

Twin Creeks News

February 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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For more information or questions:

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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 VALENTINE'S DAY

Friday, February 14th

**Onsite Office will be Closed on Presidents Day –
Monday, February 17, 2020**

IT'S A LEAP YEAR FOLKS- We have 29 days in February!

This year's Holiday Decorations were festive and cheerful through-
out our community during the fall and winter months! By now, all
décor should have been taken down...please be sure this task is
completed. Thank You!

FRIENDLY REMINDERS

January 1st your assessments were due... and were considered late
after the 15th of the month ~ Please be sure your assessments are
paid on time!

Options to Pay Assessments:

- Online: Log in to <http://www.twincreekshoa.net> - Logging
on requires residents' to be registered on our website - User
Name and Password is required.
- In Person: Bring your check to the Information Center at 300
Twin Creeks Drive, and we can post it for you.
- Call Customer Care @ 972-943-2828 to assist you in making
your payment.

**It is important for all homeowners to notify HOA Management
when your property mailing address changes.**

If this pertains to you, please email info@twincreekshoa.net and
ask for a Vital Information Form to be emailed to you.

Keeping your vital information updated is very appreciated. This
ensures you are receiving any correspondence we send you.

**If you received notification that your front yard needs replace-
ment sod or shrubbery** and you had called to request placing a
"Hold" until Spring to get it done...well... Spring is approaching
quickly...please be mindful of your upcoming front yard needs!

UPCOMING REMINDERS

**"Set your clocks forward one hour" to Daylight Savings
Time – Sunday, March 8th**

Allen ISD's 2020 Spring Break - March 9th – 13th

St. Patrick's Day – Tuesday, March 17th

First Day of "SPRING" – Thursday, March 19th



Santa and his elves brought
CHRISTMAS CHEER
to all that attended the
TWIN CREEKS
CHRISTMAS
CELEBRATION

The Twin Creeks Winter/Christmas Celebration held at the Twin Creeks Golf Club Saturday December 7th between 1:00-4:00 was a huge success!

This year the festivities extended outside with a huge winter slide and a festive wonderland obstacle course. In

addition to taking a horse drawn wagonette ride, one of the main attractions, in addition to Santa, was Twix, the cutest reindeer outfitted holiday pony drawn carriage courtesy of the Johansen family new here in the Allen area with their new gym Destination Dallas and Better Bodies clothing line.

Santa, delighting young and old and a very fun festive key chain photo booth provided great picture keepsakes everyone will long cherish!

This year there was something special for everyone whether enjoying the activities outside or creating special holiday ornaments and centerpieces inside.

For some, the best part was having a special balloon made just for them, enjoying hot chocolate and finger food treats, 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, warm drinks and other refreshments.

See pages 4 & 5 for more event photos

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TWIN CREEKS CHRISTMAS CELEBRATION





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



It's 2020 and definitely it is time to commit to hitting more tennis balls in the New Year! We have a wonderful community of tennis families and we hope you will join us on the courts.

Twin Creeks has a year-round tennis program taught by **certified coaches** and we would love to get your family involved. Let's 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.

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) - 7:00-8:30pm

SATURDAY MORNING MIXED DRILL

9:00-10:30 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

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How To Shop for Valentine's Day

By Peter G Young, CLU

Valentine's Day is around the corner and sales of red roses and chocolates will hit new records. But the chocolate is soon eaten and the roses will wither and die. Unfortunately, people wither and die, too, often much sooner than expected, so I always encourage people to take a look at their life insurance at this time of year. Initial reactions range from giggles to outright hostility, but then people reflect a little on what would happen if they, or their spouse, died tomorrow and their reaction becomes more positive..

Realizing that you need to shop for life insurance and figuring out how to go about it are different things, so before tossing the whole idea on the "think about it later" pile, here's a few tips.

Firstly try and figure out what you're going to buy. For most people we're talking about something that will replace their income. That can be a matter of adding up how much you are going to earn between now and retirement. Often - especially for younger folks - that's a surprisingly enormous number, but

remember two things: firstly the beneficiary isn't going to need the whole amount at once, so most of it can be invested for growth over time; secondly the surviving family members may be able to adjust over time and may not need a whole lifetime's income - a subject for family discussion. The minimum number of years income required varies a lot according to whose column you read, but a Metropolitan Life survey found that five years of income left a surviving family reasonably comfortable.

