

2023-24 Winter Newsletter

IMPORTANT ICY DATES

| Day | Date | Event |
|----------|-----------|------------------------------------|
| Sat-Sun | Dec 16-17 | Holiday Light Contest |
| Mon-Tues | Dec 25-26 | Huntertown Offices Closed |
| Mon-Tues | Jan 1-2 | Huntertown Offices Closed |
| Mon | Jan 15 | MLK Day, Huntertown Offices Closed |

Artic (Association) News

New Board Members! - Elections took place at the October Open Board meeting. Please congratulate our new HOA board:

- President** – Camren Smith
- Vice President** – Louise Hadley
- Secretary** – Alex Richardson
- Treasurer** – John Lynch
- Architectural Committee Members**
 - Mike Schenk - **Chair**
 - Ed Goebel
 - Dakota Keefe
 - Louise Hadley



Holiday Light Contest

Judges will award three \$50 gift cards to the homes with the “best and brightest” decorations. One winner will come from each section – the Lakes of Carroll Creek, Carroll Creek, and the Preserves.

Winners must be up-to-date on their dues, and cannot win two years in a row.

Weather permitting, judges will look at all homes anytime Saturday, 12/16 and Sunday, 12/17. We will contact you if you have won. The next newsletter will announce the winners.



Hypothermia HOA Dues

The new year means a new household budget for many families. Dues are again due May 1st, and for 2024 will be \$270. Please plan accordingly. How, you ask? Keep reading!



Q1: I am made of plastic or metal. I am used for play or for work, and you'll usually see me in a sandbox in the summer and out and about in the winter. What am I? (answers to riddles at the end of newsletter)

Neighborhood Mullings

Dashing Through the (Sidewalk) Snow

In today's world, snow does not shovel itself. It is your responsibility as a homeowner to clear the snow off the sidewalk in front of your home.

Keeping snow off the sidewalk gives students a safe place to walk or wait for the bus without having to walk in the street.

If you know of a neighbor who needs assistance during the winter, please consider lending a helping hand.

Huntertown handles the plowing of our HOA streets. If you experience plow service concerns, please contact Huntertown and ask for the Street Department, at 260-637-505.

Huntertown does not take special care in plowing the snow around mailbox stands. Please be ready to occasionally meet the need of shoveling around the stands to keep the boxes accessible to neighbors and delivery personnel.



Polar Porch Pirates

According to Kim Kommando, 260,000,000 packages were stolen last year by porch pirates, totaling \$20 billion in goods. If you're going to be away, ask your employer or a friend if you can ship to their place.



Slippery Reminders

Architectural Requests – When in doubt, fill it out – the architectural request form – and submit it to Above & Beyond. The form is on our webpage: <http://www.carroll-creek.com/general-information/architectural>

