



The MONA Times

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

EXTRA, EXTRA, READ ALL ABOUT IT !!!

We need your help neighbors

from the MONA board & Erin Tarekegn, Chairperson

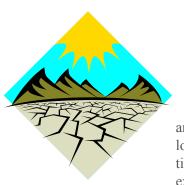
Our newsletter printing costs have doubled and we need your help and ideas to keep it going. Most neighborhoods have gone from print to a digital format to save printing costs. We need your input on the following:

- Would you like to keep the newsletter in its current printed format?
- Interested in helping sponsor or donate to the newsletter with a small donation?
- Do you have ideas for other fundraising events to keep our newsletter alive?

(please email your ideas and comments to meadowoaksna@gmail.com or sign onto https://nextdoor.com for discussions) Do you like the new features?

Without any additional sponsors or donations,

February will be the last month for our printed newsletter. Please help!



STATEWIDE DROUGHT EMERGENCY

By: Brian Jacobson Public Information Officer

Public Affairs & Communications Dept., City of Roseville

On January 17, Governor Jerry Brown declared a statewide drought emergency. We are in the midst of a record breaking prolonged period of dry weather. Precipitation was below normal for the last two years and this rain season has broken a record, the driest stretch of time with no rain, beating a very dry 1884. The snowpack and Folsom Reservoir's levels are extremely low.

It won't be "business as usual" this spring and summer. The City is requesting a voluntary 20 percent reduction in water use over the previous years use from our customers. We strongly encourage no outdoor irrigation. Outdoor irrigation is about 50 percent of a typical home's water use and the biggest opportunity to save water. We are all in this together and need your help.

We have also begun using our four back-up groundwater wells to ease demand on Folsom Reservoir. Water from the wells is perfectly safe to drink, meeting state and federal water quality standards. We have set up a webpage to answer questions about this at www.roseville.ca.us/wells>

The city has been proactively planning for drought conditions for many years including working on purchase agreements with our neighboring water districts, implementing an aquifer storage and recovery program and maintaining back up groundwater wells for situations like we face today.

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

Upcoming MONA Board Meetings				
February 13	9-10:30 AM			
February 27	8:30-10 AM			





Neighborhood ¢ommon \$ense

Saving is Good...But It's Not Investing

It's a good thing to have some savings. When you put the money in a low-risk account, you can be pretty sure it will be readily available when you need it. Nonetheless,

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"saving" is not "investing" — and knowing the difference could pay off for you far into the future. Think about it this way: Saving is for today, while investing is for tomorrow.

You need your savings to pay for your daily expenses, such as groceries, and your monthly bills — mortgage, utilities, and so on. In fact, you might even want your savings to include an emergency fund containing six to 12 months' worth of living expenses to pay for unexpected costs, such as a new furnace or a major car repair.

These are all "here and now" expenses — and you could use your savings to pay for them. But in thinking of your long-term goals, such as college for your children and a comfortable retirement for yourself, most individuals typically can't simply rely on their savings — they'll need to invest. Why? Because, quite simply, investments can grow — and you will need this growth potential to help achieve your objectives.

To illustrate the difference between saving and investing, let's do a quick comparison. Suppose you put \$200 per month into a savings account that paid hypothetical 3% interest (which is actually higher than the rates typically being paid today). After 30 years, you would have accumulated about \$106,000, assuming you were in the 25% federal tax bracket. Now, suppose you put that same \$200 per month in a tax-deferred investment that hypothetically earned 7% a year. At the end of 30 years, you would end up with about \$243,000. (Keep in mind that you would have to pay taxes on withdrawals. Hypotheticals do not include any transaction costs or fees.)

This enormous disparity between the amounts accumulated in the two accounts clearly shows the difference between "saving" and "investing." Still, you might be thinking that investing is risky, while savings accounts carry much less risk. And it is certainly true that investing does involve risks — investments can lose value, and there's no guarantee that losses will be recovered.

Nonetheless, if you put all your money in savings, you're actually incurring an even bigger risk — the risk of not achieving your financial goals. In fact, a low-rate savings account might not even keep up with inflation, which means that, over time, you will lose purchasing power.

Ultimately, the question isn't whether you should save or invest — you need to do both. But you do need to decide how much of your financial resources to devote toward savings and how much toward investments. By paying close attention to your cash flow, you should be able to get a good idea of the best savings and investment mix for your particular situation. For example, if you find yourself constantly dipping into your long-term investments to pay for short-term needs, you probably don't have enough money in savings. On the other hand, if you consistently find yourself with large sums in your savings account even after you've paid all your bills, you might be "sitting" on too much cash — which means you should consider moving some of this money into investments with growth potential.

Saving and investing — that's a winning combination.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

Recovery Expected to Enter 'Middle Innings' in 2014

While the housing market is still far from "normal," it is inching that way, according to a report released Thursday from <u>Zillow.</u> Last year's skyrocketing home price appreciation, frenzied demand from investors, and high tide of negative equity are all expected to subside somewhat this year, according to the real estate company.

