



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

A New Year is here! I hope it is a wonderful New Year for all of you! I am looking forward to continuing to get to know you all better and to continuing to make our neighborhood stronger and better.

As we change over the year, we would love to hear any feedback and/or suggestions you have and would greatly welcome any neighbors that would like to volunteer for any neighborhood events, begin new projects, and participate in our Neighborhood Association. Please let us know your thoughts at meadowoaksna@gmail.com.

Look to future issues of our Newsletter for upcoming events, changes and additions, and updates on projects and opportunities to volunteer and participate. In addition to updating you through our Newsletter, please take a look at:

- www.mona.rcona.com - Our neighborhood website
- www.rcona.com - Roseville Coalition of Neighborhood Associations
- www.roseville.ca.us - Roseville City's website
- www.placer.ca.gov - Placer County's website

I'd like to leave you all with a couple quotes for the New Year and hope you join me in thanking all our volunteers for their past and continued work and I'd like to thank the following people for arranging Santa Claus to visit our neighborhood, we had a great turnout and what a great way to share in the holidays!

Thank You - Bob McCarthy, Ed Lamaster, Jim Robinson, Darrel and James Sandoval, Audrey Huisking, and Chris Swenson

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Another fresh new year is here . . .
Another year to live!
To banish worry, doubt, and fear,
To love and laugh and give!

This bright new year is given me
To live each day with zest . . .
To daily grow and try to be
My highest and my best!
I have the opportunity
Once more to right some wrongs,
To pray for peace, to plant a tree,
And sing more joyful songs!

- William Arthur Ward

Be always at war with your vices, at
peace with your neighbors, and let
each New Year find you a better man.

- Benjamin Franklin

Upcoming MONA Board Meetings

January 9	9-10:30 AM
January 23	7-8:30 PM

PRECYCLING A NEW WAY OF THINKING

Recycling and reusing products are great ways to reduce waste. Precycling is an even better idea. Precycling is the art of preventing waste before it's created—proactively avoiding waste rather than worrying about recycling or reusing it.

Be the change.

Through precycling, you have the power to change the way manufacturers produce and package goods. In Massachusetts, for example, stores reported using a third fewer paper and plastic shopping bags after shoppers were encouraged to bring reusable shopping bags. In Montreal, Canadian stores and shoppers voluntarily reduced the number of single-use plastic bags by 52% in just two years.



**HAPPY NEW YEAR!
WISHING ALL
A PROSPEROUS 2014**

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

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 JANUARY 2014 ONLY

GREAT WALL GRILL
"create your own stir fry"

Mongolian BBQ

1850 Douglas Blvd.
TJ Maxx Plaza • Roseville

916.786.7712

Neighborhood Common Sense

What's Your Retirement Vision

When you start out in your career, you're probably not thinking much about retirement. At this point, your picture of a "retirement lifestyle" may be, at best, hazy, hidden as it is behind a veil of experiences you've yet to encounter. But as you move through the years, your view of retirement comes into clearer and closer focus — and this vision will have a big impact on your savings and investment strategies.



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Consequently, to create and implement those strategies effectively, you'll need to define your retirement vision by identifying its various parts. Here are some to consider:

- **Travel** — If you're like many people, you may dream of traveling during your retirement. But what does "travel" mean to you? Do you envision taking a cruise or an international trip every year? Or is your idea of travel just a short jaunt to a popular destination, such as a lake or the mountains or the beach? The difference in costs between global and U.S.-based travel can be enormous, so you'll need to define your goals and estimate your expenses.
- **Second home** — Once you retire, you'll have to make some housing-related decisions. Should you sell your home and "downsize"? Or do you want to keep your current residence and possibly purchase a second home, such as a condominium, in another part of the country? Obviously, you'll need to factor in these choices when you think about how to invest before you retire and how to manage your withdrawals from your 401(k), IRA and other accounts during your retirement.
- **Volunteer activities** — You might think that your volunteer activities during retirement won't affect your finances much. But if you are particularly ambitious, and your volunteerism involves travel, renting space, purchasing equipment and so on, you might be looking at some large cash outlays. Furthermore, if you host people at your house, you may be incurring some types of liability risk, which you might need to address through appropriate insurance coverage.
- **Hobbies** — During your working years, you may pursue your hobbies always with the thought that you can devote a lot more time to them after you retire. However, expanded hobby activities may involve expanded costs. For example, if you're good with cars, you might decide to invest in that foreign sports car of which you've dreamed. Or, if you're fascinated by genealogy, perhaps you'll start traveling to places once inhabited by your ancestors. These types of activities can be expensive, so you'll have to evaluate your saving, spending and investing habits to determine how to accommodate your increased expenditures on your hobbies.
- **Second career** — Many people look forward to retiring from one career so they can start another — opening a small business, consulting or even taking a part-time job. Clearly, if you were to start your own business, some expenses would be involved, so you'll have to plan for them. Even if you become a consultant or work part time, you could incur various costs, including travel. And, in relation to these types of work, you may also have insurance and health care issues to address.

