



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 Chairperson

by Erin Tarekegn

I wanted to start off by introducing myself, as your new Chairperson, Erin Tarekegn, I was an Alternate Board member during our last session along with being the Alternate Representative for the *Roseville Coalition of Neighborhood Associations* (RCONA). I look forward to getting better acquainted with you all and working on old and new business for the Meadow Oaks Neighborhood Association. We have a great group of volunteers and I am honored to work with them, and for you, our great neighbors and this great community. I will do my best to perform the Chairperson's duties successfully. If you would like to contact me, the board, or would like more information please email me at meadowoaksna@gmail.com.

Next, I would like to introduce our New Board for this session, and express my thanks to everyone who participated in our elections and thank everyone that volunteered and continues to volunteer (including all our past Board Members) to make our community great!

Please welcome: Erin Tarekegn (*Chairperson/Secretary*), Audrey Huisking (*Vice Chairperson*), Nick Bastunas (*Treasurer*), Jim Robinson, Steve Abe, Kathy Ahrens, Betty Gilchrist, and Maxine Sarmiento.

In addition, here is our project and committee list for 2013/2014:

Event/Project	Committee Members
Creek and Open-Space Coordinator	Jim Robinson
Budget Committee	Nick Bastunas, Bob McCarthy
City Liaison/Guest Speakers	Audrey Huisking
Graffiti Abatement	Jerry Edward
Neighborhood Garage Sale	Maxine Sarmiento, Erin Tarekegn
Neighborhood Watch	TBD – Future Agenda Item
National Neighborhood Night Out	TBD – Future Agenda Item
Newsletter Committee	Karla Bradford, Nick Bastunas, Steve Abe, Jerry Edwards, Betty Gilchrist
MOMMY Award	Maxine Sarmiento
RCONA Representative	Erin Tarekegn
RCONA Alternate Rep	Maxine Sarmiento
RFD Neighborhood Police Officer	Tim Guter
Santa Visit	Bob McCarthy
School Liaison	TBD – Future Agenda Item
MONA Stakeholder Rep for the bike/walking trail	Jim Robinson
Webmaster	Jim Robinson

We can always use volunteers, if you have an interest in one of these projects, or any suggestions, please let us know. You can contact us at meadowoaksna@gmail.com, or via the contact page on our website www.mona.rcona.com.

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Karla Bradford, Editor

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Upcoming MONA Board Meetings

December 12	9-10:30 AM
December 26	Cancelled due to Holiday

Notice of Preparation (NOP) Released & Public Scoping Meeting

AKA: PUBLIC MEETING ON MULTI-USE TRAIL AND OPPORTUNITY TO COMMENT
December 3 6:00-8:00PM
Maidu Community Center
Public information.

Copies of the NOP and forms for written comments regarding environmental analysis available.

Public input deadline
December 19.

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
7919 Auburn Blvd, Citrus Heights, CA

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Buy one dinner at regular price and get one FREE

Not valid with any other offers. Dine-in. One coupon per party. VALID DECEMBER 2013 ONLY

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Neighborhood Common Sense

What Does the Debt Ceiling Resolution Mean to Investors?

After plenty of haggling, and a fair amount of political theater, Congress reached a last-minute agreement to raise the

debt ceiling and end the partial government shutdown. Most people would agree that a fully functioning government that can pay its bills on time is a positive thing — and it's certainly good news for investors, because a default on the part of the U.S. government could have had serious repercussions in the financial markets. But what's next?

We may find out fairly soon, because the legislation that passed only funded the government through Jan. 15 and raised the debt limit through Feb. 7.

But as an investor, you don't have to wait until next year to respond to these ongoing political issues.

