARD POLICIES. HOMEOWNERS ARE URGED TO REFER TO THESE DOCUMENTS FOR SPECIFIC INFORMATION

Exhibit "C" Initial Use Restrictions

2.Restricted Activities.

The following activities are prohibited within the Properties unless expressly authorized by, and then subject to such conditions as may be imposed by, the Board of Directors:

(j.) Dumping of grass clippings, leaves or other debris, petroleum products, fertilizers, or other potentially hazardous or toxic sub-

stances in any drainage ditch, stream, pond, or lake, or elsewhere within the Properties, except that fertilizers may be applied to landscaping on Units provided care is taken to minimize runoff, and Declarant and Builders may dump and bury rocks and trees removed from a building site on such building site;

BOARD POLICIES:

• **DAMAGE TO COMMON AREA PROPERTY** – Damage to common area is prohibited. In order to prevent damage, residents are asked to not attach fliers to any Association property including street sign posts, street light poles, fences, etc. These fliers will be removed by Association personnel. As an alternative, residents may submit fliers for posting on the Twin Creeks website. These fliers will be posted for up to three weeks. They must be personal in nature

involving lost pets. Commercial advertisements will not be accepted. Ref. Board of Directors Policy.

• **PODS** – Pods (storage containers for the purposes of moving or long term storage) may be placed in a driveway for 10 days. Advance notification of the Association Manager is required. Additional time (up to 14 days maximum) may be granted if necessary. Placement of these units may not hinder traffic. Ref. Board of Directors Policy.

• **TREE REMOVAL** - The removal of any tree, except for diseased or dead trees needing to be removed to promote growth of other trees or for safety reasons, with a caliper of 3" or more, is prohibited. Under special circumstances, the Modification Committee may approve removal. Ref. Deed Restrictions, Exhibit "C", Section 2 (s).

NOTE FROM COMPLIANCE COORDINATOR:

It's the holiday season and the decorations can enhance our homes and neighborhoods. Please be respectful of your neighbors in your design and placement of these items. Christmas décor can be installed on Thanksgiving weekend and turned on at that time. After the holiday season has passed, the decorations need to be removed and stored from view no later than January 15. Hope everyone has had a great holiday season with family and friends.

2019 JANUARY ~ MANAGEMENT REPORT

TOTALS FOR ONE MONTH:

ACC/MODIFICATION REQUEST – 29 APPLICATIONS REVIEWED | VIOLATIONS/VARIOUS TYPES – 113 NOTICES AND/OR LETTERS MAILED

TWIN CREEKS MAINTENANCE & IMPROVEMENTS

2019 FUTURE PROJECTS

- **Fence Staining** ~ fence staining off Hawthorn and Exchange areas and then back to Phase 1 on Comanche Drive across from Green Elementary.
- **Street Light Posts** ~ unit painting on the West side of the community
- **Somerset Waterfall** ~ painting of the waterfall wall
- **Wimberley Place** ~ wrought iron fencing will be painted
- **Amenity Centers** ~ replacement of Rule Signs and some loungers
- **Plants** ~ replacement in several landscaping beds throughout the community

Twin Creeks Book Club

Meetings: Last Wednesday of the month at 7:30 pm

The January meeting is unique- we will talk about the books we received and read from the December book exchange holiday party.

This is a great meeting with lots of books to talk about.

If you would like to join in on the fun and get more details, please contact Nafisa Dharamsi at 972-369-6353 or nafisa71@hotmail.com.





DOC TALK - Surefire Ways to Beat a Cold

By Dr. Gregory Steiner,
DC, MPhil

You know the feeling you get when you think a cold may be coming on - that icky, scratchy sore throat, sniffles, watery eyes, and fatigue? Well, don't wait to let it "run its course", fight it every step of the way and you could stop it before it really starts! A lot of colds seem to hit right when the weather changes so it makes sense to think the illness is due to climate, but there are generally other factors contributing. The holiday season brings with it an indulgence we usually save for the latter part of the year, one of those being the consumption of home-baked treats and sweets. Unfortunately, to those of us with a sweet-tooth, sugar has been proven to depress the immune system. Yup, the more sugar you eat, the more your immunity to withstand the common cold is decreased. Combine that with stress from the holidays and the fact that people are indoors much more, creating a closed environment with re-circulated air and exposed repeatedly to germs, no wonder it's so easy to catch a cold this time of year.

