

Twin Creeks News

January 2020



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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Twin Creeks Community Association News...

By Management

Happy New Year!

Onsite-Office Holiday Hours ~

Information Center / Onsite Management Office will be closed:

December 23rd – Closed or Closing Early-TBD

December 24th & December 25th – Closed
(Christmas Eve & Day)

Tuesday December 31st - Early Closing – TBD

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

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

January's 2020 Assessment Statements ~

January's Assessment Notice Budget Summary and other informational inserts were mailed out to all homeowners on or before November 30th, 2019. 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.twincreeks-hoa.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 7th. 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! You will find photos along with more details on the event in Monica Steiner's article posted in the February's newsletter.

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)

Resident's Holiday Décor & Holiday Cleanup

How to get rid of Christmas trees and extra trash

By Management

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.

- **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.



Twin Creeks
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Modification Committee Information and Guidelines

By Bruce E. Howard, Twin Creeks resident



QUESTION: What is the Modification Committee and how can I insure my project gets approved?

ANSWER: The Board of Directors has established Modification Guidelines for Twin Creeks as a tool that owners comply with to help enhance their property and insure it is compatible with neighbor's property.

As Twin Creeks grows and ages, it is important that a common thread of continuity is applied in all modifications and improvements. This "common thread" will insure the acceptability, appearance and compatibility of all modifications and improvements. Additionally, it will aid in maintaining property values for all residents of Twin Creeks. The Modification Committee usually meets every two weeks to consider modification applications. We insure that all applications conform to the rules of Twin Creeks. Too many times we cannot approve or disapprove an application because we aren't provided with enough information. This causes delays in the application process as we collect the need information. When submitting a modification application please first check to insure it follows the established guidelines. One good resource for this is the Twin Creeks staff. Once you have determined compliance please insure you provide all needed documents. Remember the modification committee will be seeing this information for the first time. Did you provide a plat with a scaled depiction of the location of the proposed change? What are the materials? Did I provide color samples? What size tree and caliper am I installing? As you can tell from this list providing a complete application will help insure a

speedy reply to you application.

QUESTION: What are the requirements for Pools/Spas/Hot Tubs?

ANSWER: All pools, spas, hot tubs are to be located in side or rear yards and conform to the City of Allen standards. Pool, spa, and hot tub equipment must be enclosed within a 6' cedar fence. Above ground, masonry block, vinyl lined and low hung vinyl lined pools will not be approved. Pneumatic pool enclosures are not permitted. As required by the City of Allen and Twin Creeks, pool, spa or hot tub drainage must be routed into the sanitary sewer line. Under no circumstances is surface deck or overspill drainage permitted to drain into a concentrated drain source (i.e. PVC pipe) into alleys, neighboring properties, golf course property, or "natural area". Please insure your Modification Application includes a copy of your plat indicating the proposed pool, spa, or hot tub location, decking, fencing, pool equipment, and improved landscaping in relationship to the house. Please also include construction drawings indicating the pool and its related equipment. A permit from the City of Allen is required

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

ANSWER: It is a good practice to always inquire from city officials as to the need for a permit. It is the Homeowners responsibility to insure a permit is obtained, if required, *prior* to any project being started.

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Peter G. Young, CLU

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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

Board Policy:

- **SINGLE FAMILY RESIDENCE** – All homes in Twin Creeks are designed as “single family residences.” Leasing of individual rooms, sections or areas of a home is prohibited subject to the requirements of Texas Law. Ref. Deed Restrictions, Article XII, Section 12.3 (c).
- **WINDOW TREATMENTS** – All homes in Twin Creeks are required to have permanent window treatments installed in all windows.

Specific “accent” windows are exempt from this requirement. Temporary, tin or paper blinds/curtains are not an acceptable substitute. Ref. Deed Restrictions, Article V, Section 5.2 and Board of Directors Policy.

Property Inspection Standards

OVERALL BALANCE OF LANDSCAPE COMPONENTS: Front-yards in Twin Creeks are generally composed of numerous elements including various trees, shrubs, perennials, annuals, sod, mulch, natural stone and concrete. While the arrangement of these elements can be quite variable, the Association requires that the overall appearance must be in keeping with the overall character of the North Texas area as well as the Twin Creeks Community. For example, desert landscapes or tropical themes are not acceptable. In general, the yard should be composed of at least 30% sod with 50% more

typical. The remainder should be composed of a reasonable balance of trees, landscape beds, stone beds, ground cover and hardscape.

