

# 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

Well the Board Elections were held on the 4th week of October. The new Board is in place and the Board will decide who will be Chairman, Vice-Chairman, Treasurer, and Secretary at their 1st meeting on the 14th of November. I'm sure an E-mail will be sent out and then a formal introduction will be done in December's Newsletter. So you guys get another note from Me :o)

There is an open house on November 7th at 6:00p.m at W.T. Eich Middle School to discuss and share information 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.

Hopefully all those interested in the Greenway Multi-Use Trail made it to the 10th and final Dry Creek Greenway Multi-Use Trail Project Stakeholder Representative Group (SRG) meeting. The next phase will begin and that is the Environmental Impact portion. The following is a Statement for Mike Dour of the City of Roseville.

In compliance with the California Environmental Quality Act (CEQA), the City of Roseville will prepare a Notice of Preparation (NOP) to notify the public and other interested parties that a Draft Environmental Impact Report (DEIR) will be prepared for the Dry Creek Greenway Multi-Use Trail Project, and to solicit feedback on the scope and content of the analysis in the DEIR. Potential environmental effects identified in the NOP will be further analyzed in the DEIR. The NOP will be circulated for a 30-day comment period, during which a public scoping meeting will be conducted. The public scoping meeting will be held on December 3, 2013 from 6:00 to 8:00 pm at the Maidu Community Center and will include project information, copies of the NOP, and forms for providing written comments. The City will prepare and distribute a notice that will identify the NOP public comment period and comment due date, where copies of the NOP can be obtained, and how to submit written comments on the NOP. Additional information about the Dry Creek Greenway Multi-Use Trail project is available on the project website at: [http://www.roseville.ca.us/transportation/bikeways/dc\\_study.asp](http://www.roseville.ca.us/transportation/bikeways/dc_study.asp)

**Have a Happy Thanksgiving and  
Thank You for being such Great Neighbors...**

## In Our Neighborhood: Military Thanks

On October 17, our neighbor, Danny, returned from a tour in Afghanistan. His wife Meredith, set up this welcome home sign.

We would like to extend our own "thank you" for his service and say our own "Welcome Home"

—Cynthia and Brian



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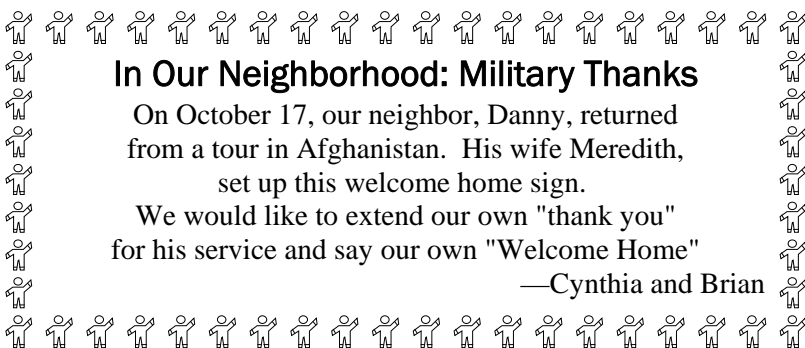
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### Upcoming MONA Board Meetings

November 14	<b>9-10:30 AM</b>
TBD	<b>7-8:30 PM</b>

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



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## Neighborhood Common Sense

### Plan for Long-term Care Costs

November is Long-term Care Awareness Month. And when it comes to long-term care — such as a stay in a nursing home or the services provided by a home health aide — you'll want to plan for the potential costs involved.

Of course, you might think that you'll always be able to live independently, without requiring any assistance — and perhaps you will. However, the odds aren't necessarily in your favor: About 70% of Americans who reach the age of 65 will need some form of long-term care in their lives for an average of three years, according to estimates from the U.S. Department of Health and Human Services.

And every type of long-term care is expensive. Consider these numbers, taken from the 2013 Cost of Care Survey produced by Genworth, a financial security company:

- The national average rate for a private room in a nursing home is \$83,950 — a jump of 24% over the past five years. And it's not much cheaper for a semi-private room in a nursing home — the average cost is \$75,405 per year, up 23% from five years ago.
- A full-time home health aide costs, on average, \$44,479 per year.

If you had to spend more than \$80,000 per year for a nursing home, and you needed to stay in that nursing home for several years, what would it do to your savings? How would it affect all your financial goals?

