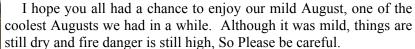


The MONA Times

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

A Note From the MONA Chairman

by Jim Robinson



With summer leaving that means fall is coming and so are the MONA Board Elections. The Meadow Oaks Neighborhood Associa-

tion Board is elected every October. The elections are open to anyone who Lives or Works in the Meadow Oaks Neighborhood. If you would like to be on the MONA Board please contact Nick Bastunas or Maxine Sarmiento, our Election committee. According to our By-Laws we elect 6 Board members and 1 Alt Board member, by tallying votes. The top 6 vote getters are Board members and the one with the 7th highest votes become the Alternate Board member. The past Chairman retains a Board position to insure a smooth transition. That gives MONA 7 Board Members with 1 Alternate Board member to Act as a board member when needed. Once the Election is over the Board members convene to appoint positions. Those positions are Chairman, Vice-Chairman, Treasurer, and Secretary.

Meadow Oaks recently set up a cleanup day at Eich to help out before they opened up the School. It was important for Eich look it's best when all the new Students arrived at the New and Improved Eich IB Middle School. I ask the Neighborhood via our e-mail network for assistance. With the response I received I set up a day for the weekend of August 10th. A BIG THANK YOU to Girl Scout Cadets troop #2154, Scout leader Kathey Ahrens, GS parent Travis, and 3 Oakmont Sophomore football players. We trimmed up the bushes, cleaned up the front of Eich, and moved about a bazillion leaves into a huge dumpster. It made a huge difference and looks Great. Mr. Buljan stopped by while we were there, he was very grateful for the Neighborhoods help.

Now for those people who wanted to help but didn't hear about the date for the Eich cleanup day. Apparently you aren't in the MONA e-mail network. E-mail is how MONA got the word out for the Eich project. I believe a lot of people think they are on the MONA list, but they are not. The problem is that there are 2 other e-mail lists, both were once apart of MONA, but no longer are. 1) "the Bad Guy Alert" list which has not been a part of MONA for a couple of years now, and 2) the "Friends of Linda Creek" list which was a list gathered by the former MONA Greenbelt Committee Chair who decided to create her own group. Neither of those lists sends out nor shares information from the Meadow Oaks Neighborhood Association.

MONA has created a way to keep that from happening again. We have created a g-mail account that stays with the MONA Organization. No e-mail address goes into anyone's personal computer, keeping your email address with MONA. The only way to sign up to the MONA e-mail network is to send us an e-mail directly. So Please send your e-mail to: meadowoaksna@gmail.com. That way MONA can get you the information you need to get involved in the Neighborhood Projects. One of the things that make's Meadow Oaks such a Great place to live, has always been the people who live here and their involvement in keeping it that way. . . You Rock. Thank You for being such Great Neighbors...

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Nata franchis MONA Chairman

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Karla Bradford, Editor	
karlabradford06@comcast.net	
(916) 425-8983	

Upcoming MONA Board Meetings

September 12	9-10:30 AM
September 26	7-8:30 PM

BACK TO SCHOOL

Drivers need to be focused on their driving to insure that our youngest citizens are safe in their neighborhoods and near their schools.

The Roseville Police Department would like to remind motorist when driving 500-1,000 feet from a school while children are outside or crossing the street, the speed limit is 25 mph unless otherwise posted. Also if the school grounds have no fence and children are outside, never drive faster than 25 mph. Some school zones may have speed limits as low as 15 mph.

COMMUNITY COFFEE WITH CITY COUNCIL

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

September TBA	Garcia	
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)

GIRL SCOUT INFORMATION NIGHT

Wednesday, September 11, 2013 6:00 PM Warren T. Eich Intermediate School Cafeteria

Interested Girls, Parents and Adult Volunteers are invited to come and learn about Girl Scout opportunities in our area. Current Troop Leaders, Girl Scouts and a member of our Girl Scouts Heart of Central California Council will be present to discuss; how to join a troop, how to be a volunteer, and have sign up information for those looking to start a new troop, or join an existing troop.

