



December 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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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

2019 Annual Meeting:

Twenty-one residents attended the annual meeting on Thursday,
October 17th. Candidate Matthew Bonadona, running for the
open Board position, was re-elected to serve a two year term on
the Board of Directors. There were three guest speakers at the
meeting: Sargent Jon Felty updated the members on establish-
ing good safety tips for the community. Sam Timothy CPA with
Timothy, Devolt & Company gave the annual financial report.
Monica Steiner, our Social Event Coordinator, gave a report on
the Association's annual social events. Please log on to the As-
sociation's website www.twincreekshoa.net to view other post-
ings from the Annual Meeting, (2018 Audit report, etc.)

Holiday Office Hours:

Information Center/Onsite Management Office will be closed:

- **December 23rd** – Closed or Closing Early - TBD
- **December 24th** – Closed (Christmas Eve)
- **December 25th** – Closed (Christmas Day)
- **January 1st** – Closed (2020 - New Year's Day)

Hours are subject to change. Final closing dates will be
posted on office door.



Twin Creeks Christmas Celebration

"Christmas Celebration Event"

Save the Date: Saturday, December 7th

Please see page 4 for more details on the event.

Pavilions:

Bathroom Closings ~ We will be winterizing the pools, drink-
ing fountains and bathrooms at both pavilions in November and
will close the bathrooms around the 20th, before freezing tem-
peratures and will reopen by the 10th of March, 2020.

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New On the Block!

By Management



Ramesh Muppidi & Saritha Reddymalla..... 1807 Allison Ave
 Nathan & Arizbe Svedvik..... 1815 Allison Ave
 Billy & Melissa Wells..... 1717 Anna Marie Ln
 Randy Ellington & Lisa Chenault..... 1323 Comal Dr
 Sabrina Merchant..... 1919 Esparanza Ct
 Thomas Barth..... 1206 Granger Dr
 Adam & Constance Crowley..... 1318 Monahans Dr
 Xue Wang..... 1841 Port Isabel Dr
 Bradley & Rachel Huggard..... 628 Rainforest Ln
 John & Monica Raley..... 1200 Rio Grande Ct

WELCOME TO THE NEIGHBORHOOD!!!

DEADLINES for the TWIN CREEKS NEWS

January 2020 Issue
Deadline is November 20th

February 2020 Issue
Deadline is December 31st

March 2020 Issue
Deadline is February 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

**COMMUNITY NEWS
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2019 SEASON

**TWIN CREEKS COMMUNITY
ASSOCIATION, INC.**

TOY DROP OFF SITE LOCATION

October 15th thru December 13th

Please Bring an Unwrapped Toy to:

**Twin Creeks HOA Office
300 Twin Creeks Drive, Allen, TX 75013**

Collin County Toys for Tots during 2018

THE LOCAL IMPACT

35,649 Toys Distributed

16,846 Children Supported

Dallas Repertoire Ballet



**Friday,
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**Saturday,
Dec. 14th
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and 7:30 pm**

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Dec. 15th
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This organization is funded in
part by the City of Richardson
through the City of Richardson
Cultural Arts Commission.



The Academy of Dance
Arts is the official school of
the Dallas Repertoire Ballet
— www.danceada.com



TWIN CREEKS Christmas Celebration

Save the Date!

Saturday, December 7th • 1:00 to 4:00 p.m.
Twin Creeks Golf Clubhouse • 501 Twin Creeks Drive



Please mark your calendars for the Annual Christmas Event!

Enjoy the Spirit of the Holidays and Join Your Neighborhood Friends

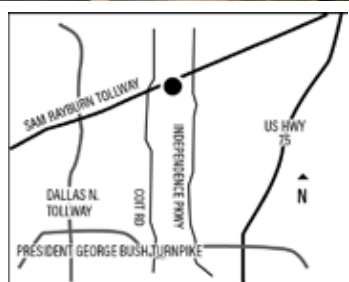
“Photos with Santa” will be taken in a Huge SNOW GLOBE!

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For vendor stand or sponsor information please contact Monica Steiner at 214 495-8570.



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Financial Focus – Share Your Bounty with Family



Torsten Holmes, AAMS™
Edward Jones Investments

As Thanksgiving approaches, it's meaningful to reflect on the origin of the holiday – Native Americans and pilgrims sharing their bounty of food with each other. As you gather with your loved ones this year, perhaps you can think of ways to share not only your dinner, but also your financial bounty.

