

# Meadow Oaks Neighborhood Association

# The MONA Times

Meadow Oaks Neighborhood Association is part of the Roseville Coalition of Neighborhood Associations (RCONA)



## A Note From the MONA Chairman

by Jim Robinson

October is here already, that means it's time for the MONA Board Election. Hopefully those of you who would like to be a part of the Meadow Oaks Neighborhood Association have already contacted our Election Committee but if you haven't please do so soon. Just contact Maxine or Nick their contact information is on the Back page in the Board member information section.

The elections are open to anyone who Lives or Works in the Meadow Oaks Neighborhood. Those who qualify can run for the board and Vote. Our Election will be held on **October 24<sup>th</sup> 2013** at Alta Manor on Oakridge. To insure that everybody interested in voting get the chance to do so, we have set up 2 different times for your convenience. We will have a 9 a.m. to 10 a.m. meeting and a 7 p.m. to 8 p.m. meeting. So Please come out and Vote.

With that out of the way I have to say my term of being Chairman is almost over. I hope you have enjoyed my little Notes from the Chairman. This may be my last one so I will continue to call it like I see it... It's been a pretty good year.

This year MONA successfully informed our Neighbors about the Bike Trail and helped the City hear our concerns. Proof of our impact can be seen in the design changes the City made in the Trail. In my opinion the only way to continue being heard is the stop shouting "Not in my House" and speak about ways to make it work in a way that is best for all concerned. We truly need some improvements, in the creek area, for which there is no budget. But those issues can be addressed and fixed with the Bike Trail budget. Enough about that... Here are some more things MONA has done this year.

MONA organized and put together the Annual Santa Visit, where Santa drives through the Meadow Oaks Neighborhood in a beautiful convertible waving and greeting Children of all ages with Candy canes, Sometimes accompanied by a Roseville Fire Truck. MONA had a successful Neighborhood Garage Sale, with the Amazing feature of donation pick up afterwards. This years NNO participation was small but Fun filled. Kathey Ahren put on a Great, Food, Fun, and Pampered Chief Party. MONA organize a Clean at Eich IB Middle School which brought out Girl Scouts, Football players, Board Members, and Neighbors. MONA this year has brought in Guest speaker to inform our Neighbors on many important topics. Such as Water price increase, Mosquito Abatement, Fire Safety tip form Roseville FD, and a monthly Neighborhood Crime Report from our Neighborhood Police Officer.

MONA also puts together and put out this monthly Newsletter which is hand delivered to 750 homes and businesses. Local advertisements allow us to print it and Volunteers allow MONA to Exist... If you have a Local business and would like to Advertise, or if you have time Please Volunteer, we can use all we can get...Thank You for being such Great Neighbors...

### Inside this issue:

A Note from the MONA Chairman	1
Neighborhood Common Sense	2
Community Coffee with City Council	
Interest Rates on The Rise....Not so Fast	3
Bridge Replacement Project Open House	
Alta Manor Presents Educational Programs	4
Staying Healthy in Flu Season	
Ask Jerry Garden Q & A	5
Library New	
Oakmont News	6
Carmel-Nut Corn	
Alta Manor Support Group	7
October Calendar	8
MONA Board Members	
City of Roseville Events	

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### Upcoming MONA Board Meetings

October 10	9-10:30 AM
October 24	7-8:30 PM



## COMMUNITY COFFEE WITH CITY COUNCIL

Come join Roseville City Council Members as they host coffees with community members to discuss city-related topic.

Monday October 7	Roccucci	1 – 3 p.m., Riley Meeting Rooms (95747)
November TBA	Herman	Roseville Chamber of Commerce (95678)
Tuesday December 10	Gore	5:30 – 6:30 p.m., Downtown Library (95678)

# FREE DINNER

Buy one dinner at regular price and get one FREE

Not valid with any other offers. Dine-in. One coupon per party.

**VALID OCTOBER 2013 ONLY**

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## Neighborhood Common Sense

### How Should Your Risk Tolerance Influence Investment Decision?

As an investor, how much risk can you tolerate? It's an important question — because the answer can help you make the right investment choices.

Before you know your risk tolerance, you'll want to make sure you first understand the nature of investment risk — the risk of losing principal. This risk is especially prevalent when you invest in stocks, because stock prices will always fluctuate — and there are never any guarantees about performance. Of course, a decline in value does not mean you need to sell; you can always hold on to the stock with the hope that its value will bounce back. And this can certainly happen, but again — no guarantees.