Fortunately, there are things you can do

to not only prevent, but actively fight that pesky cold:

- Wash hands often. If you touch a surface that contains a virus and then touch your face, you've now introduced it to your system. Be sure to use anti-bacterial soap, warm water, and wash for at least 20-30 seconds.
- Hydrate by drinking lots of fluids. Try to drink a glass of water every few hours. Hot teas or broths can work wonders. Be wary of liquids that can actually dehydrate and undo your valiant efforts. Cut back on coffee or alcohol and stick with decaffeinated teas.
- Take a hot shower or a soak in the tub. This can help open your sinus passages and promote drainage. Another option to help with congestion is to fill a bowl with hot steaming water and lean over it with a towel draped over your head. Add a few drops of peppermint or other essential oil in the water and breathe in the moist, hot air. Nasal irrigation can also be done using a saline spray or neti pot.
- Rest. Colds often make you feel more fatigued, and rest helps the body recover faster.

- Exercise. No need to go full force on the workout, gentle exercise will do it. Moving the body actually helps keep the lungs cleared and the phlegm minimized. It boosts the immune system, circulation, and releases endorphins (your feel good hormones). Try a 30 minute walk, going fast with big strides. It not only lubricates the lower back, but it stimulates the lymph glands as well.
- Focus on healthy foods like green vegetables. Stay away from breads, pastas, rice, and potatoes if possible because their high carbohydrate content turns into sugars when digested.

Last but not least, add in some powerhouse vitamins to combat illness like zinc, vitamin c and d, and you've created an arsenal of protection to help keep you healthy during the frigid temps of winter.

Dr. Greg's is an active resident of Twin Creeks and his background is in acupuncture, psychological medicine, and chiropractic. He is with CA Acupuncture and Chiropractic Clinic located at 1101 Raintree Circle, Suite # 288, and can be reached for questions or appointments by phoning 972-747-0928.



LANDSCAPING SAFETY TIPS FOR TC'S HOMEOWNERS

A well-maintained lawn is a very effective clue that someone is at home and cares about their home.

- Keep doorways, windows and porches clear when planting bushes and flowers.
- Remember that bushes that provide you with privacy also give a burglar a place to hide.
- Prune large trees. Low limbs can provide second story access.
- Walks and driveways should be kept free from obstacles that offer concealment to intruders.
- Don't forget the alleyway, keep trees and bushes trimmed back so the view is not blocked offering concealment, neighbors and trash trucks driving and for children at play.
- Plan your landscaping with both privacy and security in mind.

Why Make New Year's Resolutions?

A New Year is an opportunity to improve yourself, your habits and your outlook perhaps making you a better, healthier and nicer self. Whether you join a gym, begin a new hobby, choose a better diet or decide to get rid of a bad habit, the New Year is a great place to start, a fresh beginning.

How few there are who have courage enough to own their faults, or resolution enough to mend them

BENJAMIN FRANKLIN

It takes courage to make a resolution, to rise above your normal responses and actions, to make better decisions for better life outcomes. You should make New Year's resolutions to learn new skills, choose to be kind, think positive thoughts, get more exercise and improve yourself. By improving yourself, you improve your community and your city. Have courage and resolution to make changes this year.

What will your New Year's resolution be?

Financial Focus — Is Your “Digital Estate” in Order?



By Torsten Holmes, AAMS®
Edward Jones Investments

If you spend a lot of time on the internet, you’re not just shopping or being entertained, or following the news or participating in an online community. You’re probably also dealing with accounts and information that eventually can become part of your digital “estate.” And if this estate isn’t properly looked after, it can lead to confusion and conflict among your survivors, as well as an opportunity for hackers to try to get at whatever resources they can touch.