In terms of bounty-sharing, here are some suggestions you may find helpful, no matter your age or that of your children:

- *Make appropriate gifts.* If you have young children, you may want to get them started with a savings account to help them develop positive financial habits. You could even make it a Thanksgiving tradition to measure how their accounts

have grown from year to year. But you can go even further by starting to fund an education savings vehicle such as a 529 plan. This account can provide valuable tax benefits and gives you total control of the money until your children are ready for college or trade school. Other education-funding options also are available, such as a custodial account, commonly known as an UGMA or UTMA. If you have grown children, you could still contribute to a 529 plan for your grandchildren.

- *Develop – and communicate – your estate plans.* While you may want to be as generous as possible to your loved ones during your lifetime, you may desire to leave something behind as part of your legacy. And that means you will need to develop a comprehensive estate plan. Such a plan will allow you to express your wishes about where you want your assets to go, who will take care of your children if something happens to you, how you want to be treated should you become incapacitated, and other important issues. Your estate plan will need to include the appropriate documents and arrangements – last will and testament, living trust, power of attorney, health care directive, and so on. To create such a plan, you may need to work with a team of professionals, including your financial, tax and legal advisors. And it's essential that you communicate the existence and details of your estate plan to your loved ones. By doing so, you

can help them know what to expect and what's expected of them to help avoid unpleasant surprises and familial squabbles when it's time to settle your estate.

- *Solicit suggestions for charitable giving.* Sharing some of what you have with charitable or community organizations will also help fulfill the spirit of Thanksgiving. And you can make it a family affair by asking your loved ones which groups they would like to support. Not only will you be helping a worthy cause, but you'll also be teaching your children about the value of money – in this case, the ability to use money you've saved to help make a positive contribution to society.

By sharing your bounty with your loved ones and your community on Thanksgiving, you'll help create a more memorable holiday for everyone. So, be generous, be creative – and be prepared for how much satisfaction you can get from your actions.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. You should consult your estate-planning attorney or qualified tax advisor regarding your situation.

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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Boy Scout Troop 1299 – 20th Anniversary Celebration



ALLEN, TX – Boy Scout Troop 1299 will celebrate its 20-year anniversary on December 16, 2019 at 7:00 p.m. at Sun Creek United Methodist Church, 1517 W. McDermott Drive, Allen, TX. All current and former troop members and their families are invited to attend this special occasion. If you were ever a part of Troop 1299, this is an event you will not want to miss! To assist with planning, please visit troop1299.org to RSVP.

Heard Museum to Bring Holiday Festivities into Nature for Fundraiser

Bundle up your family, get out of the house, and experience the most unique family-friendly holiday event in North Texas. On December 13 and 14, 2019 from 6:30 to 9 p.m., Holidays at the Heard Natural Science Museum & Wildlife Sanctuary will bring the beauty of the holiday season into nature.

Holiday lights and holiday décor will accentuate a lovely half-mile Heard nature trail. Your family will be enchanted by this nighttime hike through the woods. Also, you'll get a glimpse of the *Dinosaurs Live!* exhibit along the trail (please note that the dinosaurs will not be animated during the event). In keeping with the Heard's role as a nature preserve, this light display is designed to enhance, rather than overpower, the sanctuary's natural beauty.

Local musicians Anthony & Marina (December 13) and La Pompe (December 14) will delight audiences with live holiday music under the stars in the Heard outdoor amphitheater. Children and the young at heart will enjoy the opportunity to take a photo with Father Christmas and Mother Nature in a festive setting. Hot beverages and treats will be available for purchase.

Support the Heard and have fun with the whole family at this holiday fundraiser. Tickets at the door (while supplies last) will be \$9 for adults & seniors and \$6 for kids 3-12 (children 2 and under are free). Save \$2 per ticket by purchasing tickets online November



17 through December 11 at www.heardmuseum.org/holidays! The public is also welcome to purchase event tickets as gifts. *Holidays at the Heard* is sponsored by NBC5.

Looking for something fun for your kids to do during the winter break? Each mini-camp explores a different topic and include indoor and outdoor activities. Some even have a take-home project!

Tuition: non-members \$22/per mini-camp; members \$18/per mini-camp.

Please wear clothing appropriate for spending time outside walking on uneven terrain. Pre-registration is required and spots are limited.

Programs for Pre-K through Kindergarten

DinoMite Jr.

- **Thursday, January 2, 9:30 a.m.-noon**
- Designed specifically for PreK and Kindergarten age paleontologists. We'll explore questions like... What makes a dinosaur a dinosaur? Did other animals live at the same time? We'll also walk the Dinosaurs Live! trail and touch some real fossils from our education collection.

Programs for Kids in 1st-6th Grades

What's Up With Winter?