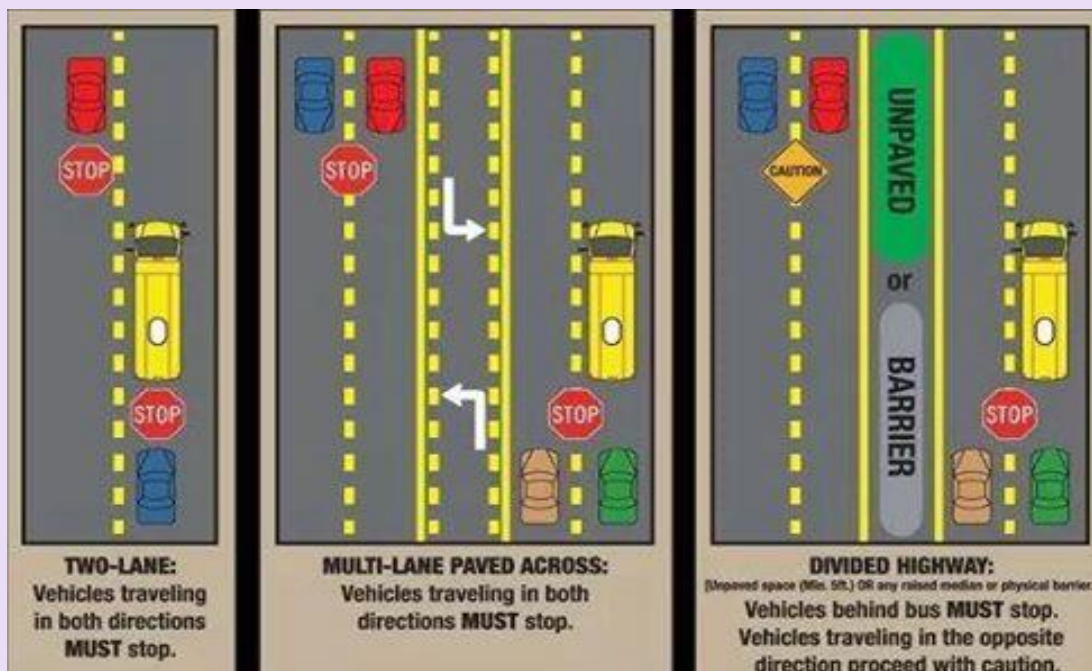
Doggy & Kitty Care – Common winter chemicals like ice-melting salts, windshield wiper fluids, and antifreeze can be deadly for cats and dogs. Signs like vomiting and loss of coordination can appear within an hour. If you think your pet has consumed even the smallest amount of antifreeze, take him to the veterinarian immediately. Pet-friendly antifreeze is propylene glycol-based and is now available at retail stores.

Q2: What do snowmen win at the Olympics?

Ice-melting salts can stick to your pet's paws. Licking his paws also puts your pet at risk for consuming the chemicals found in ice melts.

Look for pet-safe ice-melting products, and wash your pet's feet with a warm cloth after coming in from outside.

Stopping for School Buses – Know when you need to stop for a school bus when its lights and stop signs are activated. Review the map to remind yourself of your driving obligations when approaching a school bus.



Blizzardy Budgeting

Creating a budget is a great way to track where your money goes each month and an important step to getting your finances in order. A budget can make it easier for you to achieve financial milestones, such as building an emergency fund or saving for a down payment on a home.

Step 1: List your income – what money you get for a month. We'll keep it simple.

| | | |
|--------|-----------|----------------|
| Income | Dad's Job | \$1,500 |
| | Mom's Job | \$1,500 |
| | | <u>\$3,000</u> |



Step 2: List your expenses. There are 2 types of expenses: fixed and variable. Fixes are those expenses that do not change, like rent or car payments. Variable expenses do change each month. Electricity is a variable expense, and so are groceries, gasoline, and eating out. These are the ones you can monitor and change your spending if necessary.

Then there are those expenses that don't occur every month, like the HOA dues, Travel, and Property Taxes. Let's look at the HOA dues. They are due May 1. So, for a budget beginning January 2024, you take the total dues amount, \$270 and divide it by the number of months you have before payment is due, which is 4 (Jan thru April is 4 months) = \$67.50/month (we'll round up to \$68). For budgets Jan-April, you put the \$67.60 into your savings account, and then in May you take the entire amount out and pay the bill. Then for May and beyond, the monthly HOA amount would be $\$270 / 12 = \22.50 , which you put into savings and in May 2024, you take the \$270 you saved during the year and pay your dues.

| | | | | | | |
|---------|------------|----------------|---|---------|------------|----------------|
| Expense | Rent | \$1,200 | → | Expense | Rent | \$1,200 |
| | Groceries | \$600 | | | Groceries | \$600 |
| | Utilities | \$400 | | | Utilities | \$400 |
| | Cell Phone | \$140 | | | Cell Phone | \$140 |
| | Child Care | \$600 | | | Child Care | \$600 |
| | HOA Dues | \$270 | | | HOA Dues | \$68 |
| | | <u>\$3,210</u> | | | | <u>\$3,008</u> |

This strategy of spreading expenses over the 12 months helps to keep you and your finances from being "surprised" at big ticket items that you know are going to happen, like the three-week travel cruise you are planning to take in June, or Christmas gift purchases in December.