In most cases income replacement can be satisfied with term insurance. It is possible to buy term life for periods of 30 years or more these days, but if the insurance will be needed for much more than 20 years, shoppers might look into a universal life policy funded for the required number of years. A note of caution here: term insurance premiums are almost always (there are exceptions) guaranteed for the initial term period. Universal Life premiums are often not. Buyers of universal life should make certain that they check the annual statement the compa-

ny is required to provide annually, to ensure that the policy is performing the way they want.

The next step is finding an agent. If you have a long standing relationship with the local agent you have has handled your automobile/homeowners insurance for years they should be able to help you but be aware that an independent agent who works with several companies would probably get you a lower price - and if you have a health problem or two, an independent agent is more likely to get you a better offer of coverage. Make it clear that you are shopping and want to see alternatives. You may not be shown the lowest cost because there are underwriting issues or bad history. If you know there's a lower price that's not being shown - ask!

In my business there's an old saying: no-one is promised tomorrow. Bear that in mind when shopping.

Peter Young is a life and health insurance agent and resident of Twin Creeks. He can be reached for questions, comments or complaints at pyoung1028@B4theBuckstops.com



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Modification Committee Information and Guidelines

By Bruce E. Howard, Twin Creeks resident



QUESTION: What are the guide lines for signs in resident's yards?

ANSWER: Allowable signs and other restrictions are contained in Twin Creeks Board Policies/General Use Restrictions. Some of the specific rules for sign in your yard are as follows:

- All signs must comply with sign ordinances of The City of Allen.
- 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.
- Personal signs indicating school affiliations, birth announcements and similar type signs may be erected if they are in compliance with the Design Guidelines.
- No sign or notice may be placed on Common Area Property or other entrances without approval of the Board of Directors.
- One "For Sale" sign (of not more than six square feet in size) on a lot by the Homeowner of that lot for the sale of that lot and its improvements.
- Political signs are allowed provided they are in compliance with applicable Texas election laws governing political signs and 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.

QUESTION: Are there any guidelines for the placements of sheds in resident's yards?

ANSWER: Sheds must be located behind a 6 foot cedar fence, not

exceed 8 feet overall height and limited to 80 square feet. Exterior materials are limited to wood or cedar (metal and plastic sheds are not allowed). Properties that have an existing playhouse or gazebo will not be allowed to have a storage shed. The shed's roof material must be similar to that of the main house. Siding material should match that on the home or be natural cedar similar to fences. Sheds must have a minimum of 10 feet clearance from other structures or property lines.

QUESTION: Can I add a pad to my existing driveway?

ANSWER: Proposed drives, pads, and walks shall be similar in materials and scale to the existing "flatwork" and their conditions. They must be placed a minimum of three feet from the property line and screened from view with a 6 foot cedar fence when the drive or pad is exposed to a greenbelt (i.e. golf course, water body, or natural area). Please remember that driveways and parking pads may not be used for storage of boats, RV's, trailers, non-operating vehicles, etc. and are not intended for long term vehicle parking. When submitting your Modification Application include a copy of your plat indicating the configuration and new/existing materials of the proposed drive pad or walk with proposed screening methods in relation to the existing house.

Always check with the City of Allen prior to beginning work to see if a permit is required. Check with the Twin Creeks HOA office with questions concerning Modification Applications.



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Peter G. Young, CLU

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pyoung1028@B4theBuckStops.com



TOYS FOR TOTS 2019 WAS A HUGE SUCCESS!

Another year of gracious giving was brought together for a worthy cause to give to those children who are less fortunate.... This year our staff delivered the huge overflowing box of toys to a 'Toys for Tots' distribution center where we observed a group of volunteers hard at work to ensure a timely delivery to tiny tots. A huge "thank you" to all participating residents who donated to the 2019 Marine Corps Toys for Tots Program!

The Plano Food Pantry

"A Cooperative Effort to Help Those in Need."



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

Twin Creeks Book Club

We meet on the **last Wednesday of the month at 7:30 PM**

If you are a lover of books and would like to learn more info,
please contact:

Nafisa Dharamsi at 972.369.6353 or nafisa71@hotmail.com.

We always welcome new members!! Come join us
for a **FUN** evening of interesting discussions.