Many people think Medicare will pay for long-term care expenses, but that's just not the case. In reality, Medicare only covers a small percentage of long-term care costs, which means it's typically up to the individual to foot the bills.

You've worked hard to position yourself for an enjoyable retirement, so it's important to protect your income and assets from potentially huge long-term care costs. How can you deal with these expenses?

Essentially, you have a couple of options. First, you could "self-insure" by incorporating long-term costs into your future budget — but, as the above numbers indicate, that could be pretty expensive. Your second choice is to "transfer the risk" of incurring long-term care costs to an insurance company. A financial professional can assist you in choosing the right solution for your individual needs.

However, as important as it is to address costs, and ways of meeting them, it's also necessary to look at some of the other factors that may be connected with the need for long-term care services. To illustrate: If you were to enter a nursing home, you might be suffering from a physical or mental disability that could keep you from handling your own affairs. So you may want to consult with your legal advisor to discuss a durable power of attorney, which would allow you to delegate your financial decisions to a relative, close friend or anyone else you might choose.

Preparing for the unexpected, including long-term care, takes time and careful planning. So why not observe Long-term Care Awareness Month by getting started on your plans? It can be time well spent.



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## Forbes: Buy Now or Pay More Later?

Posted: 22 Oct 2013 04:00 AM PDT

Even though no one at KCM actively lists or sells real estate, some of our readers believe that there is an inherent bias toward the real estate community in our writing. For that reason, we want to quote a third party source today. *Forbes*, in their online edition last week, spoke to the importance of buying a home now rather than waiting.

The article, *Should You Buy a Home Now or Pay More Later?*, explains:

*"With mortgage rates creeping up toward 5% as 2013 draws to a close, potential home buyers have some decisions to make — and soon.*

*The danger for potential homebuyers isn't that mortgage rates are nearing 5.00%; the real threat is that rates could go higher, to 5.50% or even 6.00% in 2014."*

The article spells out the financial consequences a buyer would face by waiting. (\$67,746 on a \$300,000 mortgage).

They go on to identify four things a buyer should take into consideration before delaying a decision to purchase.

1. Rates will likely rise — and soon with 5% interest rates right around the corner.
2. The Federal Reserve will stop "tapering" causing rates to return to historically normal levels (6-7%).
3. Home values are rising
4. The autumn buying season is underrated *"as you can take advantage of year-end tax breaks and the fall weather makes it an ideal time to move"*.

Bottom Line The financial advice *Forbes* gave to their readers was rather simple. *Buy now or pay more later!*

**Kevin Kirk** Senior Loan Consultant MLO - 256332  
Alpine Mortgage Planning 2281 Lava Ridge Court, Suite 210  
Roseville, CA 95661  
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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](mailto:czanze@aimconsultingco.com)

## DRY CREEK GREENWAY MULTI-USE TRAIL PROJECT

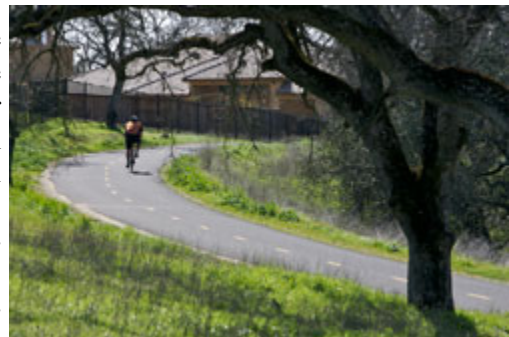
The City of Roseville is beginning the next phase of planning for the Dry Creek Greenway Trail Project. It is a proposed Class I multi-use trail along Dry, Cirby and Linda Creeks that would begin near Darling Way/Riverside Ave and continue east to the City limits past the Old Auburn Road/South Cirby Way intersection, a distance of about 4.25 miles. The current phase of work will include additional feasibility analysis for select segments of trail, preliminary engineering, and environmental review.



The Dry Creek Greenway Multi-use Trail is envisioned as a paved, off-street trail along Dry, Cirby and Linda Creeks that will provide residents a place for bicycling, walking, running and dog-walking for fun, education, recreation and transportation.

The Dry Creek Greenway Multi-use Trail is a vital component of the City of Roseville bikeway and trail system because it will provide a safe, comfortable, convenient and highly connected bike route as an alternative to using City streets in an area of the City that is under served by bicycle facilities. The Dry Creek Greenway trail will connect schools and businesses to residential neighborhoods. The trail will also provide important regional connections as it is part of a series of existing and planned trails that will form a loop around the greater South Placer/ Sacramento area.