Note from Compliance Coordinator:

When submitting a Modification Application, be sure you include your survey plat. This informs the Committee of important information that could impact your project. They will be looking for build lines, utility and drainage easements, placement of existing structures and setbacks from the property lines. This is not required on projects such as window replacement, exterior paint, roof replacement.... etc. If you are not sure you need to furnish it with your application, just give me a call and I will be happy to help.

JANUARY 2020 ~ MANAGEMENT REPORT

TOTALS FOR ONE MONTH:

ACC/MODIFICATION REQUEST – 17 APPLICATIONS REVIEWED | VIOLATIONS/VARIOUS TYPES – 145 NOTICES AND/OR LETTERS MAILED

LANDSCAPING SAFETY TIPS FOR TC'S HOMEOWNERS

By Management

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.



DEADLINES for the TWIN CREEKS NEWS

February 2020 Issue
Deadline is December 31st

March 2020 Issue
Deadline is February 1st

April 2020 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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Real Estate Update

By Rhonda Childress-Herres

Buying or selling a home may not top the list for most people this time of year, but several strong economic indicators may be reason enough to give it a second thought.

Interest rates are still at historic lows and remain a full 1% lower than this time last year. Reasons for the continued low rates include concern about various factors such as global growth, trade wars, political gridlock and a possible recession. Although a recession is mentioned occasionally, it does not appear imminent, especially considering strong job creations in the US, in Texas, and even more so in the DFW area.

A decline in the US' GDP (disappearance of economic growth for 6 months or longer) seems unlikely based on current indicators.

Although the holiday season and the first part of the year don't seem like the best time to buy or sell, it has been noted in the real estate industry that if buyers are looking to move during this time, they are typically serious buyers and are motivated to find a home sooner than later. Companies are known for transferring employees at all times during the year, including holidays and winter months. These buyers don't always have the luxury of waiting for the Spring or Summer real estate market. Sellers wanting to take advantage of the much lower inventory are wise to list their homes during this time as opposed to waiting for more competition in the Spring and Summer.

Locally we are still experiencing a slight seller's market, with the exception of the high-



er priced homes and neighborhoods. Predictions are for the next few months to be stronger than this time last year due to low interest rates and better comparable sales than last winter. And the current market conditions could possibly spill over into the first quarter of next year.

Other predictions are that President Trump will pause the trade war with China and get an economic bump before the November election, causing rates to rise.

Buying and/or selling a home right now is a good idea. Make sure to do your homework on the agent and real estate brokerage you choose as there is a definite difference in what they have to offer and

the type of service you will receive. Be cautious of the "good deals" offered to you and remember that "if it sounds too good to be true, it probably is."

It's also a great time to restructure your current mortgage due to the low rates and vast array of mortgage products.

A refinance could not only lower your current rate, payment and term of your loan, but those who have built up equity can leverage it to use for home remodeling, adding a pool, education expenses, debt consolidation, down payment on a second home or investment property and more.

You can't live in your 401K or brokerage account, but you can live in your home equity and use that asset to your benefit. Leveraging your home equity with proper guidance can create financial success.

Rhonda Childress-Herres is a real estate agent with Coldwell Banker Apex and has lived in Twin Creeks for 20 years and sold homes here and throughout the metroplex for more than 25 years. She can be reached at 972-741-9582

or rhondachildress@hotmail.com. Contributors for this article were Britt Fair with Fair Texas Title and Leslie Arnold with Service First Mortgage.



Be cautious of the "good deals" offered to you and remember that "if it sounds too good to be true, it probably is."



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Happy New Year

from Community News Connection



BE OUR GUEST

Overnight Guest Will Feel at Home in Your Home

Having overnight family or friends in your home? There are several thoughtful ways to create a comfy, cozy feeling for your guests to enjoy.

A comfortable mattress or comfy place to sleep is important. Whether you have an actual guest room with a bed, sleeper sofa or air mattress, your guests need to relax and sleep well. A pillow top mattress topper can be placed on any mattress, a Memory Foam sleeper sofa mattress can be used on any sofa and air mattresses are so much better than they used to be. Your guests will be so grateful for a good night sleep.

