



The Red Fox Reader

Issue 2

DECEMBER 2010

Board of Directors

- Lynne Stekettee
President
- Jason Mezey
Vice-President
- Roxanne Smeasted
Treasurer
- Amy Numedahl
Secretary
- Open Seat

Balanced
Bookkeeping &
Community
Management
719.593.9811

- Kristie McKitterick—
balbookacc@aol.com
- Tammy Bonovich—
balbookcam@aol.com

Inside this issue:

- Recipes 2
- Online Shopping 2
- Consumer Tips 3
- Life Styles 3
- Buying Organic 3
- Upcoming Events 4
- Notes & News 4

Greetings Jackson Creek Filing # 5 Community;

It is hard to believe it is already December and we are fast approaching our annual HOA community meeting. This year our meeting location has changed to Antelope Trails elementary school and is scheduled for December 8th at 7:00 p.m.

Last month we mailed the agenda and proxy votes for next year – if you have not received your information or you need another copy, please contact Balanced Bookkeeping at 719-593-9811. At this year's meeting we are going to review the "housekeeping" items to get our budget approved, past meeting minutes approved but also use this time to set our course for 2011.

We will be looking for energetic, talented neighbors that would be interested in joining our Board of Directors. We have been fortunate to have great BOD members this year but we were short one member most of 2010 and that did impact some of the projects and events we would have liked to have gotten done, so I am looking forward to having lots of volunteers this year for our open BOD positions! If you are interested and want more information on what we do and how you can help - before you volunteer, please contact me (Lynne at 719-481-1857) before the meeting and I would be happy to give you the scoop.

We want this annual meeting to be fun, interactive and informative about our little community so please plan on attending or at least send in your proxy votes so we can take care of business and have more time to develop, enjoy and grow our neighborhood.

Take care, see you all soon.....Lynne M. Stekettee

President BOD Jackson Creek Filing # 5 HOA



COMMUNITY INVOLVEMENT

We need your help in the newsletters. If you have any ideas for articles please send them to us. Maybe your favorite recipe you want to share with the community, an announcement you want to make or even start a committee to help out the association. We are always looking for volunteers and people in the community to help out and get the community involved.

Please call us at: **719-593-9811**

or

e-mail Tammy at: **balbookcam@aol.com**



Recipe: Pumpkin Spice Doughnuts

Courtesy of — Amanda McKitterick

What better way to celebrate fall than with a Pumpkin Spice Doughnut! They are mouth watering and delicious and most of all they are easy to make.

Ingredients:

2 cups flour
3/4 cup canned pumpkin
2 eggs
1/4 cup milk
1/3 cup butter, softened
1 1/2 tsp. baking powder
1 1/2 tsp. pumpkin pie spice
1/4 tsp. baking soda



Directions:

Heat oven to 375°. Combine ingredients well. I scooped it into a freezer bag and cut the tip off so I could pipe them into my doughnut pan. Fill doughnut pan halfway. Bake for 10 minutes.

You can top them with glaze if you like. Use 1/2 cup powdered sugar, 1/2 tsp vanilla extract and 1 tsp milk to make a glaze. Add another tsp of milk if you want it drizzling consistency!

And voila! Pumpkin Spiced Doughnuts.

I hope you enjoy them as much as my family and I do! I would also like to encourage you to please send in your favorite recipe! I hope everyone has a wonderful Holiday Season with your family.

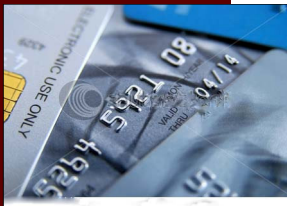
Online Shopping Safety: Credit Card, Debit Card or Check

Merchants are making online shopping increasingly convenient by accepting not just credit cards, but debit cards and checks. However, according to the Privacy Rights Clearinghouse (PRC), the safest way to shop online is with a credit card. If something goes wrong, you're protected under the federal Fair Credit Billing Act.

Here are other online shopping tips from PRC:

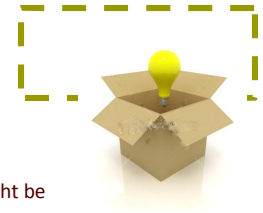
- Use one credit card exclusively for all your online shopping. This makes it easier to spot unauthorized charges.
- Don't pay for online purchases with a check, since checks are vulnerable to bank fraud. Even mailing a check or money order won't give you any protection if you have problems with the purchase.
- Use a true credit card—not a debit card, check card or an ATM card. A debit card exposes your bank account to thieves. Your checking account could be wiped out in minutes. Also, federal law does not protect debit and ATM cards as extensively as it does credit cards.
- Use a "virtual credit card," if possible. Some banks are now offering their credit card customers a free service called single-use card numbers. Virtual credit cards use a randomly-generated, substitute account number so you never need to give out your real credit card number online, over the phone or through the mail.