- **Friday, December 27, 9:30 a.m.-noon**
- How do plants and animals survive in winter? Go on a walk and discover some of the birds and other animals that winter here at the Heard. Make a bird feeder to take home and find out who lives around your house!

DinoMite

- **Friday, January 3, 9:30 a.m.-noon**
- Did all the dinosaurs live at the same time? Which dinosaurs lived in Texas? Do we know what color they were? Discuss questions like these as we explore new discoveries about dinos and other prehistoric animals. Hike the Dinosaurs Live! trail, meet our own Mossie, and look and touch some real fossils from our collection.

About Heard Natural Science Museum & Wildlife Sanctuary

Heard Natural Science Museum & Wildlife Sanctuary is a private 501(c)3 nonprofit organization dedicated to bringing nature and people together to discover, enjoy, experience, restore and preserve our priceless environment. The Heard was founded in 1967 by Bessie Heard at the age of 80. In a time when the rate of expansion of the Metroplex was slower than today, she foresaw the need to preserve a place where future generations could experience nature. Today, the Heard's mission of bringing nature and people together is carried out through education, particularly of young people, which emphasizes an appreciation of nature and its conservation. For more information, visit heardmuseum.org.

Heard General Admission Information

GENERAL HOURS OF OPERATION: Tuesday-Saturday 9 a.m.-5p.m., Sunday 1-5 p.m.

GENERAL ADMISSION:

Through 8/30/19 – Adults: \$10, Seniors 60+ & Children 3-12: \$7, Heard Museum Members & Children 2 & under: free.
8/31/19 – 02/17/20 – Adults: \$12, Seniors 60+ & Children 3-12: \$9, Heard Museum Members & Children 2 & under: free.

LOCATION: Heard Natural Science Museum & Wildlife Sanctuary, 1 Nature Place, McKinney, TX 75069

www.heardmuseum.org | info@heardmuseum.org | 972-562-5566

Modification Committee Information and Guidelines

By Bruce E. Howard, Twin Creeks resident



One of the more popular improvements residents are making to their properties is the addition of permanent outdoor BBQ grills/ Cooking area/fireplaces. Below are the requirements for outdoor fireplaces and BBQ grills.

QUESTION: Please list the requirements for permanent outdoor fireplaces and BBQ grills.

ANSWER: Permanent outdoor fireplaces/BBQ grills are classified in two ways: attached and freestanding. Both types require a city permit and must comply with City of Allen building and fire codes. A spark arrestor for the chimney and a screen for the firebox will be required. *Under no circumstances will open wood burning fire pits be allowed.* Natural gas fueled fire pits with lava stone may be allowed but must include a top screen. These outdoor fire units must not create a neighborhood nuisance and the Homeowner will be responsible for any damage caused by smoke, fire, or ash.

Attached Units should complement the architectural style of the home. Construction must be 100% masonry and must match materials in the original construction. Access doors, screens, grills, etc. may be steel.

Free Standing Units should be designed so that the main body of the unit does not exceed 6' height with chimney tapering to a maximum of 12' height (including any chimney cap). The overall size of the unit should not exceed 30 square feet but larger units will be considered on a case by case basis. As with attached units, the free standing unit must compliment the architectural style of the home, be constructed of 100% masonry, and constructed of

materials that match the original construction of the home. Access doors, screens, grills, etc. may be steel. Any overhanging tree limbs should be trimmed to help reduce fire risk. A sufficient hearth must be included in the design to prevent fire danger to surrounding vegetation. The chart below will determine the minimum setback requirements from the fence/property line and other structures. The setback requirements are measured from the chimney portion of the fireplace.

Maximum Overall Height (from finish grade)	Minimum Setback Requirement (from Property line/Fence)	Minimum Setback Requirement (any structure)
10'8" or less	10'	15'
10'9" to 12'	15'	15'

Twin Creeks Modification Application should include the following:

1. A copy of your plat indicating placement of the fireplace/BBQ grill in relationship to existing home, lot and other improvements. Please indicate setbacks.
2. Construction drawings of the proposed fireplace/BBQ grill indicating dimensions and building materials.

QUESTION: Does my project require a permit from the City of Allen?

It is always a good idea to inquire city officials as to the need for a permit from the city of Allen. Remember it is the Homeowners responsibility to insure the permit is obtained, if required before any project is required.

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Twin Creeks Book Club



DECEMBER BOOK CLUB:

Holiday Book Exchange

We will exchange our favorite books and talk about the books we read this year, play games and enjoy the festivities of the holidays.