How you respond to this type of investment risk will tell you a great deal about your own risk tolerance. Of course, no one, whether he or she has a high tolerance for risk or a low one, particularly likes to see declines. But people do react differently. If you're the sort of person who can retain your confidence in your investment mix and can focus on the long term and the potential for a recovery, you may well have a higher tolerance for risk. But if you find yourself losing sleep over your losses (even if, at this point, they're just "paper" losses), becoming despondent about reaching your goals, and questioning whether you should be investing at all, then you may have a low tolerance for risk.

This self-knowledge of your own risk tolerance should help inform your investment decisions — to a point.

Even if you determine you have a high tolerance for risk, you almost certainly should not load up your portfolio exclusively with stocks. If the stock market enters a prolonged slump, you could face heavy losses that may take many years to overcome, causing you to lose significant ground in the pursuit of your financial goals. Conversely, even if you discover you don't have much tolerance for risk, you won't want to invest only in supposedly "safe" vehicles, such as certificates of deposit (CDs). During those periods when rates on CDs and similar instruments are low, as has been the case in recent years, your interest payments from these investments may not even keep up with inflation — meaning that, over time, you could end up losing purchasing power, which, over the long term, can be just as big a risk as market declines.

Ultimately, then, you'll probably want to let your risk tolerance guide your investment choices — but not dictate them with an "iron hand." So, if you believe you are highly tolerant of risk, you might have a somewhat higher percentage of stocks in your portfolio than if you felt yourself to be highly risk-averse — but in any case, you'll likely benefit from building a diversified portfolio containing stocks, bonds, government securities, CDs and other investments. While this type of diversification can't guarantee profits or protect against loss, it can help reduce the effects of volatility on your portfolio.

By knowing your own risk tolerance, and the role it can play in your choices, you can help yourself create an effective, suitable investment strategy — one that you can live with for a long time and that can help you avoid the biggest risk of all: not reaching your long-term goals



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Financial Advisor  
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### Interest Rates on the Rise...Not so Fast!!

As you can see by the graph on the left, I spoke too soon last month. The reason is that on September 17<sup>th</sup>, Federal Reserve Chairman Ben Bernanke stated that he would not taper off the Bond buying program that was in place. As you can see by the big green bar on the graph, the markets were very positive about this information and we have seen a reduction in interest rates instead of the slow and steady climb which was our previous path. This means that if you were thinking about looking into potentially refinancing your home, you might have a 2<sup>nd</sup> chance. This is also a good time for buyers as investors have slowed down in their purchases while home owners are making the decision to sell. Please call me if you would like to discuss your mortgage.

**Kevin Kirk** Senior Loan Consultant MLO - 256332  
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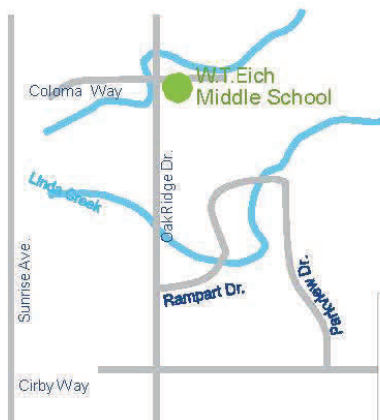
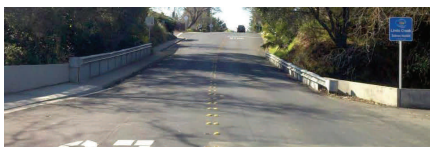


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## Oak Ridge Drive BRIDGE REPLACEMENT PROJECT OPEN HOUSE

**Join Us!** The City of Roseville is hosting an Open House to share information and receive input from community members on the Oak Ridge Drive Bridge Replacement Project. The project includes replacing the existing bridge and expanding the existing sidewalk.

The Open House will include stations where participants can view exhibits, maps, and a project schedule. A brief presentation about the project will start at 6:15 pm. Representatives from the City and the project team will be available to answer questions and discuss ideas in an informal format.



Thursday,  
November 7th

6:00 – 8:00 pm

W.T. Eich Middle  
School – Cafeteria

Enter at the former Sierra  
Gardens Elementary  
School entrance off of  
Oak Ridge Drive.