Consider taking the following steps:

- Look for opportunities. The stock market didn't overreact to the drama in Washington. Also, despite the likely short-term drag on the economy caused by the partial government shutdown, U.S. companies have shown that they are able to increase earnings, even with slow sales growth — and corporate earnings are a key driver of stock prices. These are all good signs for investors. And stock valuations (as measured by price-to-earnings ratios) are reasonably attractive. So, now may be a good time to pursue new investment opportunities, assuming they're appropriate for your individual needs, goals and risk tolerance.
- Be prepared for volatility. The financial markets have their "likes" and "dislikes" — and one thing they don't like is uncertainty. So, despite the fact that the markets stood up pretty well during the shutdown/debt ceiling episode, it's still quite possible that we'll see some volatility in the weeks ahead. To prepare yourself for these potential fluctuations, you'll want to own an appropriate mix of investments — which means you may need to rebalance your portfolio. A diversified portfolio can't guarantee profit or protect against loss, but it can reduce the impact of volatility — and it can help keep you calm, too.
- Be aware of interest rate movements. If the debt ceiling had not been raised, it's highly possible that we would have seen a spike in interest rates, which could have hurt the value of your bonds. (When interest rates rise, investors won't pay full price for existing bonds because they can get newly issued ones at the higher rates.) But even though we avoided this scenario, you'll still need to be on the alert for interest-rate movements over the next several months — especially if the Federal Reserve discontinues its bond-buying program, which is designed to help keep long-term rates low. Still, it's probably not a good idea to totally avoid bonds in anticipation of rising rates, because bonds can help balance your portfolio if stocks were to decline. Nonetheless, keep a close eye on the Fed's actions, and be prepared to make changes if it appears that rates may indeed jump.

Apart from registering your opinion with your elected representatives, you can't control what happens in Washington. But, no matter what political conflicts are taking place, you can control your investment decisions — and you can continue with a strategy that can help you make progress toward your long-term financial goals.



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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!*

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A Note from the MONA Chairperson

(Continued from page 1)

Lastly, I would like to update you all on our Newsletter. Our next Board meeting will include a discussion regarding the future of our Newsletter, since we are a volunteer organization and depend on community donations, this is an urgent issue for our community, printing costs are continuing to rise and we are in jeopardy of not being able to cover the costs of printing our Newsletter. If you have any suggestions or would like to help sponsor our Newsletter, please attend the next board meeting or contact me.

We look forward to seeing you at neighborhood events and at our Board meetings! And of course, please let us know, if there is anything we can assist you with or any feedback you would like to provide.

Our next MONA Board Meeting will be on December 12, 2013 at 09:00AM at Alta Manor. This will be our only Board Meeting in December in consideration of the holidays.

MEADOW OAKS CHAMPS

Our neighbors at the corner of Parkview and Rampart won their second little league baseball championship of the year earlier this month. 7 year old Rock Riegel won the fall ball Baseball Championship November 3rd. In June, Rock won the AA spring Little League Baseball Championship.

You may have seen this little guy playing out in front of his house with his father. Perhaps you've seen the green, kid shaped sign out front of their house. He is always practicing!

Rock pitched the last two innings in the fall ball Championship game, striking out the last 2 of 3 batters. Rock plays with Maidu Little League and Golden Spikes, a travel baseball organization.

Rock's father Rock has been the coach/manager of his little league teams, and feels it is incredibly special to share these times with his son.



SANTA PLANS RETURN VISIT TO MEADOW OAKS

Article by: Bob McCarthy

“Here comes Santa Claus, here comes Santa Claus.” Yes, once again Santa Claus will be doing a pre Christmas visit to Meadow Oaks. We are able to do this through the efforts of your Meadow Oaks Neighborhood Association and the City of Roseville Fire and Police Departments. Santa’s appearance is scheduled for **Tuesday, December 10th**. Santa is scheduled to arrive in our area at **approximately 6:00 p.m.**, working his way along Oak Ridge and the adjoining streets and then traveling east from Oak Ridge, finally arriving along Cottonwood Drive no later than 8:00 p.m. Santa will be heralded along his journey by the sound of the fire truck’s siren and horn. Some may ask, “But where are the reindeer?” Once again we have it on good authority that Rudolph and the other reindeer need to rest up for their very busy night just about two weeks later.

In order for Santa to identify the homes where small children live, parents are requested to leave their front porch lights on. We also have a rain date, should the weather turn nasty. We wouldn’t want Santa to get wet and catch a cold. **The rain date will be Wednesday, December 11th**, with the same itinerary scheduled. For updates on Santa’s appearance check on the Meadow Oaks Neighborhood Association’s web site.