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

The Plano Food Pantry

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If you wish to have a food drive or make a cash donation to The Plano Food Pantry, please call 214-704-5689 or 972-424-4574.
www.holynativity.org



Congratulations to all the Twin Creek players who made the Ereckson Middle School tennis team and to all the Twin Creeks players who play for the Allen Tennis team and had a fantastic season. We are super proud of all of our TC players and the way they represent the Twin Creeks community.

Twin Creeks has a year-round tennis program taught by **certified coaches** and we would love to get your family involved. Fall is a great time to learn or improve the lifetime sport.

Please feel free to call anytime regarding the Twin Creeks tennis program. We are also happy to help with racket selection and order you a racket at a great price.

FALL JUNIOR DEVELOPMENT

Please send me an email and I can send you the Fall flyer on the tennis program.

- 8U (4-7 year olds) Classes are Tuesday, Thursday and/or Friday from 5-6. We also have a Thursday 6-7 pm class this Fall.
- 10U (9-10 year olds) Classes are Tuesday and/or Thursday from 6-7:30 and Friday from 5-6:30
- 11-17 year old beginner/intermediate Classes are Monday, Wednesday from 5:00-6:30 or Friday from 6:00-7:30.
- 11-17 year old advanced Classes are Monday, Wednesday and Friday from 6:30-8:30

The classes are offered 3 days a week for each age group and your child can pick one, two or all three of the days to attend. We offer low ratio with certified coaching. We also offer match play day on the weekends.

PLAY DAYS - We offer play days for the 10u and 11-17 year old age groups where the juniors come play matches. The next play days are Sunday, Nov. 10th and Saturday, Nov. 23rd.

PRIVATE LESSONS

We offer private and semi private lessons.

LADIES CLINICS

Monday Ladies (Intermediate) - 9:00-10:30 am

Tuesday Ladies Drill (Adv. Beginner/Intermediate) - 7:30-9:00 pm
(two coaches for the different levels)

SATURDAY MORNING MIXED DRILL

8:00-9:30 for Beginner Men and Women

We look forward to seeing you on the courts. Please contact me with any questions regarding the tennis program.

Thank you!

Colleen Regan, Uspta
Elite Professional

214-448-5783 • Cregan7@outlook.com

DOC TALK - Controlling Your Blood Pressure



By Dr. Gregory Steiner,
DC, MPhil

High blood pressure, also known as hypertension has become a modern day epidemic. Statistics say that it affects one in every three adults in the US with nearly 20 percent who don't know they have it. Blood pressure is measured by both the amount of blood your heart pumps and the amount of resistance to blood flow in the arteries. When the heart beats, the blood flow is not steady through the arteries (as with a garden hose) but pulsating with pressure fluctuating. This is why blood pressure (bp) is recorded as two numbers. Simply put, the top number, systolic, is the bp when the heart is contracting and the bottom number, diastolic, is the arterial pressure during relaxation and dilation. The normal range for bp is around 120/80.

When high bp isn't controlled, it can wreak havoc throughout the body. It can cause damage to the heart and other organs. Though it's hard to see any damage externally, the internal body suffers and when one system is affected, soon after, others follow. High bp is often a "silent killer" because it can continue for years without any symptoms. Symptoms associated

with high bp like headaches, dizziness, shortness of breath, nausea, or nosebleeds usually don't occur until bp has reached a severe or life-threatening stage, but many people with high bp never experience any symptoms at all.

Fortunately, there are ways to control high bp naturally which include:

Exercising regularly. Exercise creates a stronger body overall and the heart not only functions better, it becomes more efficient at pumping the blood which lowers the pressure on arteries as well. At the low end of exercise, just a 30 minute walk daily can lower pressure but increased intensity and frequency will lower it even more.

Cutting the salt. It's not just about reducing the amount you shake over your meals but reducing processed and prepared foods you eat. Frozen meals are loaded with sodium as well as many canned goods. Be sure to check the ingredient labels.

Ditching the weight. The heavier your body weight, the harder the heart works to pump blood. Studies have shown that reducing just 5% of body mass could significantly lower your bp. Best way to lose weight involves diet modification along with exercise.

Managing stress. If you are chronically

stressed, your body is in a constant fight-or-flight mode. Adrenals are taxed and cortisol levels go up. Too much cortisol can inhibit insulin and normal blood sugar levels which can result in weight gain, diabetes and even metabolic syndrome. Great ways to reduce stress include meditation, deep breathing, visualization, music, and exercise.

Being mindful of consumption. What we ingest or inhale directly affects our health. Excess caffeine, alcohol, and smoking can all impact bp negatively. The same goes with the foods we eat. Cutting down on excess carbohydrates like breads and pasta and replacing them with lean proteins and vegetables can help as well.