For more information contact Ciara Zanze  
 916-442-1168 czanze@aimconsultingco.com

## STAYING HEALTHY IN FLU SEASON

Fall means crisp days, apple cider, football and something not so much fun – flu. Influenza can make you miserable. Sometimes it's deadly. So prevention is the best policy. Viruses spread from person to person through the air or by touch.



The **single best way to prevent seasonal flu is to get vaccinated** each year, but good health habits like covering your cough and washing your hands often can help stop the spread of germs and prevent respiratory illnesses like the flu. There also are flu antiviral drugs that can be used to treat and prevent the flu.

### 1. Avoid close contact.

Avoid close contact with people who are sick. When you are sick, keep your distance from others to protect them from getting sick too.

### 2. Stay home when you are sick.

If possible, stay home from work, school, and errands when you are sick. You will help prevent others from catching your illness.

### 3. Cover your mouth and nose.

Cover your mouth and nose with a tissue when coughing or sneezing. It may prevent those around you from getting sick.

### 4. Clean your hands.

Washing your hands often will help protect you from germs. If soap and water are not available, use an alcohol-based hand rub.

### 5. Avoid touching your eyes, nose or mouth.

Germs are often spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose, or mouth.

### 6. Practice other good health habits.

Clean and disinfect frequently touched surfaces at home, work or school, especially when someone is ill. Get plenty of sleep, be physically active, manage your stress, drink plenty of fluids, and eat nutritious food.

Source: CDC

## ALTA MANOR PRESENTS EDUCATIONAL PROGRAM

3 Expert Speakers will discuss:

### QUALIFYING FOR LONG TERM CARE ENTITLEMENTS & THE FUTURE OF MEDICARE & THE 2014 UPDATES

WEDNESDAY OCTOBER 9<sup>TH</sup>  
@ 6:00 to 7:00 PM

BE SURE TO RESERVE  
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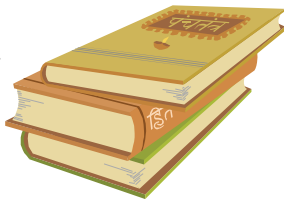





# LIBRARY NEWS SEPTEMBER 2013

By Fran Webb

Downtown Branch, 225 Taylor St. will be hosting a number of events in October in support of National Archives Month, as well as a number of other events as follows: Please check the library website for more details on each the events listed below. [www.roseville.ca.us/library](http://www.roseville.ca.us/library).



Local History Collection **10/21-26.**

**Tues. 10/22, 5:00 p.m.** is a tentative date for the Roseville Genealogical Society to host a display + Q&A.

"Hidden Wonder of the World: The Transcontinental RR from Sacramento to Donner Summit, **Thurs. 10/24; 5:00 p.m. reception, 6:00 p.m. Movie and discussion.**

**Sat. 10/26** Historic Mobile Walking Tour

Friends/Roseville Library (FOL) will be hosting a used book sale **Sat. 10/19 10:00-4:00** at the Downtown Branch, 225 Taylor. Large collections of books on: birds and birding, mystery, fiction, history, health and wellness: paperbacks, media, hardbound books, sets, etc. priced \$1.-\$10.00. Children's material \$.25.

The Book Mobile Fundraiser is underway. Last month's article only provided an online contribution pathway. Since then, the library has informed it is accepting cash/check donations at the branches, and/or send checks to the City Librarian, Natasha Casteel, Downtown Branch, 225 Taylor, Roseville, CA. Large or small donations all add up.

Finally, don't forget to check the latest books, and materials the library has in the collection through the online catalog. Get your name on the request list early. Remember to check the library catalog for titles, authors, and subjects you are interested in. If the titles are not at Maidu, please consider requesting them and have them transferred to Maidu. Those requests are easy once your account is set up. If you need help ask the library staff. The e-audio and e-pub collections are updated on an ongoing basis, too, check them out. Hint: Friday afternoons seem to be quieter times. Happy Autumn!

Oakmont High School Performing Arts BINGO at Grand Oaks Palace



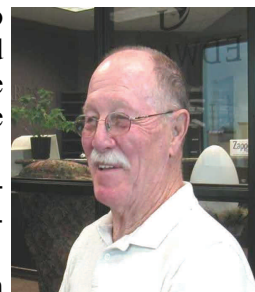
Winners Every Saturday!