If you have questions prior to this event or cannot attend any need any information whatsoever, please call: Kathey Ahrens, Troop Leader #2154 at 916-770-7685 or kathey.ahrens@yahoo.com

Neighborhood ¢ommon \$ense

What's Your Retirement "Contingency Plan?"

You probably have thought about what you'd like to do during your retirement years. But all your plans probably depend, to at least some extent, on your financial situation.



Adam Chervenak, AAMS Financial Advisor (916) 791-7865 1805 Cirby Way, Ste 7, Roseville, CA 95661 adam.chervenak@edwardjones.com

What happens if you reach the age at which you wish to retire and you just don't have the money you thought you'd have?

If this occurs, it's time for "Plan B." What does that look like? Here are a couple of possibilities:

- Continue working. If you like your job, you may not mind working an extra year or so. You'll be bringing in more income and contributing more to your 401(k) or other retirement account and, perhaps almost as importantly, you may be able to avoid tapping into these retirement accounts, thus giving them more time to potentially grow. (However, once you turn 70½, you'll need to begin taking withdrawals from your 401(k) and a traditional IRA.) But if you are really not enamored with the idea of working any longer, you might find that even the ability to "beef up" your retirement plans for another couple of years isn't much consolation.
- Adjust your retirement lifestyle. It's pretty simple: If you don't save as much as you had planned for retirement, you probably can't do all the things you wanted to do as a retiree. For example, you may not be able to travel as much, or pursue your hobbies to the extent you'd like.
- Clearly, you'd like to avoid these "retirement contingency plans." To do so, though, you'll need to take steps well before you retire. And the most important move you can make may be to contribute as much as you can possibly afford to your IRA and your 401(k) or other employer-sponsored retirement plan.

During the last several years before you wish to retire, you may be in a strong position to "max out" on these plans because, at this stage of your life, your income may be at its highest point, your children may be grown and you may even have "retired" your mortgage. If you still have money left with which to invest, you may want to look at other tax-advantaged vehicles that can be used for retirement.

But while it's important to put in as much as possible to your retirement accounts, you need to do more than that — you also must put the money in the right investments within these accounts. Your exact investment mix should be based on your individual risk tolerance and time horizon, but, as a general rule, these investments must provide you with the growth potential you'll need to accumulate sufficient resources for retirement.

Of course, as you know, investments move up and down. You can't prevent this, but you'll certainly want to reduce the effects of volatility as much as possible when you enter retirement. Consequently, during your final working years, you may need to adjust your retirement accounts by shifting some of your assets (though certainly not all) from growth-oriented vehicles to income-producing ones.

It's a good idea to have contingency plans in place for virtually every endeavor in life — and paying for your retirement years is no different. But if you can make the right moves to avoid the contingency plans in the first place, then so much the better.



Kevin Kirk Senior Loan Consultant MLO - 256332 Alpine Mortgage Planning 2281 Lava Ridge Court, Suite 210 Roseville, CA 95661 p 916.888.1214 c 916.812.1214 f 916.290.0175 www.alpinemc.com/kkirk



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Interest Rates on the Rise...

As you can see by the graph on the left, Bond Prices are falling. Since Bond Prices and rates have an inverse relationship, as the price drops then the rate goes up, which has been the case for the last 2 months. This all stems from a meeting the Federal Reserve had back in July in which the Fed Chairman, Ben Bernanke, hinted that the Government will start to taper off their bond purchase program. Needless, to say both the stock market and bond market have been in a sell-off mode ever since and interest rates have risen. Since the economy has slowed, we shall see where this leads. All I can say is that if you have thought about refinancing and haven't looked into it, please give me a call to see if you can still save money on your house payment.



SAFETY PRECAUTIONS

kkirk@alpinemc.com

It has been said about self defense training that fully half of what we learn is preventive, and we practice it in hopes of never having to use the other half.