There are many medications that can help with bp, but if we adopt pre-emptive measures by modifying our existing lifestyle, a lot of prescriptions can be reduced or even possibly eliminated.

Dr. Greg is an active resident of Twin Creeks and specializes in acupuncture, health psychology, 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 at 972-747-0928. Check out his YouTube channel, Dr. Greg & Monica.



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Twin Creeks – A Fall Festival like no other!



The sun and perfect temperatures brought an unprecedented crowd for our annual Fall Festival enjoyed by over 1000 residents of all ages!

Congratulations to all the winners of the costume and pumpkin decorating contest! It was extremely tough to choose from so many wonderful costumes and such talented pumpkin decorating artists!

A huge Thank You goes out to all those businesses that donated Raffle Prizes for our free drawing: Nothing Bundt Cake, Advancial Credit Union, Eggsquisite Café, Texas Backyard Living, Chick-fil-A, Capoeira of Allen, Hand and Stone Massage, Papa Murphy's Pizza, Anasofias Mexican Restaurant, The Twin Creeks Golf Club, CA Acupuncture & Chiropractic Clinic, Hobby Lobby, Sensory Reflexology, Mary Kay, Schoolhouse 226, Metroplex Gymnastics, Pecosit Boutique, Destination Dallas Gym/Better

Bodies & Gasp Apparel, Pei Wei, Plano Super Bowl, Card My Yard, Texas Best Stain and Landon Homes.

A very special Thank you to Landon Homes for sponsoring the Pumpkin Patch; Terri Phillips and the Michelle Musick Jones Team supplying all our bottled water and Gatorade, and Card My Yard for the awesome welcoming Twin Creeks Sign!

The weather was perfect to enjoy tumbling in mid-air on the Euro-Bungee, sliding down the Triple Lindy Slide, spinning around the Mindwinder, trying 9-Hole Mini Golf, and making your way through the spooky Black Maze! The End Zone Obstacle Course was a huge success and many of our youngest participants delighted on the Spiderman Bounce House and of course picking and decorating one of the pumpkins from the Landon Homes sponsored Pumpkin Patch!

Special thanks to our local community

vendors Allen Pharmacy; Advancial Credit Union, Lyris Patterson of Mary Kay with stick-on tattoos; Texas Best Stain and Texas Backyard Living with a balloon artists; Hand and Stone Massage; Destination Dallas Gym, Schoolhouse 226, CertaPro Painters, Capoeira of Allen and Pecosit Boutique all offering fun entertainment and attractions at the event!

We appreciate our neighborhood KROGER who as always facilitates the Pumpkins, water and candy.

A HUGE THANK YOU to our Ereckson, Lowery and Allen High School volunteers who helped with face painting, pumpkin decorating, and filling in where needed to ensure such a smooth event!

You guys ROCK! As you can see, the community response in every way was immense! I am so proud to be part of Twin Creeks! See you all next Fall!!!





Take a Close Look At Your Options

By Peter G Young, CLU

The last quarter of the year is a rush for health insurance agents. October launches Medicare Annual Enrollment, which overlaps Obamacare open enrollment starting in November, which is also when the group insurance renewal packets start arriving in time for group enrollments in December. I like to offer a free consult to review folks' group options but since time is often short in in early December, I thought it might help to write some guidelines people could use.

The most important thing is to put some consideration into the options you choose. The least expensive medical plan is not the necessarily the best medical plan, but having said that, don't shy away from the high deductible plan with a health savings account (HSA.) Yes, it only pays for preventive care before you meet the deductible but when you consider that whatever you put into a health savings account cuts your taxable income dollar for dollar, plus the fact that there is no "use it or lose it" penalty, the pluses can add up fast.

Secondly, if you have the option to sign up

for disability insurance, do it - even if you have to pay for some of it yourself. If your employer isn't offering it, consider buying it privately. Your health insurance only pays the doctor, not the mortgage, your utilities, or your groceries. If you do have disability insurance at work, take a good look at what it covers. Key things to look for: what percentage of your income does it cover (are bonus and commission covered, or just salary); is there a monthly cap on the amount; and are the benefits taxable income (yes they are if your employer pays the premium.) Again, if your options are on the skimpy side, buy a supplemental policy to make up the difference.

Next, look at the life insurance options. Take anything and everything your employer pays for, but before you sign up for the additional coverage, check the open market. You might find you can buy an individual plan for less. Remember it's a good thing to have some insurance that you own yourself. If you leave your job or your job leaves you, all your group insurance is going away!!