SANTA VISIT ROUTE

<u>DIRECTION</u>	<u>STREET TO STREET</u>	
N	OAK RIDGE AT CIRBY TO WENDY CT.	(6:00 p.m.)
W	WENDY CT TO TRIMBLE	
N	TRIBLE TO COLOMA	
E	COLOMA TO OAK RIDGE	
S	OAK RIDGE TO N. TIFFANY CIRCLE	
E	TIFFANY CIRCLE TO SECOND CLINA	
N	CLINA TO TIFFANY	
(W)	(TIFFANY TO OAK RIDGE)	
S	OAK RIDGE TO RAMPART	
E	RAMPART TO CHARLESTON	
N	CHARLESTON TO DANA	
E	DANA TO PARKVIEW	
N	PARKVIEW TO CHARLESTON	
S	CHARLESTON TO RAMPART	
E	RAMPART TO PARKVIEW	
(S)	PARKVIEW TO TERRA)	
SW	TERRA TO OAKVIEW	
E	OAKVIEW TO COTTONWOOD	
N	COTTON WOOD TO	
WOODGLEN		
S	WOODGLEN TO OAKWOOD	
E	OAKWOOD TO COTTONWOOD	
(S)	COTTONWOOD TO OAKVIEW)	
(W)	OAKVIEW TO PARKVIEW)	
N	PARKVIEW TO RAMPART	
(W)	RAMPART TO AGUSTA)]	
S	AGUSTA TO CHANCELOR	
W	CHANCELOR TO MEADOW OAKS	
N	MEADOW OAKS TO RAMPART	
(W)	RAMPART & RETURN TO FIRE STATION)	(8:00 p.m.)



(INDICATES DUPLICATION OF COVERAGE OR DESTINATION TO NEXT STREET TO BE COVERED. DO NOT STOP UNLESS REQUESTED TO DO SO BY A PARENT.)



LIBRARY NEWS DECEMBER 2013

By Fran Webb



Maidu Holiday Closures:

Thanksgiving Nov 28 and 29;
Winter Holidays Dec. 24 at 2:00 p.m.-
re-opening 10:00 a.m. Jan. 2, 2014.

Annual Craft Fair, Dec. 7, at the Maidu Community Center, Library, and Maidu Museum specific details www.roseville.ca.us/library.

PRONUNCIATOR: Learn one of 80 languages in 4000 courses through the library's online program FREE to all library card holders. The program works on a computer, iPad, iPhone, and Android devices. Learn a language at your own pace while on the go. Get all the details on-line, and at the branches. Great for learning a language before you travel, brush up ones you've let slide, try one you never imagined you would. There is also an ESL component to improve one's English skills.

FREE Maidu Museum Pass December 17-19 enjoy hot coffee and guided tours at 10:00 a.m. plus free children's activities all day long. See the latest exhibits and unique items in the gift shop.

OverDrive and OneClickDigital are both offering e-book/e-audio books. Both can be accessed by multiple i-devices, Android devices, tablets, Kindles, Nooks, computers, MP3s, etc. and the offerings have expanded. The books are free to library card holders. Need help getting started? There are on-line tutorials, mobile toolbox drop-in help, classes in 'how-to' scheduled at the branches throughout the year, as well as individual help.

Contact the library for details 774-5221 or www.roseville.ca.us/library Get started with new adventures.

If you have the time pop on-line and take part in the 'Library Survey' a tab is on the homepage.

Thank you to all who have supported the library, in all the ways you have, throughout the year. Keep in touch with what is going on by visiting the library's website often as a number of events and programs are announced and/posted in between neighborhood newsletters.

DECEMBER GARDEN CHECKLIST



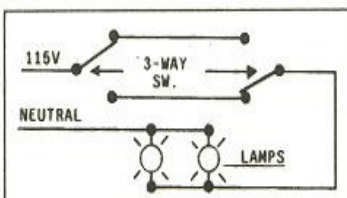
1. Choose a living Christmas tree; keep it outside until Christmas week.
2. Apply chelated iron to azaleas, gardenias and camellias if leaves are yellowing between the veins.
3. Cut chrysanthemums to 6-8" above the ground after bloom.
4. Prune non-flowering trees and shrubs while dormant.
5. Clean, sharpen and store garden tools.
6. Mulch, water, and cover tender plants to protect from frost. Be sure to remove covers during the day.
7. Brighten the holidays with poinsettias, amaryllis, calendulas, Iceland poppies, pansies, and primroses.
8. Water plants that rain cannot reach.
9. Buy flowering plants for gifts.
10. Keep poinsettias in a sunny location; feed monthly, water thoroughly.