Early Bird 11:00 am  
Regular Session Noon

Bring this coupon for \$3.00 off Buy-in  
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## OCTOBER GARDEN CHECKLIST

1. Apply chelated iron to azaleas, gardenias, and camellias if leaves are yellowing between the veins.
2. Clean up summer vegetable gardens and compost the remains.
3. Harvest winter squash and pumpkins.
4. Prepare vegetable beds for spring. Add compost, dig in leaves, or plant a cover crop.
5. Watch for snails and hand pick.
6. Dig up corms and tubers of gladiolus, dahlias, and tuberous begonias after the foliage dies. Clean and store in a cool, dry place.
7. Trim spent flowers from roses.
8. Remove water basins from trees and shrubs before the rains begin.
9. Apply mulch to bulbs left in the ground.
10. Fertilize established lawns and reseed bare spots.
11. Fertilize indoor plants.
12. Plant daffodils over a 2-3 week period for extended spring bloom.
13. Cover compost bins with a plastic tarp when rains begin.



### WHAT TO PLANT IN OCTOBER

**FLOWERS:** Direct seed cornflower, nasturtiums, nigella, poppies, portulaca, sweet peas and stock. Continue to set out cool weather bedding plants such as calendulas, pansies, snapdragons, primroses, and violas.



**VEGETABLES:** Direct seed bok choy, mustard, spinach, radishes, and peas. Plant garlic and onions before frost. Last chance to plant cover crops.

**LAWNS:** Overseed and reseed lawns.

**TREES, SHRUBS, PERENNIALS:** October and November are the best months to plant.

Daylight Saving Time began on Sunday, March 10, 2013 and ends on Sunday, November 3, 2013.

## OAKMONT NEWS

by Caitlyn Jordan (OHS Freshman)



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Oakmont is now marking one of its first milestones—the completion of the first month of school. As the year continues, the school calendar will continue to fill with events, some of which are listed below.



**PSATS:** The PSATS will be on Wednesday, October 16th at 7:45. They'll be held at Oakmont, and students participating will need to register at the Student Services area on campus or through the OHS Website.

**Sports:** Sports currently in season at Oakmont are: Cross Country, Boys Soccer, Girls Volleyball, Football, Waterpolo, Girls Tennis, and Golf. For more information on upcoming meets and games, check Oakmont's website for the sports schedule.

**Career Center:** Oakmont's College and Career center is back underway! At the College and Career center, students can pick up various information on colleges, volunteer opportunities, work permits, and classes. The students will also be able to talk to the staff and browse resources that include job opportunities and upcoming college fairs.

**Midterms:** The midterm exams—which mark the end of school's first quarter—will be held on October 10th and 11th. Due to the exams, these two days will be on a minimum day schedule.



**CLARITY**  
HEARING AID CENTER

**Hearing Loss?**

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Located at Rocky Ridge & Cirby Way

Not satisfied with your current hearing aid?  
Trade-In your old hearing aid and receive \$500 off (per aid) towards the purchase of any new Siemens Pure Hearing Aid

Free Hearing Screening to determine if you could benefit from wearing hearing aids.  
Finance options available!

### CARMEL-NUT CORN

- Nonstick cooking spray
- 1 ½ c mixed salted nuts
- ¾ c butter
- ½ tsp sifted baking soda



- 12 c popped popcorn (1/2 to 2/3 c unpopped)
- 1 c packed brown sugar
- ½ c dark-colored corn syrup

1. Lightly coat a roasting pan with nonstick cooking spray. Remove unpopped kernels from popped popcorn. Combine popcorn and nuts in the prepared pan; keep warm in a 300° oven.
2. In a 2-quart saucepan, combine brown sugar, butter, and corn syrup. Bring to boiling over medium heat, stirring constantly (about 12 minutes). Cook and stir for 5 minutes more. Remove from heat. Stir in baking soda (the mixture will foam).
3. Pour caramel mixture over popcorn mixture; stir gently to coat. Bake in the 300° oven for 15 minutes. Stir popcorn mixture. Bake for 5 minutes more.
4. Immediately turn out onto a large piece of foil; cool. Break apart. Store in an airtight container at room temperature for up to 1 week.