If you haven’t stopped to think about it, you might be surprised at the number of assets that could become part of your digital estate. You may have financial accounts (banking, brokerage and bill-paying); virtual property accounts (air

miles, “points” for hotel bookings); business accounts (eBay, Amazon, Etsy); e-mail accounts (Gmail, Outlook, Yahoo); social networking accounts (Facebook, Twitter, Instagram); online storage accounts (Google Drive, iCloud, Dropbox); and application accounts (Netflix, Kindle, Apple).

Given all these areas, how can you protect and preserve your digital estate? Here are a few suggestions:


- *Create a detailed inventory of digital assets.* Following the categories listed above, draw up a list of all your digital assets.
- *Document your wishes for how you want your digital assets managed.* If you don’t specify how you want your digital assets managed upon your death or incapacitation, you might be opening the door to lengthy legal battles over access to these assets. In a worst-case scenario, your heirs and beneficiaries might never get the assets you had intended for them.
- *Name a digital executor in your last will and testament.* A digital executor can accomplish a variety of tasks related to your digital estate, such as transferring online assets to your heirs; closing accounts you don’t want transferred; managing personal materials by archiving or deleting files, photographs, videos and other content you have created; and, finally, informing online communities of your passing. When choosing a digital executor, you’ll

want someone you can trust, of course, but you’ll also want to make sure that person is skilled enough in technology to search your computer properly and navigate the internet and multiple websites. Not all states recognize a digital executor, so you may want to consult with a legal professional to learn about the laws governing digital estate planning in your state. Also, even if you have a digital executor, online platforms enforce their own rules about who can or can’t access a deceased person’s accounts. If you are concerned about this, you may want to contact the customer service areas from these types of providers – Google, PayPal, Facebook, etc. – to learn their policies.

- *Review your plans.* Review your digital estate plans on a regular basis, just as you do with your physical/tangible estate plans. The digital world is a fast-moving one, so you’ll need to stay current with changes.

In some ways, managing a digital estate can be more challenging than dealing with a physical estate. But by following the above suggestions, you can help reduce any “cyber-angst” your loved ones may feel when it’s time to deal with the digital presence you’ve left behind.

You may reach Torsten Holmes at his office with Edward Jones Investments at (469) 854-6518 located at 1420 W Exchange Pkwy, Building A, Suite 160, Allen Texas 75013.



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972-849-4952
pyoung1028@B4theBuckStops.com



CHOICES AND CHANGES:

HOW TO PAY FOR LONG TERM CARE

By Peter G Young, CLU

There are things we take for granted like getting up in the morning, dressing and taking a shower, but as we age it becomes apparent that what we used to do is no longer possible, and a substantial proportion of us will reach the point where cannot get out of bed unassisted, or dress, etc. We need help doing these things. We will probably need that help for the rest of our lives – and help doesn't come cheaply.

Traditionally, people bought long term care insurance to cover the cost of care. I can say "traditionally" because we've been doing it for 30 years now, and we (the insurance industry) found it to be a nerve wracking process. Partly because those initial policies were based on a lot of guess work and we guessed wrong: we assumed that a certain percentage of people would drop (lapse) their policies and they didn't; we assumed we'd get a good rate of interest on our investments and we experienced

year after year of historically low interest rates. As a result, prices climbed. Perhaps not as much as Obamacare prices, but certainly enough for people to look at a quote and say "ouch!"

Now we have a handle on the pricing. We can't guarantee premiums forever, but we have it to where they go up by a modest percentage two or three times during the life of the average policy, versus home, auto and health insurance which seem to climb on an annual basis. Also, we try to sell more realistic protection. An average long term care claim is just shy of three years – 95% of claims are "resolved" within five – so a policy that offers more than five years of benefits is really overkill.

There more choices out there these days too. Hybrid life and long term care policies are becoming popular. These answer the objection "what if I never need long term care?" If the insured person never claims against the policy, the full amount

of life insurance is paid upon death. If they do need care, a portion of the life insurance is paid out on a periodic basis up to a certain maximum, and the balance paid out when he or she dies.