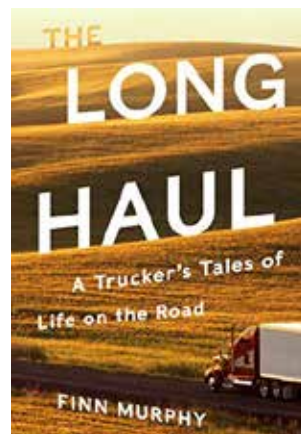


FEBRUARY BOOK:

The Long Haul: A Trucker's Tales of Life on the Road by Finn Murphy

A long-haul mover's rollicking account of life out on the Big Slab.

More than thirty years ago, Finn Murphy dropped out of college to become a long-haul trucker. Since then he's covered more than a million miles packing, loading, and hauling people's belongings all over America. Known by his trucker handle as U-Turn, he spends his days (and many of his nights) in a 53-foot eighteen-wheeler he calls Cassidy.



In *The Long Haul*, Murphy offers a trucker's-eye view of America on the move. Going far beyond the myth of the American road trip, he whisks readers down the I-95 Powerlane, across the Florida Everglades, in and out of the truck stops of the Midwest, and through the steep grades of the Rocky Mountains. As he crisscrosses the country, Murphy recounts with wit, candor, and charm the America he has seen change over the decades, from the hollowing-out of small towns to changing tastes in culture and home furnishings.

Some 40 million Americans move each year, and very few have any idea what they're getting into or the kind of person to whom they are relinquishing their worldly goods. *The Long Haul* is also a behind-the-scenes look at the moving industry, revealing what really happens when we call in "the movers."

Through it all, Murphy tells poignant, funny, and often haunting stories of the people he encounters on the job: a feisty hoarder in New Hampshire; a Virginia homeowner raging when Murphy's truck accidentally runs down a stand of trees; an ex-banker in Colorado who treats Finn and his crew with undisguised contempt; a widow who needs Murphy to bring her archeologist husband's remains and relics to a Navajo burial ceremony in New Mexico. These experiences inspire Finn's memorable reflections on work, class, and the bonds we form with the things we own and the places we live.

Brimming with personality and filled with great characters, *The Long Haul* is a resonant portrait of the enduring appeal of manual labor in the dark underbelly of the American Dream.



DOC TALK - Is Sitting Too Long Sabotaging Your Health?

By Dr. Gregory Steiner, DC, MPhil

We've seen a great deal of patients in the clinic who have a considerable amount of back or neck & shoulder pain. The common factor is that most of them work in jobs where they are seated 8+ hours daily.

Modern tech in the workplace has placed our bodies in an immobile seated position for hours on end which tightens hip flexors and over stretches the lower back to a degree. The glutes and hamstring muscles (those you sit on) are weakened and pressure is increased on the disks in the low back. As we stare at the computer monitor, our shoulders often roll forward and the neck is placed in an outstretched position creating forward head posture which increases the amount of weight your neck must support by 10lbs every inch forward the head is extended. While short periods of sitting certainly don't cause harm, spending hour after hour, day after day with unhealthy posture can

definitely contribute to chronic pain, numbness in extremities, and even pinched nerves.

To exacerbate the situation even further, sitting time has also been linked to high blood pressure, diabetes, obesity, excess belly fat, depression, and cardiovascular disease. There are also conflicting studies as to whether or not spending 60 to 75 minutes of moderately intense physical activity daily can actually counter the lengthy time spent sedentary.

Regardless of what the studies say, we know that the impact of movement can be life changing. We burn more calories which can not only result in weight loss but can increase energy and improve mental well being. Movement can maintain and improve muscle tone. Movement lubricates the joints and enhances circulation.

It seems clear that less sitting and more moving contributes to better health. If you're stuck at a desk for hours at a time, try these tips to break up the inactivity:

- Take a break every 30 minutes & stretch or walk around a bit

- Stand while on the phone
- Try a standing desk
- Position your desk over a treadmill
- Take the stairs instead of elevator
- Remember to use proper posture and sit tall with shoulders back & stomach tightened for support
- Sit on an exercise/stability ball while at your desk (builds core muscles)

The simplest thing to do is just sit less and move more frequently. There are even phone apps designed that remind you to get up and move. Whether you're at work, watching tv, or scrolling Facebook or Instagram on your phone, battle inactivity, declining health and a sedentary lifestyle by moving and exercising your body daily!

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.

LIBRARY NEWS

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.