Q3: Where do snowmen put their money?



Step 3: Subtract expenses from income. The goal is to have this number be zero or more. If the sum is a negative number, your budget is out of alignment, and income needs increased, expenses need decreased, or both! Here we could probably decrease groceries by \$8 and still be ok.

| | | | | | | | |
|------------|------------|----------------|--|------------|------------|----------------|--|
| Income | Dad's Job | \$1,500 | | Income | Dad's Job | \$1,500 | |
| | Mom's Job | \$1,500 | | | Mom's Job | \$1,500 | |
| | | <u>\$3,000</u> | | | | <u>\$3,000</u> | |
| Expense | Rent | \$1,200 | | Expense | Rent | \$1,200 | |
| | Groceries | \$600 | | | Groceries | \$592 | |
| | Utilities | \$400 | | | Utilities | \$400 | |
| | Cell Phone | \$140 | | | Cell Phone | \$140 | |
| | Child Care | \$600 | | | Child Care | \$600 | |
| | HOA Dues | \$68 | | | HOA Dues | \$68 | |
| | | <u>\$3,008</u> | | | | <u>\$3,000</u> | |
| Difference | | (\$8) | | Difference | | \$0 | |

Step 4: Tracking. Most people stop before this step. This is where you track what you spend during the month. Every. Single. Expense. Then you compare your actual expenses with your planned, budgeted expenses, and make adjustments. Tracking helps you identify and eliminate wasteful spending habits, promote better financial habits like saving and investing, sort out financial priorities, understand why you may be in debt and how you got there, and design a strategy for getting out of debt.

Step 5: Adjust. Adjust the amounts in your budget to meet your reality. Adjust your reality (impulsive and short-term pleasure spending) to meet your budget.

Q4: What kind of ball doesn't bounce?

Freezing Fun in the Fort!

| Event | Day/Date | Time | Location | Description |
|-----------------------------|------------------|----------------|--|--|
| 13th Annual Winterval | Saturday, Jan 27 | 9:00am-10:00pm | Downtown Fort Wayne (various locations) | Indoor & outdoor winter fun for all ages: hiking, crafts, ice skating, mini golf, shopping, carriage rides, etc. |
| Dancing through the Decades | Thursday, Feb 1 | 5:00-8:00pm | Headwaters Park Ice Rink 333 S. Clinton St. | Skate, dance, and enjoy music from the 1960s-1990s. Dress up in an outfit inspired by your favorite decade! General admission and skate rental fees apply. |
| Weather the Fort | Saturday, Feb 18 | 3:00-8:00pm | The Landing (West Columbia Street) | Live music, food & drinks, winter activities, family friendly |

Q5: What do you call a
slow skier?



Want to discover the perfect
adventure for you? Take the Fort
Wayne Winter Adventure Quiz!