Finally children, if Dad never thought any kind of long term care insurance was worthwhile, don't let him get rid of that old life insurance policy. Providing he otherwise has enough life insurance to meet the needs of his estate, there are companies that will buy even modest policies, and keep the proceeds in trust for the beneficiary's care expenses.

Whichever alternative a family selects, the important thing is make sure that there is a plan for long term care and the whole family knows about it.

Peter Young is a life and health insurance agent living in Twin Creeks. He can be reached for questions, comments, or complaints at pyoung1028@B4theBuckStops.com.

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RECIPES from our cookbook NEW YEARS EVE party

CHIPPED BEEF CHEESE BALL

- 3 pkgs. of cream cheese**
- 3 pkgs. sliced beef lunch meat (chopped)**
- 2 bunches green onions (chopped)**
- Worcester sauce to taste**
- Salt to taste**

Mix together and form ball and chill. Can be formed into molds (lay down plastic wrap first).

HOLIDAY SANDWICH LOAF

- 2 lb. loaf bread (chilled)**

HAM FILLING

- 1 cup ground cooked ham**
- 1/3 cup sour cream**
- 1/4 cup chopped walnuts**
- 1/4 cup pickle relish**

CHEESE FILLING

- 1 1/2 cup shredded cheddar cheese**
- 1/4 cup butter**
- 1/8 tsp. cayenne pepper**

CHICKEN FILLING

- 1 cup chopped chicken**
- 1 8 1/2 oz. crushed pineapple**
- 1/3 cup sour cream**
- 1/2 tsp celery salt**

FROSTING

- 2 8 oz. cream cheese**
- 1/2 cup sour cream**

Slice crust of bread length wise. Butter each side of bread that will have a filling against it (this keeps



CHIPPED BEEF
CHEESE BALL

the filling from seeping into bread). Put chilled fillings on bread and chill loaf until time to frost. Frost one hour before servings.

TORTILLA ROLLUPS

- 1 (8 oz.) pkgs. Cream Cheese**
- 1 (8 oz.) pkgs. Chive & Onion cream cheese**
- 1/2 tsp. Salt**
- 2 tbsp. El Fenix Hot Sauce**
- 2 tbsp. Pace Picante Sauce**
- 1 (10 ct.) pkg. Flour Burrito Tortillas**

Mix ingredients into cream cheese. Spread cream cheese mixture on tortillas and roll. Chill. Cut into inch sized sections and serve with picante sauce.

WHITE CHOCOLATE TRASH

- 3 cups Rice Chex Cereal**
- 3 cups Wheat Chex Cereal**
- 3 cups Cheerios Cereal**
- 1 1/2 bags White Chocolate Chips (3 cups)**
- 2 cups Honey Roasted Peanuts**
- 1 bag (1 lb) regular M&M's**
- 1 bag (1 lb) Peanut or Almond M&M's**
- 2 cups stick Pretzels**

In a LARGE bowl mix together all ingredients except the white chocolate chips. Melt the white chocolate chips and pour over mixture in bowl. Mix gently until all coated. Let set in bowl 30 minutes or so to dry. You can use

seasonally colored M&M's to make it look festive!

STUFFED MUSHROOMS (ELKES)

- 1 lb. Breakfast Sausage**
- 1 tsp. Crushed Red Pepper**
- 8 oz. Cream Cheese**
- 1 cup Monterrey Jack Cheese**
- 2 dz. Mushrooms (cleaned and trimmed)***
- *save trimmings and chop into sausage**

Cook sausage and mushroom trimmings with crushed red pepper and cool to room temperature. Fold in cream cheese and Monterrey jack cheese. Stuff mushrooms. Bake @ 350 for 15 minutes or until hot. Makes 2 dozen.