Armchair Travelers Visit Cultural Sites of Israel - Take a cultural tour of Israel with Joan Kennedy and Gary Wilson on **Tuesday, January 28th at 7 p.m.** This tour will be focusing on the historic fortress of Masada and the intriguing archaeological site of Beit She'an. Israeli snacks available to sample. Ages 16+; younger children welcome with an adult.

Food for Thought - Make Your Own Tea Blend - On **Wednesday, February 5th at 7 p.m.** make your own tea blend and sample tea cakes, cucumber sandwiches and more. Food for Thought Market and Cafe demonstrates tips and techniques to have your own high tea at home. Ages 18+; younger children welcome with an adult.

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!



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:

- **PETS** – Deed Restrictions maintain that pets may not create a nuisance (i.e., barking, excessive odor, etc). In many cases, complaints concerning pets are difficult to prove or resolve and therefore, the Association will send two written violation notices to the Homeowner in question. If the complaints continue, the matter will be referred to the City of Allen Animal Control Department for resolution. Ref. Board of Directors policy. Regarding the number of pets allowed, "A person commits an offense without regard to mental state, if the person owns, keeps, or harbors more than four (4) domestic animals (of the same species) over six (6) months of age." Ref. City of Allen Municipal Code.

Property Inspection Standards

- **GENERAL LANDSCAPE RULES:** There should be clear defined lines between mulch, turf, ground cover beds and hardscape. No plastic pots or wooden planters should be placed anywhere in a yard or on surface coverings that might be visible from the street. No artificial vegetation of any kind should be placed in the resident's yard if visible from the street. Mulch should be used in ground beds. All beds must be keep weed free. No irrigation piping should be visible. Vegetable gardens are limited to the back yard enclosed by a cedar fence. Landscape debris (limbs, leaves, trimmings, etc.) should be removed on a regular basis. Excessive yard decorations is not allowed. Masonry borders and retaining walls must be maintained.

Note from Compliance Coordinator:

When making exterior changes to your home you are required to submit a Modification Application/ACC Request. This application describes your project and will be reviewed by the ACC/Modification Committee. Submitting this application can be done online or by downloading the form and emailing it to info@twincreekshoa.net. When using the Twin Creeks website, you can fill out the ACC Request form and attach the supporting documents and then hit "Submit". This will alert the coordinator that your project has been submitted. If you decide to download the Modification Application form, you can fill it out, email it or hand deliver it to the On-Site office with your supporting documents. **However, you do not need to do both.** Please review the two types of submittal options below for reference. If you have any questions or need help, please contact **David Langford 972-390-1194. SEE OPTIONS BELOW:**

This is what you will see on the website.

**This is the "downloaded" form. Remember!
If you do the ACC Request, you won't need this one.**

TWIN CREEKS COMMUNITY ASSOCIATION, INC.
MODIFICATIONS COMMITTEE

MODIFICATION APPLICATION

OWNER (APPLICANT): _____ DATE: _____
 LOT: _____ BLOCK: _____ ADDRESS: _____
 RES. TELEPHONE: _____ BUS. TELEPHONE: _____
 PROJECT START DATE: _____ COMPLETION DATE: _____
 CONTRACTOR: _____ PHONE: _____
 ADDRESS: _____

REQUEST FOR APPROVAL: Please check the boxes below and provide a brief description of the request. Required information to be submitted with the Modification Application includes detailed plans and specifications for the proposed modification (i.e. brochure, color sample, drawing, etc. that identifies the materials, dimensions, colors, etc.), and a property site plan showing the exact location of the modification. **Send to:** HOA/Information Center, 300 Twin Creeks Dr., Allen, TX. 75013 - Office phone #: 972-390-1194 or email to: info@twincreekshoa.net

- ☐ Hardscape: Paving, Sidewalk, Drive
- ☐ Structures/Additions
- ☐ Exterior Color (Paint)/Materials
- ☐ Landscaping: Design and Location
- ☐ Lighting: Fixtures and Location
- ☐ Fence/Wall: Design and Location
- ☐ Animal/Bird House, Feeder, Bath
- ☐ Vegetable Garden

- ☐ Decks, Design and Location
- ☐ Pool/Spa, Water Features
- ☐ Sports/Play Equipment
- ☐ Mailbox
- ☐ Other _____

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FEBRUARY 2020 ~ MANAGEMENT REPORT **TOTALS FOR ONE MONTH:**

ACC/MODIFICATION REQUEST – 11 APPLICATIONS REVIEWED | VIOLATIONS/VARIOUS TYPES – 114 NOTICES AND/OR LETTERS MAILED



WINTER ACTIVITIES *for your family*

Did you know that Allen, Texas has many opportunities to keep your family busy and active during winter months?