The Dry Creek Greenway Multi-use Trail is planned for the south side of the City, beginning at the west City limits near the City Corporation Yard and extending to the east city limits near Old Auburn Road. The current planning effort will study the trail from Riverside Avenue to the City limits just past Old Auburn Road (see map below). Challenges for the project include neighborhood compatibility, limited availability of right-of-way, roadway crossings, existing utilities and environmental factors.



The City of Roseville released the Updated Feasibility Analysis for the Dry Creek Greenway Multi-Use Trail Project. The analysis incorporates the results of preliminary engineering studies for the project, as well as the valuable public feedback received over the past 12 months, including Open House #3, which was held on March 21, 2013 and attended by over sixty community members. An electronic copy of the Updated Feasibility Analysis may be downloaded at [www.roseville.ca.us/transportation/bikeways/dc\\_study.asp](http://www.roseville.ca.us/transportation/bikeways/dc_study.asp), or hard copies of the Updated Feasibility Analysis are available for viewing at the Maidu library (1530 Maidu Drive), the Downtown Library (225 Taylor Street) and the Alternative Transportation Offices (401 Vernon Street).

--Source City of Roseville Website

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# LIBRARY NEWS NOVEMBER 2013

By Fran Webb

The library is offering a 'Simple Touch' style Nook class on 11/23/ at Maidu Library. This is not for the NOOK Color/tablet devices. Please see the details and sign up instructions on the library website. [www.roseville.ca.us/library](http://www.roseville.ca.us/library).



There will not be a holiday decorating contest this year. Did you know Maidu won two out of two. Wasn't that fun!

Please check for details for the Winter Gala a fund raising event for the Book Mobile. Also, use the library website to track other events the library is planning for the upcoming months of November and December.

December 7 is the Annual Craft Fair at the Maidu Community Center, Library and Maidu Museum again details will be advertised on [www.roseville.ca.us/library](http://www.roseville.ca.us/library)

## TURKEY TRIVIA

(Continued from page 6)

11. Approximately how many families eat turkey for Thanksgiving?  
a. 97% b. 90% c. 82% d. 67%
12. Approximately how many families eat turkey for Christmas?  
a. 66% b. 30% c. 50% d. 90%
13. What country consumes the most turkey per year, per capita?  
a. United States b. Israel c. England d. Canada

Answers: 1) d, 2) a, 3) c, 4) a, 5) b, 6) a, 7) c, 8) c, 9) b, 10) d, 11) b, 12) c, 13) b

Questions and correct answers taken from:  
<http://home.aristotle.net/Thanksgiving/trivia-index.asp>

# NOVEMBER GARDEN CHECKLIST

1. Don't forget to plant tulips and hyacinths you have chilling in your refrigerator.
2. It's time for clean-up. Pull summer annuals and vegetables and prune dead or broken branches.
3. Spray peaches and apricots at leaf fall with a product containing at least 50% copper.
4. Rake and compost leaves and plant materials. Dispose of diseased materials.
5. For larger blooms, remove excess camellia buds.
6. Feed the cool season flowers and veggies you planted last month.
7. Water plants that rains cannot reach.
8. Remove the bands of corrugated cardboard used to trap codling moths larvae from around apple tree trunks and dispose of them.



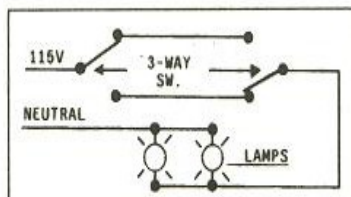
## WHAT TO PLANT IN NOVEMBER

**FLOWERS:** Seed wildflowers. Plant spring flowering bulbs, corms, and tubers, and spring-blooming flowers such as sweet pea, clarkia, larkspur, and California poppies. Last chance for setting out cool-weather annuals.



**FRUITS AND VEGETABLES:** Direct seed bok choy, lettuce, mustard, peas, radishes, and spinach. Indoors, start broccoli, kale and collards. Plant bare-root artichokes now through March.

**TREES AND SHRUBS:** This is the best time to plant.



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## OAKMONT NEWS

by Caitlyn Jordan (OHS Freshman)

Oakmont is steadily moving towards the holidays, passing the dread-inducing marker of Midterms and the more exciting tradition of homecoming.