By identifying the various components of your retirement vision, and estimating their respective costs, you can make those saving, spending and investment choices that can help you work toward your retirement dream.



Happy New Year!

2013 was a good year for housing as we saw the lowest rates in history! We also saw the value of homes increase which was good news for homeowners as they were able to re-capture some of their lost equity while others were able to move away from their “under water” status. As for 2014, this looks to be more like a “normal” year than in years past with marginal increases in prices as interest rates rise with the government tapering of their bond purchasing program. One thing you can always count on in housing is change so I’m sure we will see more of that in 2014. Call me should you have any mortgage questions.

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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A Division of Pinnacle Capitol Mortgage
Equal Housing Lender, NMLS 81395 Licensed by the Department of
Business Oversight under the California Residential Mortgage Lending Act.

PRECYCLING A NEW WAY OF THINKING *(Continued from page 1)*

Precycling is easy!

It just takes some advanced planning. Ask Donna Sangwin, our resident precycling explorer, who’s always sharing her latest ideas on her Talkin’ (a little less) Trash blog. And try out a few of these simple ideas at home and work:

- Do your reading electronically and avoid paper magazine and newspaper subscriptions.
- Bring reusable shopping bags to every store, not just the grocery store.
- Buy and use the real thing instead of disposables—dishes and silverware; cloth napkins, towels, bags, and diapers; razors; pens with ink cartridges and refillable mechanical pencils; rechargeable batteries; etc.
- Buy in bulk and avoid excess packaging whenever possible.
- Buy concentrated goods—soaps and detergents, fruit juices, fertilizers, etc.
- Keep silverware in your desk for eating takeout food at work.
- Use shredded paper, old newspapers, or junk mail as filler in gift boxes, moving boxes, and packages you’re mailing.
- Keep a reusable water bottle handy to avoid buying bottled water.
- Use things twice—make an edible centerpiece for the holidays, for example, or make decorations, costumes, etc., from things you already have on hand.

Just remember, if each of us does just a little, together we can make a big difference.

—Source “Talkin’ Trash” sponsored by *OneBigBin.com*

VOLUNTEERS NEEDED FOR LINDA CREEK RESTORATION SATURDAY, FEB. 8TH FROM 9-12:30 PM



(Before – Bad Erosion)



(After – Restoration)

Join your neighbors and friends to plant native trees and plants. These bio-engineering techniques stabilize the creek banks and repair erosion from flooding and loss of heritage oaks. This natural method restores habitat for wildlife. This is a great educational opportunity and a chance to work together and socialize, children and seniors encouraged to come.

Saturday, February 8, 2014 from 9:00 am to 12:30 pm

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.

Lunch provided by Friends of Linda Creek from 11:30 to 12:30 pm.

For more information contact:

Donna Wilson
Friends of Linda Creek
donnawilson1@surewest.net
(916) 801-1717

Like us on FACEBOOK, Google "Friends of Linda Creek Facebook" for upcoming events, local wildlife photography and information on restoration and life on Linda Creek in Roseville. This is a public site and you do not need to sign up. J



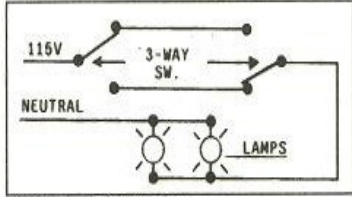
Hearing Loss?

1805 Cirby Way, Suite #8
Roseville, Ca. 95661
787-4327
Located at Rocky Ridge & Cirby Way

Free Hearing Screening to determine if you could benefit from wearing hearing aids.

Finance options available!

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Trade-In your old hearing aid and receive \$500 off (per aid) towards the purchase of any new Siemens Pure Hearing Aid



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LIBRARY NEWS JANUARY 2014

By Fran Webb



HAPPY NEW YEAR!

Thank you for your continued interest and support of the Roseville Library System and our neighborhood branch, Maidu Library in the Maidu Regional Park off Maidu Dr. off Rocky Ridge Dr. in particular. The Library's website is [www/roseville.ca.us/library--hours](http://www.roseville.ca.us/library--hours) locations, events, classes, new services, and group meetings, are generally posted and updated throughout the month. The library has a calendar that is posted at the beginning of the month online and copies are available at the circulation desk. For those new to the area, or haven't discovered or rediscovered the library in 'a while' come check it out many have been surprised at the changes in offerings since their last visit.

PRONUNCIATOR is one of the newer services offered so I'll repeat it once more for those who may have missed it and are planning an adventure or would like to adventure into an additional language: 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.