Now take a look at your 401k. Yes, I know retirement is important but you and/or your

family have to get there first. Insuring your income is more important. At least make sure that you're putting enough into your 401k to match whatever your employer is offering.

OK, now you can take a look at the dental plans. If you don't have any money left, here is where you can save. Dental insurance isn't much of a bargain; it often comes down to a break-even proposition. You're probably better off paying for dental care out of your HSA.

Many employers now offer cancer plans or plans that cover other "critical illnesses" (heart attack, stroke, etc.) These plans are not harmful and may actually be helpful but don't sign up unless you've fully funded your HSA, made sure you've bought all the disability insurance you can, have adequate life insurance, AND fully funded your 401k.

Lastly, don't sign up for the Accidental Death benefits. Yes, they're cheap, but the chances of you dying of something other than an accident are about six times greater.

Twin Creeks resident Peter Young is a life & health insurance agent. Questions comments and complaints can be directed to him at payoung1028@B4theBuckStops.com.



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COSMETIC DENTISTRY

GENERAL FAMILY DENTISTRY

SEDATION DENTISTRY

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

Board Policy:

YARD SALES/ADVERTISING/ SIGNAGE

- No commercial signs may be placed on any part of the property.
- "For Rent" and "For Lease" signs are prohibited and shall not be displayed to the public view on the property.
- One "For Sale" sign (of not more than six (6) square feet in size) may be utilized on a lot by the Homeowner of that lot for the sale of that lot and its improvements.
- Two small, professionally fabricated signs indicating that the home is protected by a security system and monitored by a professional security company may be placed on the lot.
- Political signs are allowed provided they are in compliance with applicable Texas election law governing political signs and the Design Guidelines. All political signs may be placed as early as 90 days in advance of an election, but no earlier, and must be removed within 10 days after the election.
- Personal signs indicating school affiliations, birth announcements and similar type signs may be erected provided they are in compliance with the Design Guidelines.
- No sign or notice may be placed on the Common Property or other entrance areas without approval of the Board.

- No Owner shall engage in picketing on any lot, easement, right-of-way or Common Area within or adjacent to the Community, nor shall any Owner park, store or drive any vehicles in or adjacent to the community which bears or displays any signs, slogans, symbols, words or decorations intended to create controversy, invite ridicule or disparagement, or interfere in any way with the exercise of property rights, occupancy, or permitted business activities of any Owner, Builder or the Declarant.
- The Board or its agents shall, without notice, have the right, but not the obligation to, remove any sign, billboard or other advertising structure that does not comply with these guidelines, and in so doing, shall not be subject to any liability for trespass or any other liability in connection with such removal. Failure to comply with these guidelines will subject the Homeowner to a fine of up to \$50.00 per day, per sign for each day the Homeowner fails to comply.
- All signs must comply with the sign ordinances of the City Of Allen.
- The Board shall have the right to erect signs as it deems appropriate.
- The Declarant shall have the right to erect and maintain a sign or signs deemed by it to be reasonable and necessary for the construction, development, operation, promotion and sale of lots.
- Any Builder, during the construction and sale of a Residence, may utilize professional signs (of not more six (6) square feet in size) on each Lot which it owns for advertising and sales promotion.
- Under Exhibit "C", Section 2 (r) of the "Initial Use Restrictions", garage sales, moving sales, estate sales, etc. are pro-

hibited and therefore any signs advertising them are also prohibited.

- Per U.S. Postal regulations, unstamped articles (i.e., personal notes, fliers, advertisements, etc.) may not be placed in or attached to any part of the mailbox. Ref. Board of Directors Policy.

Property Inspection Standards

SOD: Significant bare spots must be re-sodded or redesigned with a groundcover / landscaping scheme that is approved by the Modification Committee. Bare ground exceeding 20% of the yard or 10 square feet or poses an unsightly area will be required to have cover. Sod is preferred in alleyways, but ground cover, stone or other materials will be considered with Modification Committee approval.

Note from Compliance Coordinator:

As the cooler weather starts to move in, the yards and other landscaping will start to go dormant. As usual this time of year, the inspections will increase for the in the alleyways, driveways and mailboxes. Please make sure you are not storing anything on your driveway or in the alley. Take a look at your mailbox and see if it needs to be painted or straightened. Inspect your fence for repairs and stain. I will be taking special attention to trash cans. Do not store your cans on a front entry drive without an approved screening. If cans are stored in the alley, make sure they are far enough back they can't end up in the alley on the windy days. Be sure and call with any questions or concerns about your community.