WHAT TO PLANT IN DECEMBER

FLOWERS: Plant astilbe, peonies, cyclamen, bleeding heart, dianthus, and daisies. Take advantage of end-of-the-year bulb sales; plant at once.

FRUITS AND VEGETABLES: Bare-root season begins. Plant bare-root cane berries, grapes, artichokes, horseradish, and rhubarb.

TREES AND SHRUBS: Plant bare-root trees and roses. As time permits, dig a hole for later planting of your live Christmas tree.



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Expansion
planned to
open early
2014

The Cottages



Assisted Living and Memory Care

930 Oak Ridge Drive
Roseville, CA 95661

916-774-0200

www.AltaManor.com

email: ladonna-h@barcelon.com



Coming soon to Alta Manor: **charming new cottage residences.** Especially for seniors who wish to remain as independent as possible with the added peace-of-mind of assistance-as-you-need-it options, the new cottages will feature:

- 16 one-bedroom, one bath accommodations, some with private patios, others with views of the central gated courtyard with walking paths and water feature
- Kitchenette with microwave and refrigerator; walk-in shower with bench seats
- Generous storage
- Daily dining options, featuring three meals every day
- Weekly housekeeping, laundry and linen service
- Lifestyle enriching activities and recreation
- Free utilities, including cable and WiFi
- Lounge area with plenty of natural light
- Scheduled transportation service
- Month-to-month rent



Be "in the know." Call or email to add your name to our mailing list for updates.

Welcome home — to The Cottages at Alta Manor.



Dementia/Alzheimer's Caregiver/Family Support Group

*Family & 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 3RD TUESDAY of each month STARTING at 6:00 P.M.

DECEMBER 2013

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

Contact:
meadowoaksna@gmail.com

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3 Greenway Multi-Use Trail Environmental Meeting 6-8PM at Maidu Community Center	4	5	6	7 Craft Fair at Maidu (pg 5) Linda Creek Project 9a (pg 6)
8	9	10 Santa's Neighborhood Visit 6p (pg 4)	11	12 MONA Board Meeting 9-10:30AM	13	14
15	16	17	18	19	20	21
22	23	24	25 Christmas Day	26 MONA Board Meeting 7-8:30PM	27	28
29	30	31 New Year's Eve	1	2	3	4

MONA BOARD

CHAIRPERSON/ SECRETARY

Erin Tarekegn
MeadowOak-
sNA@gmail.com

VICE CHAIRPERSON

Audrey Huisking

TREASURER

Nick Bastunas

PAST PRESIDENT

Jim Robinson

BOARD MEMBERS:

Steve Able
Kathey Ahrens
Betty Gilchrist

ALTERNATE BOARD MEMBER

Maxine Sarmiento

COMMUNITY VOLUNTEERS NEEDED FOR LINDA CREEK

RESTORATION PROJECTS!

SPONSORED BY THE CITY OF ROSEVILLE

Saturday, December 7, 2013 from 9:00 to 12:30pm

Location: Sierra Gardens' site: Take the small path along Linda Creek off the main walking trail/service road in the meadow, north side of the creek. Meet at Eich Middle School's lower soccer field by the creek at 8:45am if you want to be guided to the site. All welcome.

HOLIDAY LIGHT EXCHANGE

Roseville Electric is once again offering residents their Holiday Light Exchange. Exchanging your lights is easy. Bring up to three strands of your old incandescent holiday light to the Roseville Utility Exploration Center, 1501 Pleasant Grove Boulevard during normal business hours beginning November 5. Then fill out a Holiday Light Exchange participation card and trade in your old holiday lights for new LED holiday lights.

LEDs use 90 percent less energy than traditional holiday lights and burn cooler, greatly minimizing the risk of fire. Upgrade your home lightening to this amazing technology. Hurry, this offer is only available while supplies last!

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