Did you get a device as a holiday gift? OverDrive and OneClickDigital both offer FREE 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. Check the library's website for current offerings of classes.

GED CANDIDATES-The GED testing will change January 2. Please see the library's webpage for current information about the library's GED interface. Also for further information the GED website is <http://www.gedtesting.com>.

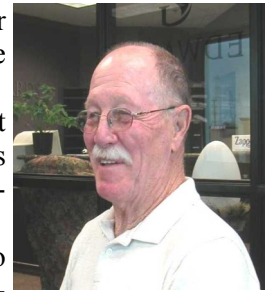
MAC Lab- Computer basics Mon. 1/13 10-12:30/Free; Internet for Beginners Thurs. 1/23 10:30-12:30/free; Keyboarding Thurs. 1/30 10-11 a.m./free Location: Downtown Library 225 Taylor St.

eBOOKS need help: Drop in help, tablet classes*, Nook* and Kindle* Classes. *registration required-check the library's calendar for the schedule of classes.

26th Annual Poetry Contest is open to all youth, grades 1-12. Entry forms will be available online or at any Roseville Public Library Branch (Downtown, Maidu, Riley) January 25-February 28. Winners will be announced 4/23/12 at Vernon St. Town Square. Also a Poetry Family Fun Day, Sat-Jan.25 from 10-noon is being planned by the Friends of the Roseville Library at Riley Branch. Free for all ages.

JANUARY GARDEN CHECKLIST

1. Protect frost-tender plants when the temperature falls below 32 degrees.
2. Prune fruit trees [except apricots]. Clean up debris around trees to prevent disease.
3. Apply horticultural oil to fruit trees if needed to control scale, mites, and aphids. Oils need 24 hours of dry weather to be effective.
4. For specific pruning instructions, attend a pruning clinic.
5. Start pruning roses; clean up leaves and debris. Fertilize plants when new growth begins.
6. Divide daylilies, Shasta daisies and other perennials.
7. Cut back and divide chrysanthemums.
8. Many deciduous plants can have their annual pruning now; delay pruning spring-flowering shrubs until after they bloom.
9. Apply neem oil and/or potassium bicarbonate to roses to control mildew, rust, black spot, and insects.



WHAT TO PLANT IN JANUARY

FLOWERS: Plant bare root roses and vines. Transplant pansy, calendula, English daisy, viola, snapdragon, and fairy primrose. Plant common callas, anemones, and gladiolus.



FRUITS AND VEGETABLES:

Plant rhubarb, bare-root grapes, strawberries, cane berries, apples, pears, and stone fruit. Direct seed peas, radishes, lettuce, and spinach.

TREES AND SHRUBS: Plant bare-root trees and ornamentals. Transplant living Christmas trees outside.

NOTE: This time of year, soggy soils can rot bare-root plants. Consider current weather conditions when using these planting recommendations.

"The way to happiness: Keep your heart free from hate, your mind from worry. Live simply, expect little, give much. Scatter sunshine, forget self, think of others. Try this for a week and you will be surprised."

— [Norman Vincent Peale](#),
[The Power of Positive Thinking](#)

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.

JANUARY 2014

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

Contact:
meadowoaksna@gmail.com

Sun	Mon	Tue	Wed	Thu	Fri	Sat
29	30	31	1 New Year's Day	2	3	4
5	6	7	8	9 MONA Board Meeting 9-10:30AM	10	11
12	13	14	15	16	17	18
19	20	21	22	23 MONA Board Meeting 7-8:30PM	24	25
26	27	28	29	30	31	1

MONA BOARD

CHAIRPERSON/SECRETARY

Erin Tarekegn
MeadowOaksNA@gmail.com

VICE CHAIRPERSON

Audrey Huisiking

TREASURER

Nick Bastunas

PAST CHAIRPERSON

Jim Robinson

BOARD MEMBERS:

Steve Able
Betty Gilchrist

ALTERNATE BOARD MEMBER

Maxine Sarmiento

www.mona.rcona.com

ABOUT THE JANUARY BIRTH FLOWER, THE CARNATION

- ◆ Definition of the Carnation: A Eurasian plant with pink to purple-red spice-scented usually double flowers; widely cultivated in many different varieties and colors
- ◆ The scientific name of a flower species is formed by the combination of two terms: the genus name and the species descriptor in the case of the carnation the *Dianthus caryophyllus*.
- ◆ The January Birth Flower, the Carnation is also called clove pink and gillyflower
- ◆ The flower has been cultivated for the last 2,000 years
- ◆ The name "carnation" is derived from the words "coronation" or the Greek word "corone" (meaning flower garlands)
- ◆ Carnation is also the name of an American city located in King County, Washington

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