DECEMBER 2019 ~ MANAGEMENT REPORT

TOTALS FOR ONE MONTH:

ACC/MODIFICATION REQUEST – 26 APPLICATIONS REVIEWED | VIOLATIONS/VARIOUS TYPES – 158 NOTICES AND/OR LETTERS MAILED



RECIPES from our cookbook **CHRISTMAS party**

OLD FASHION FUDGE

You will need a candy thermometer and a strong arm!!!

- $\frac{2}{3}$ cups cocoa
- 3 cups sugar**
- $\frac{1}{8}$ tsp. salt
- 1 $\frac{1}{2}$ cups milk**
- $\frac{1}{4}$ cup butter
- 1 tsp. vanilla**
- 1 cup chopped nuts**

Mix sugar, cocoa and salt together. Gradually add milk bring to a boil and reduce heat until it reaches 232 F.

Remove pan from fire and add butter **BUT DO NOT STIR IT IN!!!** Let fudge cool at room temperature until it reaches 110 degrees. Add vanilla & nuts. Stir until stiff and glossy (takes 5-8 minutes of constant stirring) & then quickly smooth out flat in dish – It hardens instantly! Wait 30 minutes for it to set completely before cutting into serving pieces.

SAND TARTS

- $\frac{1}{2}$ pound of butter (2 sticks)
- 2 cups sifted cake flour**
- $\frac{1}{2}$ cup sifted powdered sugar
- 1 cup chopped pecans**
- 1 tsp. vanilla**

Cream butter; add sugar. Stir well and add flour, nuts and vanilla. Shape into balls or crescents and bake in oven at 325 on ungreased cookie sheet for 20 minutes or until lightly brown. Cool; roll in powdered sugar. Makes about 4 dozen.

SWIRLY CHRISTMAS SUGAR COOKIE

There are a million different versions of this recipe with slightly different ingredients and different color variations for



OLD FASHION FUDGE

different holidays but this one is my favorite!

- 2 cups all purpose flour**
- $\frac{1}{2}$ tsp. baking powder
- $\frac{1}{4}$ tsp. salt
- $\frac{2}{3}$ cup unsifted powdered sugar
- $\frac{1}{4}$ cup granulated sugar
- 2 $\frac{1}{2}$ sticks unsalted butter (cut in chunks)**
- 1 tsp. vanilla**
- $\frac{1}{2}$ tsp of food coloring of your choice (and/or $\frac{1}{2}$ tsp of any desired extra extracts)
- 1 $\frac{1}{2}$ cup holiday sprinkles (2 jars)**

1. With mixer, combine flour, baking powder, salt, and sugars on medium until well blended.
2. Add butter in, gradually, and continue mixing. Add in vanilla extract. At this point, your dough will form a ball on your paddle.
3. Remove all your dough and divide into two equal parts. Return one portion back in to the mixer and add the food coloring and any extra extracts. I used Wilton gel food coloring in leaf green and vanilla extract for this batch. Also, if you are using liquid food coloring, you will need to add a few tablespoons of flour to keep the dough from becoming too wet. Mix until the color is spread out evenly.
4. Roll out each portion of your dough, between two sheets a wax paper until it reaches about 11 x 9 inches and is $\frac{1}{4}$ inch thick. Slide both onto a cookie sheet and chill in the refrigerator for at least 2 hours.
5. When firm, remove the top

sheets of wax paper from both. Brush the uncolored vanilla dough lightly with water using a pastry brush. Then flip the colored dough onto the vanilla uncolored dough so they are stacked atop each other and even. Press the edges lightly with your fingertips to seal them together. Using a small knife, trim the edges of the dough to make straight, even lines.

6. Pour out sprinkles on a sheet of wax paper and set aside. Be sure your dough is still cold, but flexible. Once it's ready, begin rolling the long side of dough into a swirl, jelly-roll style. Now, don't get nervous if the outer layer of uncolored dough tears a bit. It's no problem, just pinch and pat those tears then just keep rolling.

7. Now gently lift your dough log onto the sprinkles and roll away. Cover the log completely with your sprinkles. Wrap the colorfully decorated log in plastic wrap twice. Depending on when you want to bake the cookies, either place the wrapped dough into refrigerator for about 3-4 hours or you can put it the freezer and keep for up to 2 months.

8. Slice your dough into $\frac{1}{4}$ - $\frac{1}{8}$ inch slices and bake on parchment lined baking sheets. Bake at 350 for 15-17 minutes until edges are slightly golden. Let the cookies rest on the baking pan for 5 minutes, then move them to a cookie rack to finish cooling.