Among the card companies offering this service are Citibank, who calls its program Virtual Account Number; Bank of America's service is called ShopSafe and Discover calls its service Secure Online Account Number. You specify the expiration date and credit limit, which adds a layer of protection. Once used, the card is tied to the merchant where it was used, and cannot be used elsewhere.



CONSUMER TIPS

Proper Packaging Helps Ensure Holiday Shipping Success



With the holidays only a few weeks away, now is the time to start thinking about how to get those gifts to their destinations securely and on time. The experts at The UPS Store and Mail Boxes Etc. offer the following tips to achieve successful gift delivery.

Don't dumpster dive for old boxes. Used boxes can break apart in shipping, and leftover labels can create confusion about a package's destination. Always use a new corrugated box designed for shipping. Put a second label inside the box in case the label affixed to the outside becomes illegible.

For the best value, ship early. Plan ahead to save money

and avoid last-minute shipping stress. Procrastinators might be able to get a next-day delivery if they wait until the last minute, but they'll pay a premium for the service.

Pack like a pro. Choose appropriate materials, such as bubble cushioning, polystyrene "peanuts", corrugated dividers or plastic foam to provide proper cushioning. Include at least 2 inches of packing material on all sides of each item. Also, use professional packing tape to seal the box.

Track your package. Choose a shipping company that provides a package tracking number. Tracking lets you notify recipients when to expect a delivery and affords you peace of mind that your package arrived on time to its destination.

LIFE STYLES

...Staying Cozy Doesn't

Have To Be Costly

Staying warm in wintertime can be a chore if you are concerned about budgeting your energy use. It is possible, however, to heat your home and avoid warming the planet further by using some simple and inexpensive tricks.

For starters, a few basic strategies can point you in the right direction: keep your thermostat at 65° F or lower and, to compensate, wear extra layers of dark clothing that trap heat and light.

It is also important to check for possible leaks in your home. Hold a lit candle along the edges of doors and windows. If the flame quivers, warm air is probably escaping. For windows, heavy curtains can help to keep heat in and chill out. If the air is escaping from your door, a draft "snake" along the bottom edge is a low-cost solution. Also, if you have a fireplace, make sure the damper is firmly shut when not in use.

Next, direct the heat to where you need it most. You can set ceiling fans to clockwise so they circulate the rising warm air back down to where you can enjoy it. A set of vent blockers that only cost a few dollars will efficiently cut off the warmth in an unoccupied room and channel it to your living room or bedroom.

When you are finished winter-proofing your home, don't stop there—throw a party! The more bodies you invite, the warmer your home will be. Each party guest is the equivalent of a 175-watt heater. You can celebrate how much you'll save and eliminate the need to heat your home for an entire evening.

The Best and The Worst of Buying Organic *The Clean 15 vs The Dirty Dozen*

The Clean 15

- Onions (least contaminated)
- Avocados
- Sweet corn
- Pineapples
- Asparagus
- Honeydew melon
- Mangos
- Kiwi
- Sweet peas
- Eggplant

The Dirty Dozen (always buy organic)

- Celery (most contaminated)
- Peaches
- Blueberries
- Spinach
- Potatoes
- Apples
- Strawberries
- Bell peppers
- Kale
- Cherries





Upcoming Events

- DECEMBER 2010 -

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			HOA Fees Are Due 1	Hanukkah (begins sundown the eve before) 2	3	4
5	6	7	Annual Meeting 7.m. 8	9	HOA Fee is Late 5 p.m. \$15 Late Fee 10	11
12	13	14	15	16	17	18
19	20	First Day of Winter 21	22	23	Christmas Eve 24	Christmas 25
26	27	28	29	30	New Years Eve 31	

Notes & News

CONTRIBUTORS WANTED:

If you are interested in submitting an article or idea for the *Red Fox Reader*, please contact:

Tammy at balbookcam@aol.com



We are looking for:

- Favorite Seasonal Recipes
- A Featured Kid Reporter
- Local Recreation Area Reviews
- Local Business Reviews
- Local Restaurant Reviews and Recommendations
- School Calendar Events
- Birthday and Anniversary announcements
- Interesting and Relevant Local News
- Seasonal Tips
- Ideas for HOA Events
- ...and Much More.

Be sure to check out your community website at
www.academyview.com
for news, rules, regulations and important information.

Declaration of Covenants , Conditions and Restrictions of Jackson Creek Filing #5 recorded October 7, 2004; Document of El Paso County #204168887

The Red
Fox Reader



Jackson Creek No. 5 HOA
P.O. Box 26195
Colorado Springs, CO 80936

Address Service Requested