--Joan Nelson.

All activities (driving a car, filling the bathtub, walking through the parking lot at night) entail some risk. We all have different attitudes toward risk. At one end of the scale is refusing to engage in an activity by exaggerating the risk involved. At the other end is engaging in very risky activities while refusing to take any precautions. Neither of these attitudes are useful for living an empowered life. What is useful is to accurately assess the risks involved, take whatever precautions make sense, and live as fully as possible.

AT THE OFFICE

- Don't leave your keys lying about
- Notify appropriate personnel if you notice suspicious persons or vehicles, especially after normal working hours.
- Be extra careful in stairwells and isolated or poorly-lighted restrooms.
- In an elevator stand near the controls and locate the emergency button.

- Do not get in an elevator with someone who looks suspicious to you.
- Know your co-workers and look out for each other.
- At every phone: Emergency numbers for security, police, fire departments, and list of employees who are trained in CPR or first aid.

GENERAL

- Create a safety plan.
- Listen to and act on your intuition. It's better to be safe and risk a little embarrassment, than stay in an uncomfortable situation that may be unsafe.
- If you are in danger or being attacked and want to get help, yell "Call 911!" or give specific directions to onlookers; for example: "You! Get the police!" or "Walk me to the store on the corner, I'm being followed."
- Have your keys ready when approaching your car or building.
- Vary your routine: drive or walk different routes every day.
- If you suspect that someone is following you, by foot or in a car, don't go home (or they will know

(Continued on page 6)

MY BROTHER, ANGUS GRITZ

My brother, Angus Gritz of 1308 Wendy Court, graduated from Basic Combat Training at Fort Leonard Wood, MO on July 3rd, 2013.

Now, he is at Fort Huachuca, Arizona training to be a 35 Fox. According to the US Army, the mission of the 35F Military Occupational Specialty [MOS] is to, "Gather, analyze, and report intelligence information that reveals the intended secrets of hostile forces and must qualify for a Top Secret Security Clearance with special access eligibility".

35F's analyze data, weather, terrain, and the position of opposing forces. 35F's are trained in map reading and interpretation, as well as how to electronically plot symbols. They then, consolidate intelligence information onto a situation map. 35F's are also trained to, run diagnostic checks on the US Army's computer systems, and transmit reports that they gather from many intelligence sources to strategic agencies electronically or by hard copy.

35F's can work at a, fixed intelligence unit or a field unit battalion, such as psychological operations, artillery, or air defense. They can also, volunteer for duty in an airborne unit, where their duties may include using photos or maps to prepare classified reports, battle damage assessments, and other kinds of information for command briefings. 35F's may also set up field intelligence equipment or for a tactical local area network. Training for the 35F's takes place over a period of 16 weeks, and 3 days, at Fort Huachuca, AZ.



I am so proud of my brother. People didn't think he would make it through BCT. But that just goes to show, that you can do anything you put your mind to.

> By Teagan Gritz Eich Intermediate School G.A.T.E. Program Participant



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LIBRARY NEWS SEPTEMBER 2013 By Fran Webb

Hope your summer was delightful. It's back to school and with that comes a number of programs and services the library has for students, parents, and all y'all working with our youths. Check



out the library website as a point of beginning to see what they are rolling out that may be helpful or of interest to you. Once you are on the homepage the left hand banner will help you navigate further into the services for children, and students of all ages. Smarty Pants (homework help is back Mon. - Wed. from 3:00 - 5:00 pm at all three branches beginning Sept 3. To reach the homepage www.roseville.ca.us/library

Bobbins, Hooks, & Needles

Do you enjoy needle arts? We've got a very relaxed group that loves a variety of all types of needle arts. We bring a project we are working on, one we've been hoping to start, or finish to Maidu Library on the on the 3rd Sat. of every month (except December) from 3:00-4:45 p.m. We are a non-instructional group. Ongoing information about us on the www.roseville.ca.us/library/adult_programs.asp or Contact Fran book_lady@surewest.net if you have specific questions.