Consider having a side table or desk for your guests to place items such as wallets, phones, and glasses. An electrical outlet close by sleeping arrangements for guests can be convenient and helpful for charging phones or iPads. Be sure



and offer to let your guest use your Wifi while they visit. Your guests will feel welcome and save on data.

Another way to help your guests feel welcome, especially if they are staying more than one night, is to make space in a closet for their clothes along with extra clothes hangers. Your guests will feel very special.

In the bathroom, it is a nice touch to have travel size toiletries available such as toothbrushes and tooth paste,

face wipes for removing make-up, mouthwash, shampoo and conditioner and having paper cups on hand for rinsing is so helpful. Always have towels and washcloths handy as well as a mat for the floor. Your guests will have all they need even if they forgot something.

Enhance any room or space with a vase of fresh flowers. Gather a few seasonal magazines, a paperback book and fresh flowers on a tray. Set the tray on the end of the bed, sofa or air mattress along with a soft throw for added comfort and warmth. Your guests can keep warm and cozy as they enjoy some quiet time.

Welcome your guests in the morning with coffee or tea; offer decaffeinated coffee as well as real coffee and an assortment of teas. Bagels, fruit, yogurt or breakfast bars are easy and will satisfy any taste. Your guests will feel welcomed and be well prepared for the day ahead.

LIBRARY NEWS

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*.

Vintage Christmas with Rose Mary Rumbley

Listen to Dallas icon and Texas legend Rose Mary Rumbley discuss a vintage Christmas at **7:30 p.m. Thursday, December 19th**.

In addition to author and speaker, you will find stage and screen acting credits on her resume. At the Dallas Music Hall, she played opposite such famous actors as John Davidson and Ginger Rogers. and then to the big screen where she appeared as Aunt Billie in "Paper Moon" with Ryan and Tatum O'Neal. Also, she appeared with Roy Rogers during his last film, *Mackintosh and T.J.*



Celtic Christmas

Brighten your Celtic holidays with Sarah, Pamela and Randy Copus, at **7:30 p.m. Friday, December 20th**. Bagpiper Jimmy Mitchell opens this free program with a lively processional. Irish dancers Kendall Thomas and Colin Troy take the stage with rocket-speed leg and foot movements.

Popcorn with Police

Watch the delightful film *Toy Story 4* at **4:00 p.m. Saturday, December 21st**. Arrive early and meet Allen Police Officer as they distribute popcorn and greet guests. Directed by Josh Cooley, voices include Tom Hanks, Tim Allen, Annie Potts. Sponsored by the Allen Police Department, this is a free event.



Ioni Creek Bluegrass

Ready for an unforgettable knee-slapping bluegrass experience? Then come to the Allen Public Library's annual Bluegrass Festival that will feature Ioni Creek. The event is held at **7:30 p.m. Saturday, January 18th**.

Ioni Creek is a local group of bluegrass folk, classical and country musicians, united by a passion to express their talent and musical experience to enjoy bluegrass music together. Primary band influences are Kentucky Thunder, Doyle Lawson and authentic bluegrass music from the front porches of the Arkansas Ozarks. Ioni Creek is a regular at The Frogg Coffee shop at Waters Creek, The Union Gospel Mission Dallas and Senior Centers.

Better Angels: Reuniting America

Real democracy grows stronger with discussions that enhance mutual understanding. Unless we learn how to productively engage in difficult dialogue, we will continue struggling as a community and as a nation. Join Better Angels and Friends of the Allen Public Library to see how to effectively discuss divisive issues and build a stronger republic at **3 p.m. Sunday, January 26th**.

Better Angels: Reuniting America is a fifty-minute documentary about what happened before, during, and after a "lively" Better Angels Red/Blue workshop where Democratic and Republic voters gathered to discuss potentially divisive issues with understanding and respect.

For additional information on this individual event, call 972-897-1128.

Take A Moment

By Peter G Young, CLU

In addition to the usual New Year's Resolutions (lose 10 pounds, learn Spanish, go to gym three times a week, etc.) please take the time to sit down and re-evaluate your insurance coverage! It is so much better to make a point of doing that now instead of waiting until disaster strikes. Since open enrollment for group insurance plans is now over and Medicare and Obamacare annual enrollments closed on the 7th and 15th of December respectively, let's assume your health insurance is taken care of and take a look at the rest.