On one of the pleasant winter days when the weather isn't too cold, your family can play Disc Golf. There is a Disc Golf course at Bethany Lakes Park located at 745 S. Allen Heights Dr. Disc Golf is a game similar to golf in which the person with the lowest score wins. Disc golf is played with plastic disc that is thrown into a series of metal baskets on an outdoor course. The whole family can enjoy this fun outdoor game as well as encourage a little friendly family competition.

It might not snow in Allen this year, but Ice skating can be an entertaining activity for the family anyway. Allen Community Ice Rink has open skate times for all ages/all levels for \$5.00 a person. Check their website for more details and times.

Does your family like to swim? The Don Rodenbaugh Natatorium is an excellent way to let your kids swim, keep busy and be active in winter months. No need to have a membership to the Natatorium, open swim times are available to the public three days a week. An adult can swim for \$5.00 and kids are \$4.00. Be sure and check their website for open swim times.

Bowling as a family can be an enjoyable activity. There are several bowling options in Allen but if you have not visited PINSTACK yet, you will be surprised that there is much more to do than bowl in one of their 28 bowling lanes. PINSTACK has a full-service restaurant, a two-level laser tag area, a high-ropes course, rock climbing and video games. Bowling and all the other activities at PINSTACK can be enjoyed by all members of the family.

This winter, don't be stuck inside your house. Remember there are lots of fun family activities in Allen!



New On the Block!

By Management



Varughese & Reena Kurian	1805 Allison Ave
Vasudevan Ramachandraiah &	
Asha H. Devaraju	1811 Allison Ave
Shrutakirti Majji &	
Srinivas Dumpala	1813 Allison Ave
Shamik & Reina Shah	1407 Anna Marie Lane
Ehson Muhammad Javaid	1425 Bridget Ct
Stephen Kimball	1503 Comanche
Edgar & Maria Carbonell	1310 Cotulla Dr
Michael & Katie Smith	1302 Granger Dr
Joshua & Michelle Carrasquillo	1305 Mills Ct
Alistair & Nicole Harper	1609 Pantego Ln
Brian & Sheila Bullock	1910 Rising Star
Yiwen Chen	1311 Salado Dr
Helen Louise Clark	1172 Sophia Dr
Yi Xiong & Tou Kun Wong	1813 Truscott Ln
Arash & Marina Nami	1104 Winnsboro Ct

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Heard Museum Zip Line

Individuals and small groups (comprised of nine or fewer persons) are welcome to participate in our pre-scheduled Zip Line Days (as available). *Pre-reservations are required for these programs.* The ropes course can be scheduled for custom programs for groups of ten or more persons. For all programs, please wear closed toed shoes, and appropriate clothing for the outdoors. Information regarding age and size requirements (and more) is available in our FAQ section below.



Zip Line Days

During our Zip Line Days, guests climb a 23-ft tree to our zip platform then proceed to a 487ft Zip line. Purchase one ticket (\$12 each) for each time you would like to travel down the zip line. Pre-registration is required.

Scheduled dates:

- **January 18, 1-4 p.m.**
- **February 22, 1-4 p.m.**
- **March 13, 1-4 p.m.**



Organizing Fun

Those words do not seem to go together for some people and for others those words are what it is all about. If you love to organize or if it's the last thing on your mind, you must admit that an organized space works best. Here is one way to help your family have fun and organize any space, room and home.

Have a race to see how much you and your family can get organized in an allotted time, followed by a reward. There is no skill necessary to race with time so each family member can participate at any age.

- Create a jar of possible rewards such as going for ice cream, going to the park, staying up an extra ten minutes before bedtime, or watching a movie.
- Decide which space needs to be organized, have bins, baskets and trash can ready as needed. Each person in your family should be assigned a task in the chosen space such as stacking books on the shelf, putting toys away in bins or baskets, placing stuffed animals in a designated place, setting aside old or unused toys and games in order to donate to a shelter or charity, throwing away clutter, etc.
- Get the family together, set the timer and go!
- Once the timer goes off, choose a reward from the jar so the whole family can enjoy. (Even if all the organization was not completed in this race, race again another day to finish this space or room.)
- Repeat this activity weekly or monthly until all the rooms and spaces in your home are organized.



You and your family can be more organized while having a little fun.