CHERRY ALMOND DROP COOKIES

- 2 cups flour**
- $\frac{2}{3}$ cup brown sugar
- $\frac{2}{3}$ cup sugar



WASSLE

- $\frac{3}{4}$ cup shortening
- $\frac{3}{4}$ tsp. salt
- $\frac{1}{2}$ tsp. baking soda
- 1 $\frac{1}{2}$ tsp. baking powder**

* Use 3 cups of this cookie mix with the following ingredients:

- 1 egg**
- 1 tsp. almond extract**
- $\frac{2}{3}$ cup chopped Maraschino cherries
- $\frac{1}{2}$ cup chopped almonds

Mix all ingredients together and roll into balls and flatten. Place 2 inches apart on cookie sheet. Bake in oven at 375 for 10-12 minutes or until lightly brown. Makes 2 dozen.

WASSLE

Party Size – Enough for a crowd!

- 1 gallon apple cider**
- 48 whole cloves (or 2 tsp. ground)**
- 2 cups of sugar**
- 12 sticks of cinnamon (or 1 tsp. ground)**
- 1 cup orange juice (pulp free)**
- 6 tbsp. lemon juice**

Enough for Two

- 2 cups apple cider**
- 6 whole cloves (or $\frac{1}{4}$ tsp ground)**
- $\frac{1}{4}$ Cup of Sugar**
- 2 Sticks of Cinnamon (or $\frac{1}{8}$ tsp ground)**
- $\frac{1}{8}$ Cup Orange Juice (pulp free)**
- 2 $\frac{1}{2}$ tsp Lemon Juice**

Mix ingredients together, heat and enjoy! Store in refrigerator up to the expiration date of your juices and drink it a cup at a time!



LIBRARY NEWS

When The Men Were Gone

In Texas, football is king during the fall. When World War II broke out, high school sports suffered immensely because male coaches joined the armed forces, except in Brownwood, Texas, where a woman agreed to coach the team.

Listen to Marjorie Herrera Lewis discuss her inspiring book *When The Men Were Gone* at **7:30 p.m. Thursday, December 5th.**



Reindeer

Do you know why some people think that reindeer can fly? Learn about the life and lore of these legendary animals, from ancient times to the present, at this illustrated lecture by Sharon Hudgins at **7:30 p.m. Thursday, December 12th.** Sharon will also tell stories about her own personal contacts with reindeer, from Scotland to Scandinavia, from Texas to Mongolia.

An award-winning cookbook author and a food writer with more than 900 articles published internationally Sharon interviewed Julia Child for *The Stars and Stripes* newspaper, where she was the food writer. As a lecturer on historical, cultural, and culinary topics, Sharon has worked on numerous international tours for National Geographic Expeditions, Smithsonian Journeys and Viking Ocean Cruises.

It's time for the 2019 Allen Community Band Christmas Concert!

The concert begins at **3:00 p.m. Sunday, December 15th.** Early arrivals will enjoy one of the woodwind ensembles performing holiday selections in the Foyer.



The ACB Jazz Band kicks off the concert with jazz and swing arrangements of holiday music. Comprised of members of the parent organization, the Allen Community Jazz Band brings a unique perspective to many of the traditional holiday songs.

Arranged by Mark Woodward, the Saxophone Section will perform *How the Grinch Stole Christmas*. More classical selections include *Alfred Reed's arrangement of Greensleeves*, which dates from circa 1360, and is better known today as *What Child Is This?* *The Liberty Bell* by John Phillip Sousa brings the ensemble back to the traditional Band idiom. The concert will conclude with Leroy Anderson's *Sleigh Ride*.

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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REAL OR FAKE CHRISTMAS TREES?



In the 1930's artificial or fake Christmas trees began being made interestingly by a toilet brush company. Since that time, artificial Christmas trees have grown in popularity with millions being sold. Many people believe it saves money in the long run. Buy a fake tree and use it year after year. A fake tree is also convenient, has perfect shape, no watering necessary or falling needles on the floor. However, there are a few disadvantages to having an artificial tree such as most are made of PVC plastic and some older trees can harbor lead, both of which can cause health issues. Most of the fake Christmas trees are shipped to the U.S. from China. Artificial trees cannot be recycled.

Many people love having a real

Christmas tree, with the fragrant evergreen smell filling their homes. Countless people believe having a real tree is the only way to celebrate the season. Almost all real Christmas trees are grown by U.S. farmers and help employ thousands of workers. Trees keep the air clean and can be shelter for wildlife during their growth season. Real Christmas trees can be recycled. Real trees also come with disadvantages such as the cost of purchasing a tree each year. Real trees come with maintenance issues like watering and cleaning pine needles from floors.

Whether you love a real or fake Christmas tree, enjoying the season, giving of gifts and celebrating with family is the true focus of the Christmas.

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