One of the biggest failures people I see is people don't have good income protection. Readers who have disability insurance at work must make double sure it will be enough: does it cover total income or just salary? Are the benefits taxable? And what is the cap on the monthly benefit? Anyone who doesn't have disability insurance at work, really needs to look into buying a personal policy. Most people should be able to buy a personal policy for around

2-3% of their gross income. Not a lot when you think about trying to pay the mortgage without a paycheck.

Talking of mortgages, take a look at your homeowners policy. Since I'm not a property casualty expert, I asked local agent Dean Hansen, of the Dean Hansen Insurance Agency, what a reader should ponder over. Dean said one of the common failings is not telling their agent about changes made to the home, like the patio cover added this summer. Since everyone got expensive gifts for Christmas, this is a very good time for folks to check on their Personal Property (Contents) limit to make sure it's still sufficient – and to make sure that beautiful jewelry they were given is properly covered. And since we're entering the season of icy weather, folks should check on their Excess Liability (Umbrella) coverage, in case they forget to turn the sprinklers off.

Assuming everyone has adequate auto coverage and didn't just buy the state minimum, Dean thought people need to check

they have the right deductible. And in this age of high health insurance deductibles and restrictive networks it would be a good idea to ask about the benefits of Personal Injury Protection (PIP) coverage. Since I use my car in business, Dean said people like me should definitely let their agent know they're doing that. It could avoid an expensive surprise later.

Finally, we both agreed everyone should review their life insurance to make sure they have at least have enough term insurance to replace their income, have updated their beneficiaries if there have been any family changes (births, deaths, divorce, etc) over the past year and – very importantly - made certain their beneficiaries know where the policy is!

If you've done all that, have a Happy New Year!

Peter Young is a life & health agent and a resident of Twin Creeks. He can be reached with questions, comments and complaints at pyoung1028@B4theBuckStops.com.

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2019 SEASON

Twin Creeks Community Members – Thank You for your kind hearts and donations toward the **U.S. Marine Corps Reserve Toys for Tots Program!** Another great year of giving to those in need!

Your contribution is greatly appreciated by all!



Hard Work and DETERMINATION

Marin Newman & Tara Reddy are both residents in Twin Creeks and are 8th graders that attend Ereckson Middle School. They are both active in the National Junior Honor Society & enjoy giving back to their community.

These two girls organized a neighborhood food drive to support the Allen Community Outreach Center and help feed families in need for the 2019 Holiday Season. After creating flyers, Marin and Tara distributed the flyers door to door to homes in Twin Creeks. A week later, the girls began collecting the food items and donations from over 50 homes. They collected 1165 lbs of food items and \$340 in cash and gift cards. (For reference most local school food drives bring in an average of 700 lbs.)

Marin and Tara would like to send out a big thank you to all of the residents of Twin Creeks who contributed to the food drive & supported them! They would also like to thank Mrs. Cheryl McClure for her support and for reaching out to the Twin Creeks News to share their story of hard work and determination benefiting families in need. Marin and Tara are also hoping to make this an annual event.

New On the Block!

By Management



- John Funk.....1220 Concho Dr
- Ganesh Sundar501 Lakeway Dr
- Anna & Farha Wani 1004 Lucy Ln
- Paul & Joann Gandolfi.....1233 Sarita Dr

WELCOME TO THE NEIGHBORHOOD!!!

TWIN CREEKS PROJECTS & IMPROVEMENTS

2020 Future Projects

- Resurface/Plaster Main Pool and Kiddie Pool
- Paint Pavilion Trim and Columns
- Replace Amenity Rules Sign in Pavilion
- Management is collecting proposals for Board’s review to install additional sidewalk from street to existing sidewalk at TC1 amenity centers north entrance and install new landscape design with patio and picnic tables. This new design will help resolve bare area under shade trees, root exposure and give residents a new sitting area under the shade trees!