**Yield:** Makes 15 cups.



# Dementia/Alzheimer's Caregiver/Family Support Group

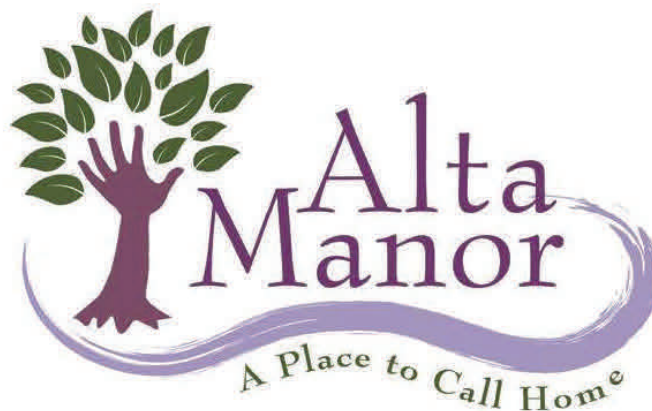
Starting back up October 15th

*Alzheimer's Association Caregiver  
Support Group Facilitator, since 2006*

Susan Whitman

Will be Hosting Support Groups for  
Dementia Caregivers/Family at

**ALTA MANOR ASSISTED LIVING AND MEMORY CARE  
930 OAK RIDGE DR  
ROSEVILLE, CA 95661  
916-774-0200 Please RSVP**



**FREE SESSIONS 3<sup>RD</sup> TUESDAY of each month STARTING at 6:00 P.M.**

# OCTOBER 2013

Advertise in The MONA Times  
Starting at \$15 per month

Contact:  
meadowoaksna@gmail.com

Sun	Mon	Tue	Wed	Thu	Fri	Sat
29	30	1	2 Wine Down Wednesday 5-7pm	3	4	5
6	7 Community Coffee with City Council 1-3p (pg 2)	8	9 Girl Scout Information Night 6PM (pg 2) Farmer's Market	10 MONA Board Meeting 9-10:30AM	11	12
13	14	15	16	17	18	19 Document shredding day.
20	21	22	23	24 MONA Board Meeting 7-8:30PM	25	26 Take back medica- tion day.
27	28	29	30	31 Halloween	1	2

## MONA BOARD

### CHAIRPERSON

Jim Robinson  
847-0547  
MeadowOaksNA@gmail.com

### VICE CHAIRPERSON

Tammy Hanson  
622-4437  
hansontammy@comcast.net

### SECRETARY

Maxine Sarmiento  
835-0988  
maxinesarmietnto1@gmail.com

### TREASURER

Nick Bastunas  
783-3878  
bastunas@comcast.net

### PAST PRESIDENT

Bud Nobili  
782-8934  
budnobili@comcast.net

### BOARD MEMBERS:

Kathy Ahrens  
770-7685  
kathy.ahrens@yahoo.com  
Audrey Huisking



Location: Town square project, 311 Vernon Street

Time: 5:00 PM - 7:00 PM

Wednesdays just got better! Enjoy live music and wine tastings in partnership with Placer County Vintners. Adults, 21 years and older, are invited to sample some delicious local wines and listen to music from individual or small group local musicians. Tastings are free.



### Fall housecleaning? Free document shredding day October 19.

The Roseville and Rocklin Police Departments and Cintas Corporation are offering free document shredding to Roseville and Rocklin residents and businesses. In Roseville, documents will be accepted for shredding at the **City of Roseville's municipal parking lot on Oak Street at Washington Boulevard** on Saturday, October 19 from 9 a.m. to 1 p.m. The free service is limited to three file-size boxes of paperwork per household or business. There is no need to remove staples, folders, paper clips and other metal bindings. Cintas's large mobile shredding trucks are equipped with cameras, and participants can witness their paperwork being shredded. For more information about the event, call the Roseville Police Department's Community Services Division at (916)774-5050, or the Rocklin Police Department's Crime Prevention and Volunteer Coordinator, Mike Nottoli, at (916)625-5416.



### Medication Take Back Day on Saturday, October 26

The City of Roseville, in collaboration with area law enforcement agencies, utilities and schools, is a one-day free drop-off of unwanted or expired medications. The event is sponsored by the U.S. Drug Enforcement Agency and provides a safe and convenient way to properly dispose of these medication. The three locations on October 26 are Oakmont High, Roseville High and Woodcreek High from 10 a.m. to 2 p.m.