There are two book groups Mystery Book Club (7:00-8:00 p.m. 3rd.Wed.), and Club Maidu (1:00-2:00 p.m./1st Sat.) both for adult and teens 16+. Specific information about what, when, where, etc. can be found online www.roseville.ca.us/library/adult programs.asp then book groups.

Who hasn't signed up for the FREE e-books, and/or audio books available through the library system? My husband and I are hooked on the audio -- it allows us to be active and still 'reading' as we go about our mundane chores, etc. I love OneClickDigital, my husband uses Overdrive. If you haven't signed up, go to the library and have them help you get set up, if you need some initial assistance. Between the two audio subscriptions and the e-books for text it does expand ones options, give it a try.

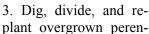
Also you can check out several types of readers that come pre-loaded with books if you would like to experiment before you venture into the electronic readers. Being able to adjust the spacing, font size, and lighting are some of the features many people like.

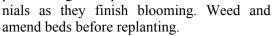
Want to increase Maidu's circulation numbers? Check your books out through the Maidu branch. If a book you want to read is at another branch, make a request and the library will notify you by phone or e-mail when it is in and ready for pick up. You can make these requests online from outside the library or in the branch(s) through their catalog computers. Ask the librarians for assistance to get set-up, you will love the time and gas you may save in the process... a likely win win.

Have you taken the Library Survey lately? there is a box on their homepage. Please take the few minutes it takes to give the library some feedback.

SEPTEMBER GARDEN CHECKLIST

- 1. Compost annuals and vegetable crops that have finished producing.
- 2. Cultivate and add compost to the soil for fall and winter vegetables and annuals.





- 4. Chill tulips, narcissus, and hyacinth bulbs for 6 weeks in the refrigerator before planting.
- 5. Sow native bunch grass on bare slopes to prevent erosion.
- 6. Don't feed pond fish when temperature falls below 50 degrees.

WHAT TO PLANT IN SEPTEMBER

FLOWERS AND BULBS:

Sow seeds of poppies, clarkia, and lupine. Divide and replant perennials. Transplant cool-weather annuals such as violas, pansies, fairy primroses,



calendulas, cyclamen, stock, and snapdragons. Divide and replant bulbs and rhizomes. *VEGETABLES:* Transplant cole crops, such as cabbage, broccoli, cauliflower, and kale. Plant bok choy, spinach, peas, radishes, and carrots.

LAWN: This is the ideal month to sow a new lawn or reseed bare spots. Think about reducing the size of your lawn to conserve resources.

COVER CROPS: Seed for erosion control on slopes and to improve soil structure in vegetable gardens.

The August article "Garden / Lawn and Indoor Plants tips, hints, and tricks" is not approved methods by Master Gardener nor is endorsed by MONA's Master Gardener, Jerry.

SAFETY PRECAUTIONS

(Continued from page 3)

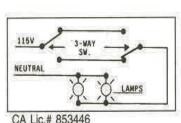
where you live). Go to a trusted neighbor or to a public place to call police, or directly to police station.

- Do not label keys with your name or any identification.
- Don't talk about your social life or vacation plans where strangers can overhear you.
- Always carry enough change for a telephone call or carry a cell phone.

IN YOUR HOME

- Have lights in all entrances.
- Have good locks on all doors and windows.
- Do not use your full name on your mailbox or in the phone directory, or on your answering machine.
- Do not leave a schedule of your times away from home on your answering machine.
- If you live alone, do not let strangers know. Invent a roommate or big dog.
- Know which of your neighbors you can trust in an emergency.
- Check who is at the door before opening it, and do not open the door to an unexpected visitor.
- Don't hide extra keys in easily accessible places.