TC2 Pavilion

- Replace Amenity Rules Sign in Pavilion
- Resurface NON-Slip Surface in Pavilion

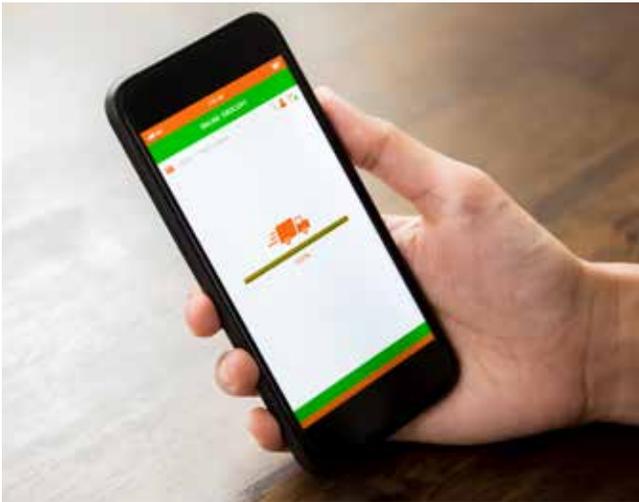
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BEST SHOPPING TIP FOR 2020!

BY NANCY PACHECO



As an avid shopper year round, I have definitely put in some miles on Amazon using the free delivery service for about 12 years now (after an annual Amazon membership fee of \$119). Amazon is great and reliable and returns are fairly easy.

This month I experimented with a new delivery service called “Shipt”. Shipt uses vetted ‘Shipt Shoppers’ that help you get the things you need – from grocery delivery to household essentials from your favorite brands at Target or CVS (and 2 other stores that are not in this area). I experimented with Shipt delivery from Target. You can place your order online or order from your phone by downloading the Shipt app. Shipt offers a for 4 week free trial. After that 4 week trial period, there is an annual membership fee of \$99. But let me tell you it is well worth the membership fee! Even with a membership fee, the good news is...I love it and you will too! Check out the Shipt website at <https://www.shipt.com>.

With the trail membership (or an annual membership after your 4 free weeks runs out) your delivery is free with any order totaling over \$35 each trip. The mind blowing part is that you can place an order and if a delivery time window is open, you can have your order delivered in 2 hours – I did this 4 times in one day just trying the service out. That’s groceries or any other goods that Target sells (I assume excluding prescriptions as that’s an entirely different animal). But what is truly amazing, you can make changes and additions to your order right up to one hour before your delivery is due at your home or office! I have placed 6 orders in the last couple of weeks and yes I even tried adding things at 5 minutes on purpose before the cut off time and what do my wandering eyes do appear but my complete order along with



last minute additions delivered to my home on time every time. And the delivery people or Shipt Shoppers have been fun, friendly and super nice. The Shipt Shoppers are actually the ones who do your shopping in the store. If they have a question on your order they will text questions or options for you while they are shopping. I even placed orders for delivery on a different day and just like magic, my delivery appeared the day I requested. It’s like having your own personal “Dasher” shop for you and delivers your order right to you (could they be elves?). I actually did all my Thanksgiving grocery shopping online plus a little Christmas shopping in my PJs and never left the house!

What a great time saving service especially right here at the holidays! I highly suggest you start your 4 week free trail today and save some valuable time and energy for those Hallmark movies and

hot chocolate! Me, I’m using it year round for my shopping runs from now on!



DOC TALK - Reducing Your Sugar Intake



By Dr. Gregory Steiner, DC, MPhil

Thinking about losing some weight or just getting healthier in general? A great step in the right direction that can even boost your immune system and ward off illness would be to consider reducing the amount of sugar you consume. Unfortunately, sugar is all around us including in foods deemed as “healthy” or “natural”. In fact, studies have shown that over 74% of packaged foods contained added sugar. Sugar isn’t just found in desserts like cakes, cookies, and ice cream, but also in breads, pasta, salad dressing, and breakfast cereals. Oftentimes, sugar is hidden under a different name. There are at least 61 different names for sugar such as dextrose, maltose, rice syrup, and barley malt to name a few. It’s important to read ingredient labels to better know what is in the package of food you’re about to eat.

One of the worse ways sugar invades a healthy diet is by drinking it. A can of soda can contain up to 16 teaspoons of sugar. Fruit juice can contain even more than that. Most

juices have been completely stripped of fiber (which helps you feel full & reduces sugar cravings) and just add on a lot of empty calories.

Here are some tips on reducing sugar:

Focus on whole foods. These are foods like fruits and vegetables and maybe just a few ingredients. Increase whole foods and decrease processed foods.

Drink more water. If plain water seems boring, add a squeeze of lemon, lime or slice of cucumber.