However, the year is far from over, and events and changes continue to fill Oakmont's schedule. Here's a quick rundown:

Oakmont has put in a new football field after Oregon threatened to sue Oakmont for its use of the original Oregon "O". Although the difference isn't too noticeable, the new field is complete with a boxier type of "O".

The school program Advancement via Individual Determination, more commonly known as AVID, will no longer be at Oakmont. The program is designed for "average" performing students who have the potential to become honor student and provides assistance and guidance for students. Unfortunately, AVID is being drawn to close. Students currently enrolled in AVID will be able to finish the program, but no other students will be able to join the now-disconnected program.

Oakmont is home to the For the Love of Reading program, a book dedication organization. A minimum donation of \$20.00 buys a new book for the OHS Library with a special bookplate in the name of the honoree. In addition, a letter of acknowledgment is also sent to the honoree. This is a special way to honor a loved one and support Oakmont at the same time!

### TURKEY TRIVIA

- When was the first [Thanksgiving](#) celebrated?  
a. 1521 b. 1659 c. 1590 d. 1621
- Where was the turkey first domesticated?  
a. Central America b. United States  
c. South America d. England
- What is a Female turkey called?  
a. Tom b. Jake c. Hen d. Sow
- What is a Male turkey called?  
a. Tom b. Jake c. Hen d. Sow
- What sound does a female turkey make?  
a. Gobble b. Cluck c. Warble d. Click
- What sound does a male turkey make?  
a. Gobble b. Cluck c. Warble d. Click
- About how many feathers does a male turkey have?  
a. 3,000 b. 4,000 c. 3,500 d. 5,000
- How fast can a wild turkey run?  
A. 5MPH b. 10MPH c. 25MPH d. 35MPH
- Which state produces the most turkeys annually?  
a. Arkansas b. Minnesota  
c. Mississippi d. Iowa
- What Native American Tribe celebrated the first Thanksgiving with the Colonists?  
A. Iroquois b. Cherokee c. Sioux  
d. The Wampanoag Tribe

(Continued on page 5)

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Your legacy.**

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Join us for our upcoming seminar  
Alta Manor Assisted Living 774-0200  
Wednesday, November 6, 2013  
6:00PM  
930 Oak Ridge Dr, Roseville CA 95661

Request your **FREE** Personal Planning Guide

Can't make the seminar but would like to get this important information:  
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**KINGSGROUPS**

## **WALK TO END ALZHEIMER'S NIGHT WITH THE SACRAMENTO KINGS**



VS



**SUNDAY, NOVEMBER 17, 2013 at 3PM**

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**FOR MORE  
INFORMATION,  
CONTACT:**

Jenny Caracciolo  
916.742.8299  
Jenny-c@barcelon.com

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**PASSCODE: Kings**

# NOVEMBER 2013

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Contact:  
meadowoaksna@gmail.com

Sun	Mon	Tue	Wed	Thu	Fri	Sat
27	28	29	30	31 Halloween	1	2
3	4	5	6 Your Legacy Seminar 6p (pg 6)	7 Bridge Project Open House 6p (pg 3)	8	9
10	11	12	13	14 MONA Board Meeting 9-10:30AM	15	16
17 Alta Manor Night with the Kings 3p (pg7)	18	19 Dementia/ Alzheimer's Support Group 6p (pg 8)	20	21	22	23
24	25	26	27	28 Thanksgiving	29	30

## MONA BOARD

### CHAIRPERSON

Jim Robinson  
847-0547  
MeadowOaksNA@gmail.com

### VICE CHAIRPERSON

Tammy Hanson  
622-4437  
hansontammy@comcast.net

### SECRETARY

Maxine Sarmiento  
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maxinesarmietnto1@gmail.com

### TREASURER

Nick Bastunas  
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bastunas@comcast.net

### PAST PRESIDENT

Bud Nobili  
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budnobili@comcast.net

### BOARD MEMBERS:

Kathey Ahrens  
770-7685  
kathey.ahrens@yahoo.com  
Audrey Huisking



*Our Dementia/Alzheimer's  
Support Group is back....*

**Starting back October 15th**

Alta Manor welcomes Susan Whitman,  
Alzheimer's Association Caregiver & Support Group Facilitator since 2006.  
Susan will be hosting free support groups every 3rd Tuesday of each month  
starting in October 2013.

*When*

**First session - Tuesday  
October 15, 2013  
6:00 p.m.**

*Where*

**Alta Manor  
930 Oak Ridge Drive  
Roseville, CA 95661**