(Continued on page 7)



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OAKMONT FUNDRAISING

by Caitlyn Jordan (OHS Freshman)

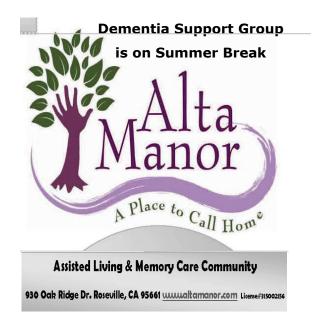
As Oakmont starts yet another school year, the fundraising also begins anew. Both students and faculty need money for advanced placement classes, school activities, new supplies, and more! Here are the upcoming events and how you can help:



Ford Drive 4 Ur School: Ford will stop at Oakmont High for a one-day fundraiser on September 7th. For each test drive of one of their vehicles, \$20 is donated to the Oakmont Parent's club. Also, food and refreshments will be supplied by Oakmont's trap team, while the boys soccer team will be holding a car wash. If 300 people (at least 18 years of age) stop by to test drive a car, Oakmont can earn \$6,000!

Oakmont Buyers Incentive Program: Buy a new or used Toyota, Chevy, Dodge, Honda, Scion, Ford, Lincoln, Jeep, or Chrysler at one of the 5 participating Roseville dealerships and they will offer both special pricing and a \$100 donation for the Oakmont Parents Club! [For more information, visit oakmont.org]

OHS Electronic Billboard: Oakmont will now be putting happy birthday messages on the electronic billboards in the school! For a fee, family and friends can order special birthday messages for an Oakmont student. More news to come!



SAFETY PRECAUTIONS

(Continued from page 6)

Criminals will find them.

- Ask for photo identification of all repair persons, etc. If you are still suspicious, call to verify employment.
- Never give personal information to telephone solicitors.
- Consider creating a "safe room" with a separate telephone line or cellular phone, and strong locks. If someone breaks in, you can retreat there (with children) and call for help.
- Do not let strangers into your home to use the phone. Offer to make the call for them.

DEFENSE AGAINST DOGS

- When confronted by a threatening dog, our impulse is often to turn and run the worst response, since movement triggers the chase instinct in dogs.
- Stand very still and try to be calm.
- Don't scream at the dog and run.
- Be aware of where the dog is. Look in its general direction, but don't stare into its eyes. This is considered an aggressive challenge.
- Let the dog sniff you.
- In a low voice say, "No! Go home!"
- Stay still until the dog leaves.
- Back away slowly until it's out of sight.
- If a dog does attack, try to "feed" it your workout jacket, bike equipment (briefcase, purse) to distract the dog while you back slowly away towards safety.
- If you are knocked down or fall, curl into a ball and keep your hands over your ears, face, and neck. Try not to scream or roll around.

ON THE STREET

- Don't hitchhike.
- Be very careful using outside ATMs at night or in unfamiliar surroundings.
- When on the street, walk facing oncoming traffic. It will be harder for someone to pull you into a car and abduct you.
- Tell someone where you'll be and what time you're supposed to return, or if you will be with someone you don't know well.
- Try to not overload yourself with packages. If you must have your hands full, visualize how you would respond if approached, how you would get your hands free, etc.
- Do not wear music headphones while walking or jogging.
- Do not read while walking or standing on the street.
- If you wear a purse with a shoulder strap, be prepared to let it go if snatched. Otherwise you may be hurt if the mugger knocks you down and drags you while fleeing with your purse.
- If someone asks you for directions, and if you choose to reply, remain at least two arms lengths away.

- Clogs, high heels, and tight skirts are hard to run and fight in. Capes, scarves, and long necklaces are easy to grab. Modify your fashion style, or wear comfortable clothing when walking alone (change into dress-up clothes later), or think through how you would fight in your dress-up clothes (for example, kicking off your high heels or hiking your skirt up around your hips before starting to run or kick)
- Avoid being on the street alone if you are upset or under the influence of drugs or alcohol, or have someone go with you.
- When dropping someone off at their home, make sure they are safely inside before driving away. Have them do the same for you.