CHEESE LOG

- 1 pkg. Cream Cheese (8 oz.)**
- 2 lbs. Sharp Cheddar Cheese, finely grated**
- 1 cup finely chopped pecan pieces**
- 2 cloves of garlic (or 2 tsp. chopped)**
- Chili Powder (lots! Spice jar full!)**
- Wax Paper and Foil**

1. Blend together (you can use a food processor if you have one). Add a couple of shakes of chili powder too.
2. Divide in half and mix thoroughly with hands to blend all together smoothly. Divide into 4 equal quarters and roll each



STUFFED JALAPENO
POPPERS

quarter into a 2 inch diameter log (about the size of a Ritz cracker). On a sheet of wax paper coat the out side if each log totally in chili powder. Wrap in wax paper and over wrap with foil tucking ends over to seal. Keep refrigerated.
3. Slice and place on crackers and serve! Will keep for a little over a week but never more than two weeks!

STUFFED JALAPENO POPPERS

- 1 lb. ground sausage**
- 1 pkg. taco seasoning**
- 1 (8 oz.) pkg. cream cheese, softened**
- 1 pkg. bacon (thin sliced)**
- 1 lb. large fresh jalapeno peppers**

1. Place sausage in a skillet over medium heat, and cook until brown. Drain grease and mix in the taco seasoning. In a bowl, mix the sausage and cream cheese. Slice your peppers in half; Make sure you remove the seeds and ribs from the pepper. (You may want to wear gloves while handling the peppers so you don't end up getting the juices in your eyes later on!) Spoon about 1 tablespoon sausage mixture into each jalapeno half.
2. Wrap thin sliced bacon around each stuffed pepper and secure with a soaked wooden toothpick. Wrap a slice of bacon around each pepper. Secure the bacon with a wooden toothpick. (You may want to soak wooden toothpicks in water before you begin to prevent burning.)
3. Grill or broil the poppers until the bacon is cooked.



Christmas on the Prairie

Bring your entire family and join the Allen Heritage Guild at **2-4 p.m. Sunday, December 16** at the Allen Heritage Village, 450 E. St. Mary Dr. for old fashion festivities.

Step back in time to savor the historic buildings decorated in vintage Christmas accessories. All buildings and the property will be dressed in holiday decorations - matching their historic time period. The Wetsel and Lynge Houses will be decorated like Christmas in 1890 and 1920, respectively. Drop by the Village to see "Jesus as the Good Shepherd" stained glass window.

The Village includes various architectural styles from different eras in Allen's history. Take a photo of your family adjacent to a period building for your Christmas card! Enjoy gingerbread and cider and create new memories.

Sponsored by the Allen Heritage Guild, this is a free event but donations are welcomed.

Good Winter Practices

- ✓ Keep your water bottle filled, even in the cold weather. Your body loses approximately eight cups of water each day even when you do not sweat as much. Be sure to replenish your body with at least eight cups of water a day.
- ✓ Winter can leave your skin vulnerable to dryness. Keep your skin hydrated with moisturizing lotions and soothing oils. A humidifier also helps to keep your skin less dry and protected from winter's harshness.
- ✓ Despite the winter temperatures, keep active. Go for a brisk walk or try to balance on an exercise ball (working on your core) while watching television. Keeping active during winter can keep you healthy and keep the winter blues away.
- ✓ Shorter days during winter can affect your sleep cycle. Keep track of your sleep making sure you get seven to eight hours of sleep.



This 2018 season,
Twin Creeks Community
Association, Inc. on-site office will
be a toy drop off site location.

OCTOBER 19th thru December 14th

Please bring an unwrapped toy to:

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Allen, TX 75013**

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handwritten THANK YOU NOTES

It may seem old fashioned to hand write thank you notes, but it is the right thing to do. An emoji, a post on a social media site or text from your phone can be cute and fun but should not take precedent over a hand written note. By writing a thank you note for Christmas gifts, birthday gifts or an act of kindness, you are expressing your personal gratitude to the giver and reaching within yourself, exploring exactly how you feel. Having gratitude is good for you. A study was conducted with a group of people that were asked to write short simple gratitude notes and after the study was concluded their brains continued to feel thankful for months. The more you practice gratitude the more your body benefits.

It might take a little longer to sit down, pick up a pen and actually write a note, but the receiver of the note will appreciate you even more. Hand written notes and letters were the only way of communicating for centuries and continue to be warm and personal today. Set yourself apart, write a thank you note and make someone's day.

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