Plan out meals & snacks. If food is already prepped and accessible, you won’t be scavenging for something quick and unhealthy to eat. Try hummus and veggie sticks or natural peanut butter and apple slices for snacks.

Read labels. Familiarize yourself with other names for sugar and read all food labels. Be wary of sugar in yogurts, condiments, nutrition bars, and sauces.

Try herbs & supplements. Get extra help to reduce sugar craving by drinking tea with mint, cinnamon, ginseng, or cloves (Celestial Seasonings Bengal spice is tasty!) You can also use vitamin supplements contain-

ing assorted B vitamins, fish oils, lipoic acid, CoQ10, and chromium picolinate.

When reducing sugar in the diet, we’re often inclined to go “cold turkey” or eliminate it completely and this can make things really tough. The stronger you’re addicted to sugar, the more difficult it is to stop and the more severe the withdrawal symptoms. These include headaches, nausea, diarrhea, fatigue, depression, muscle aches, and cravings to name a few. You can definitely eliminate sugar with a detox but also consider the practice of mindful “reduction”. If you drink 2 cans of soda daily, just drink 1. Instead of a candy bar for an energy boost, try an apple. You get the picture...

But whatever you do, don’t beat yourself up if you fall off the wagon. Brush yourself off and start again. You can do it.

Dr. Greg is an active resident of Twin Creeks and specializes in acupuncture and chiropractic and owns CA Acupuncture & Chiropractic Clinic located at 1101 Raintree Circle, Suite # 288, He can be reached at 972-747-0928. Check out his YouTube channel, Dr. Greg & Monica.



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Tennis News

Happy Holiday's to all the wonderful Twin Creek families and especially all the TC tennis players.

Twin Creeks has a year-round tennis program taught by **certified coaches** and we would love to get your family involved. Let make 2020 the year your family uses the TC courts 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.

HOLIDAY CAMP - We will offer a Holiday tennis camp if the weather cooperates. The camp will be Monday, Dec. 30th- Thursday, Jan. 2nd. The time will be 9:30-12:00 and the cost of the camp will be \$150 or \$40 a day. Please email me to sign up.



Congratulations to Elodie Richards on signing to play tennis at St. Edwards. She is an amazing tennis player and young lady.

WINTER/SPRING JUNIOR DEVELOPMENT

Please send me an email and I can send you the WINTER/SPRING flyer on the tennis program.

- 8U (4-7 year olds) - Classes are Tuesday, Thursday and/or Friday from 5-6 and Tuesday and Thursday from 6:00-7:00.
- 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.

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
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Book a Heard Ropes Course Adventure for Your Group This Spring

The Heard Natural Science Museum & Wildlife Sanctuary's Ropes Course offers an outdoor learning setting that is more than a recreational activity. Our guests engage in a facilitated experience that focuses on team development.

The Heard Ropes Course presents a unique experience where individuals and groups come together to create more effective teams. These programs are also great for parties and families. These guided programs in the Heard's forest canopy are as exhilarating as they are rewarding.

Heard Ropes Course participants encounter elements that encourage them to communicate, problem solve, and listen. Most importantly, participants are encouraged to push past their perceived limits and challenge themselves as they navigate through elements testing their balance, coordination, and more.

Nestled in a beautiful bottomland hardwood forest, the Heard Ropes Course offers unique opportunities to enjoy this beautiful, natural environment. High Ropes Elements require harnesses, helmets and safety ropes, all of which the Heard provides. High Ropes Elements combine the perception of risk, personal and group challenge-planning-teamwork, and the thrill of great accomplishments. High Ropes Elements typically take



place about 24 feet in the air.

These programs usually begin with team building "ground" activities, also known as low elements. These activities act as fun ice-breakers, designed to establish rapport and build team skills, trust and communication. Facilitators are trained to adapt the rules and content of each game to the age group and needs of the group. The Heard works to constantly offer new ground activities. These activities consist of three parts: set-up, challenge activity, and debriefing.

Our trained facilitators tailor each program, for groups of ten people or more, based upon your desired learning outcomes. Using both low and high elements to highlight best practices and meaningful subject matter, we create a learning environment that encourages personal and corporate growth. Heard Ropes is dedicated to providing exceptional learning experiences in a fun and engaging way to our community.