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Financial Focus – Protect Yourself Against Long-term Care Costs



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If you're fortunate, you'll live independently and in good health throughout your retirement years. However, if you ever needed some type of long-term care, such as a stay in a nursing home, would you be financially prepared?

To answer this question, you may want to evaluate two variables: your likelihood of needing long-term care and the cost of such care. Consider the following:

- Someone turning age 65 today has an almost 70% chance of eventually needing some type of long-term care, according to

the U.S. Department of Health and Human Services.

- The average cost for a private room in a nursing home is about \$100,000 per year, while a home health aide costs about \$50,000 per year, according to Genworth, an insurance company.

Clearly, these numbers are worth thinking about. If you needed several years of long-term care, the expense could seriously erode your savings and investments. And keep in mind that Medicare typically pays only a small percentage of long-term care costs. Therefore, you may want to evaluate the following options for meeting these expenses:

- *Self-insure* – You could “self-insure” against long-term care expenses by designating some of your investment portfolio for this purpose. However, as the above numbers suggest, you'd likely have to put away a lot of money before you felt you were truly protected. This could be especially difficult, given the need to save and invest for the other expenses associated with retirement.

- *Long-term care insurance* – When you purchase long-term care insurance, you are essentially transferring the risk of paying for long-term care from yourself to an insurance company. Some policies pay long-term care costs for a set number of years, while others cover you for life. You can also choose optional features, such as benefits that increase with inflation. And most long-term care policies have a waiting period between 0 and 90 days, or longer, before ben-

efits kick in. You'll want to shop around for a policy that offers the combination of features you think best meet your needs. Also, you'll want an insurer that has demonstrated strength and stability, as measured by independent rating agencies. Here's one final point to keep in mind: Long-term care premiums get more expensive as you get older, so if you're interested in this type of coverage, don't wait too long to compare policies.

- *Hybrid policy* – A “hybrid” policy, such as life insurance with a long-term care/chronic illness rider, combines long-term care benefits with those offered by a traditional life insurance policy. So, if you were to buy a hybrid policy and you never needed long-term care, your policy would pay a death benefit to the beneficiary you've named. Conversely, if you ever do need long-term care, your policy will pay benefits toward those expenses. And the amount of money available for long-term care can exceed the death benefit significantly.

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.

DEADLINES for the TWIN CREEKS NEWS

March 2020 Issue, Deadline is February 1st

April 2020 Issue, Deadline is March 1st

May 2020 Issue, Deadline is April 1st

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

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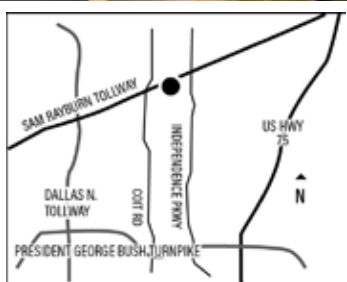
Safety Tips for Winter Road Trips

Preparedness is paramount when it comes to road trips year-round, and hitting the road for a long drive during winter months is no exception. With an increased risk of potential driving hazards like sleet, snow, strong winds and frigid temperatures, it's a good idea to think about ways to ensure you'll travel safely. Consider the following tips when preparing for your winter road trip:

- **Invest in an emergency kit for your vehicle.** Available at most major retailers, these kits are relatively inexpensive and contain items like flares, booster cables, flashlights, ponchos and first aid supplies for minor injuries.
- **Check the local weather report before heading out.** Winter weather can be tricky and forecasts aren't always accurate. You can double check your destination's weather history on a variety of websites to determine typical conditions to expect in that area during your travels.
- **Stay in touch.** Check in with a designated contact during your journey with updates on your location, delays encountered or unexpected situations that require longer travel time. When driving, remember always to pull off the road before using your cell phone.
- **Store warm clothes and blankets in your vehicle.** Be prepared to stay warm if you're stuck for extended periods by keeping a blanket or two in your car. Also, pack a small travel case with snow boots, socks, gloves, a scarf, hat and heavy sweater in case you need to leave your vehicle.
- **Review your travel route without GPS.** Read through detailed driving directions, including alternate routes, so you know your options. Also consider keeping a map handy in case your navigation system is compromised during your trip.
- **Develop a contingency plan.** Create a strategy for dealing with a flat tire, vehicle accident, dead battery or other potential travel delays. Keep a hard-copy list of people or businesses to contact for help should you need it.



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