IN A CAR

- Check the inside and around your car before entering to insure that no one is hiding there.
- Check your surroundings before getting out of your car.
- Don't pick up hitchhikers
- Keep doors locked and windows rolled up so that a hand can't reach in.
- If a group of suspicious people approaches you when you are stopped at a red light at a deserted intersection, run the light if your intuition tells you that the situation could get dangerous.
- Don't let gas indicator fall below 1/4.
- Plan your route and check a map before you start out.
- Park in well-lighted, heavily traveled areas if possible.
- Try not to park next to a van, as you can be pulled in through the sliding door.
- Don't leave valuables in plain sight inside your car.
- Give only ignition key to attendant.
- If you see an accident or stranded motorist, report it from the nearest telephone instead of stopping.
- Carry in your car:
 - flashlight, flares, fix-a-flat, maps, comfortable warm clothing, first aid kit, empty gas can, white cloth to tie to antenna to signal distress, cellular phone.
- Learn basic auto maintenance.

ON PUBLIC TRANSPORTATION

- Beware of overheard conversations. Do not tell anyone on the bus or subway where you are going.
- Stay awake and alert.
- Have exact change ready.
- Try to sit near the driver.
- If you sense someone is following you when you get off, walk toward a populated area. Do not walk directly home.

SEPTEMBER 2013

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

Contact: meadowoaksna@gmail.com

Sun	Mon	Tue	Wed	Thu	Fri	Sat
I	2	3	4 Wine Down Wednesday 5-7pm	5	6	7
3	9	10	Girl Scout Information Night 6PM (pg 2) Farmer's Market & Wine Down Wed 5-7pm	MONA Board Meeting 9-10:30AM	13	14 Splash 6:30-10:30 PM
15	16	17	I 8 Farmer's Market an Wine Down Wednesday 5-7pm	19	20	21
22	23	24	25 Farmer's Market an Wine Down Wednesday 5-7pm	26 MONA Board Meeting 7-8:30PM	27	28 Roseville Bikefest 9am-noon
29	30	ı	2	3	4	8

MONA BOARD

CHAIRPERSON

Jim Robinson

847-0547 MeadowOaksNA@gmail.com

VICE CHAIRPERSON

Tammy Hanson 622-4437

hansontammy@comcast.net

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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:

Kathev Ahrens 770-7685 kathey.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. Check the Wine Down Wednesday webpage for information on wineries and music.



Farmer's Market

Location: Town square project, 311 Vernon Street

Time: 5:00 PM - 7:00 PM

Get fresh, local produce on the square beginning in August. Partnering with Placer Grown and Foothills Farmer's Market to provide a Farmer's Market in downtown!

Location: Roseville Aquatics Complex Date:9/14/2013

Time:6:30 PM - 10:30 PM

Get ready for an evening of art, food, wineries, breweries and entertainment at Splash 2013. A portion of the proceeds benefit Roseville Parks, Recreation & Libraries At-Risk Youth Programs. Presented by the Roseville Chamber of Commerce and the City of Roseville. Purchase tickets at www.rosevillechamber.com or (916) 783-8136. No one under 21 admitted. Tickets: \$60 per person through 9/5, \$99 per pair through 9/5, \$80 per person beginning on 9/6. Contact: Roseville Chamber of Commerce @ (916) 783-8136



Location: Coyote Ridge Elementary

1751 Morningstar Drive, Roseville, CA, 95747

Bikefest Date:9/28/2013, Time:9:00 AM - 12:00 PM

Bring the whole family to Roseville Bikefest, the city's premier annual bike safety event. Learn about important safe bicycling techniques while participating in fun activities including bicycle obstacle courses, riding demonstrations, helmet fittings, bike safety inspections, and a grand prize bike giveaway. Free bicycle helmets are given to participants who have damaged, unsafe, or improperly fitting helmets. www.roseville.ca.us/bikefest Contact: NULL774-5293