Individuals and small groups (comprised



of nine or fewer persons) are welcome to participate in our pre-scheduled Zip Line Days and Adventure Days. To learn more about the Heard Ropes Course, to request a program for your group or to reserve your spot in a prescheduled Zip Line Day or Ropes Course Adventure Day, please visit www.heardmuseum.org/ropescourse.

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

Financial Focus – New at Investing? Follow These Suggestions



Torsten Holmes, AAMS™
Edward Jones Investments

If you're fairly new to investing, you might be wondering what sort of rules you should follow or moves you should make. And while everyone's situation is different, there are indeed guidelines that make sense for all investors. Here are some to consider:

- *Learn the basics.* The investment world can seem confusing, but the more you know about the basic components, the more confident you'll be when you begin to invest. For starters, you'll want to be familiar with the essential types of investments: stocks, bonds, mutual funds, government securities and so on. And it's also important to know that some investments are designed to provide growth – an increase in the investment's value – while others provide income in the form of dividends or interest payments, and

still others may offer growth and income.

- *Set your goals.* You need to know why you're investing – and that means you must clearly define your goals. Do you want to retire early? When you do retire, what kind of lifestyle would you like to have? Are you planning on helping your children (or grandchildren) pay for college? Once you've established your goals, you can create the appropriate investment strategy for achieving them, taking into account your time horizon and risk tolerance.

- *Invest regularly.* At first, you may only be able to afford to put in small amounts to your investment accounts, but even so, try to contribute regularly. You'll get into the habit of investing and, later on, when you earn more money, you can ramp up your contributions. If you have a 401(k) or similar plan at work, the money can come out of your paycheck before you even see it.

- *Think long term.* As you begin investing, it's important to have the right attitude. Specifically, don't look for the "hot" investments that will make you a "bundle" in a matter of weeks. Investing just doesn't work that way – instead, it's a decades-long process of carefully choosing, managing and adjusting a diversified portfolio that's suitable for your individual needs. And by maintaining a long-term focus, you'll be less susceptible to making ill-advised moves in response to short-term market events.

- *Don't get scared off by downturns.* If you invest for many years, it's inevitable that you will experience sharp drops in the finan-

cial markets. But these declines are actually a normal part of investing. If you overreact to them by selling investments just because their price has dropped, you'll not only be breaking a cardinal rule of investing – to buy low and sell high – but you'll also be disrupting the type of cohesive, continuous investment strategy that's necessary to help you achieve your goals.

- *Get some help.* You may find it easier to navigate the investment landscape if you get some help from a professional advisor – someone who understands your goals and family situation and who can make appropriate investment recommendations. A financial advisor can also suggest changes to your portfolio in response to changes in your life (new job, child graduating college, etc.) and in your goals, such as a new date for retirement.

When you invest, there aren't many guarantees. But by following these suggestions, you will know, at the very least, that you're taking the steps that can lead to success.

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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.



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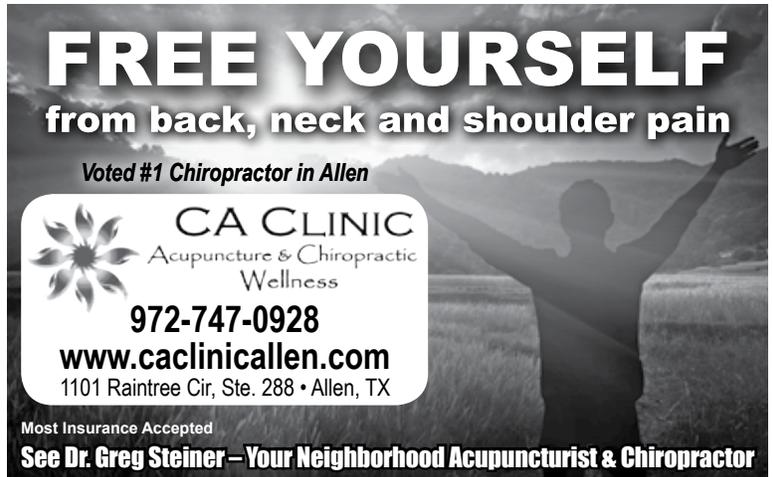
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MANAGEMENT'S "TIPS" ON BEING A "GOOD NEIGHBOR"

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 concerns 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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