<https://www.visitfortwayne.com/winter-adventure-quiz/>



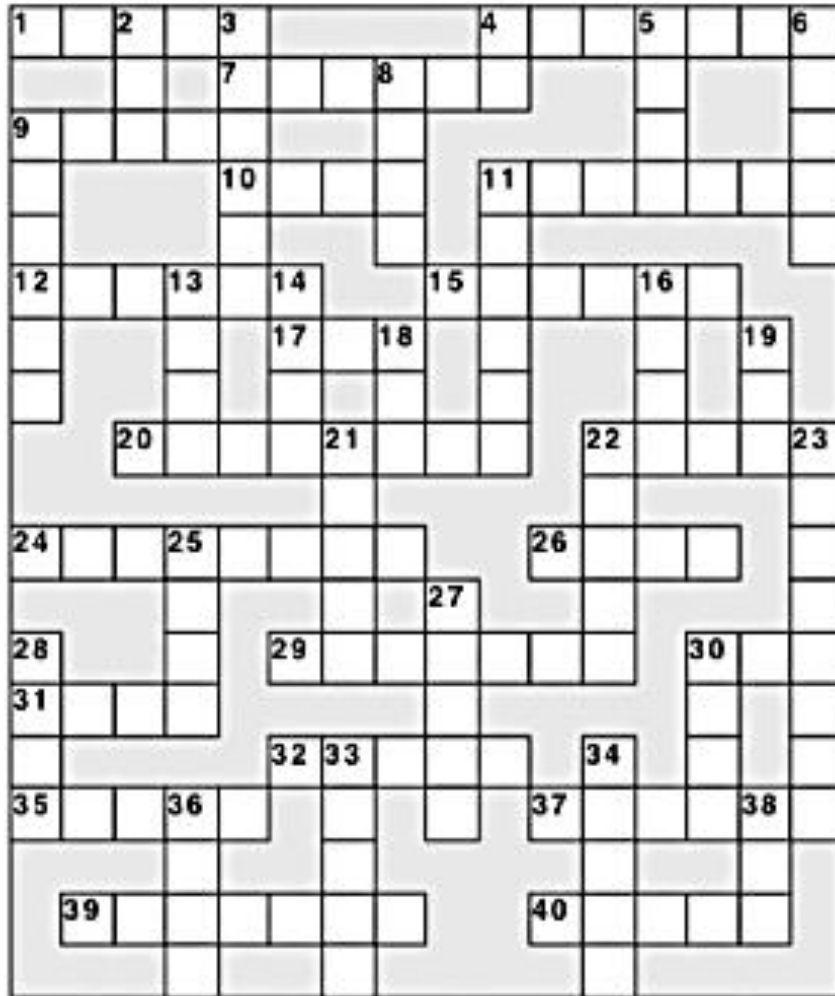
Slushy Slopes in the South of the State

Here's something different, and it's in Indiana – Lawrenceburg, Indiana's Perfect North Slopes. They offer skiing, snowboarding, and snow tubing! "With a 1,200-foot-long run, this is easily one of the largest snow tubing runs in the country, and going down a on an inner tube is like gliding on air." Perfect North makes its own snow, so it doesn't have to rely on Mother Nature. Visit <https://perfectnorth.com/> for more information.





Winter Crossword



Down:

- 2. Frozen water
- 3. Small
- 4. Myself
- 5. Small pie
- 6. Neck warmer
- 8. Chilly
- 9. Used to move snow
- 11. A season
- 13. Strong emotion
- 14. Ripped
- 16. Nil
- 18. Bath _____
- 19. Cloud of water vapour
- 21. Last month of winter
- 22. Wooden snow vehicles
- 23. Winter road condition
- 25. Be carried on
- 27. Locomotive
- 28. Carried along by wind
- 30. Piece of hockey equipment
- 33. Make this in the snow
- 34. Winter foot wear
- 36. Faucets can do this
- 38. You hear with this

Across:

- 1. Sudden cold breeze
- 4. Hand warmers
- 7. Hanging spike of ice
- 9. Freezing rain
- 10. Show and _____
- 11. Conditions outside
- 12. Flowering plant, colour
- 15. Achoo
- 17. Not in
- 20. Month of winter
- 22. Carols, etc.
- 24. Valentine month
- 26. Thaw
- 29. Keeps drinks warm
- 30. Small dog
- 31. Winter Olympic sport
- 32. Silky material
- 35. Breezy
- 37. Ice sport
- 39. Foot warmer
- 40. Direct a vehicle's course



QUIZ ANSWERS

- Q1: A Shovel
- Q2: Cold Medals
- Q3: In a Snow Bank
- Q4: A Snowball
- Q5: A Slope Poke

*A huge Thank You to NJ Productions for creating
and administrating the Carroll Creek Website!*



Interested in advertising a business, services, or events in the Carroll Creek Newsletter? Publications are put on the website once a quarter or seasonally. Please contact our Community Manager, Stacey, at Above & Beyond. Stacey@abcmanagement.org