Nationally, home prices increased 6.4 percent year-over-year in the fourth quarter, but annual price gains are expected to fall to 4.8 percent by the end of this year.

"Below the surface of last year's market, a number of unsettling trends started to emerge as a result of rapid and ultimately unsustainable appreciation, setting up a bit of a mixed bag for 2014," said Stan Humphries, thief economist at Zillow.

However, some of the markets that posted the highest price gains last year are already slowing, which according to Zillow, is "a welcome sign in markets that risk crossing over into bubble territory as rising mortgage interest rates create affordability issues for homebuyers."

Markets such as those in California and the Southwest that experienced rapid appreciation this year may stall this year due to affordability issues, leading to "volatility that could potentially cause whiplash for homebuyers and sellers," according to Zillow.

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STATEWIDE DROUGHT EMERGENCY

(Continued from page 1)

We will continue to closely monitor the situation, as we have for the past several months.

The city has many resources to help you save water, monitor your water use and find areas in your home and yard where water may be wasted. These can be found at www.roseville.ca.us/savewater www.roseville.ca.us/savewater

The images of Folsom Lake are shocking. This year is a real life example of the potential "dead pool" situation laid out in the latest version of the Bay Delta Conservation Plan.

Our community, and in fact, our entire state, deserves a plan that benefits all of California, a plan that secures a reliable water supply for everyone in our great state. One part of the state cannot be sacrificed for the prosperity of another.

The current drought underscores the fragility of the water system in California. We must fully understand the implications of the draft Bay Delta Conservation Plan as to not make matters worse.

Making sure Roseville's water supply is protected now and in the future is a priority for Roseville. Working with our regional partners, we have a significant effort underway and you can go to ProtectOur-FolsomWater.com</bd>
http://protectourfolsomwater.com/> to learn more and sign up for alerts about how to make your voice heard. It is important to stay engaged on this issue and I urge you to do so.



fPhoto by Anne Stokes/Roseville Press Tribune Officer Dan Timoney wears a bite suit during an educational demonstration at Roseville Police Department headquarters with Officer Gage Lawley and his K-9 partner

Roseville Citizen's Police Awareness Academy

Next Academy September 2014 Source: RPD

Want an inside look at how your local law enforcement agency operates? The Roseville Police Department is now accepting applications from Roseville community members for the Citizen's Police Awareness Academy. The sessions will be held Monday thru Thursday from 6:30 p.m. to 9 p.m., at the Roseville Police Department in the Mark White Room. Citizen's Police Awareness Academy provides community members with an inside look at local law enforcement. During the academy, students will be introduced to the concepts of community oriented policing and problem solving, learn about volunteer opportunities, and will meet representatives from the

investigation unit, the records unit, the K9 unit, and more. Roseville's Citizen Police Academy is open to those who are at least 18 years old and who live or work in the Roseville area.

> Apply online for the Citizens' Police Awareness Academyhttp://www.roseville.ca.us/police/forms n publications/ citizens police academy application.asp

> > Space is limited and early registration is encouraged. Check the Police website for updated information.

New Fitness Program? Like to Hike? Read this... Source: E-notify

Thieves love fitness center and trailhead **parking lots.** They know people often leave their purses, wallets and other valuables in the car, and won't be back for at least an hour. We suggest that when you go to run or work out, that you leave your valuables at home, and only take those essential items that you can take along with you like your driver's license, car keys and cell phone.

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**

Hearing Loss?

1805 Cirby Way, Suite #8 Roseville, Ca. 95661

787-4327

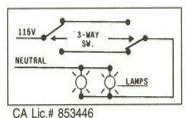
Located at Rocky Ridge & Cirby Way

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

Finance options available!

Even the super-cautious among us sometimes accidentally leave the garage door open. Source: E-notify

We've also met plenty of thieves who go through vehicles parked outside and collect garage remotes. For additional insurance, take your purse, wallet and other valuables out of your cars and lock them; if you park vehicles outside, don't leave the garage remote (also called "a key to your house") inside them; and it doesn't hurt to give that garage door one more check before going to bed at night. If you notice your neighbor has left the garage door open, let them know.



DIRK HELDER ELECTRIC

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DIRK HELDER Cell: (916) 870-5669

4553 MOUNTAINGATE DR. ROCKLIN, CA 95765

FAX: (916) 663-6518 OFFICE: (916) 663-6518

LIBRARY NEWS FEBRUARY 2014 By Fran Webb

Friends of the Roseville Public Library (FOL) is sponsoring a Used Book Sale, Sat. Feb. 22, 10:00 - AM to 4:00PM, Downtown Library, 225 Taylor St. Roseville. Thousands of books. Plus a special selection of WWII military history from a private collector.



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-Febrary 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.

Chinese New Year Celebrating; The Year of the Horse: Ages 6-12 Free - Tues. 2/4 from 4-5 Maidu Library, 1530 Maidu Dr. and Wed 2/5 4-5 Riley Library, 1501 Pleasant Grove Blvd. Join in for a lively and interactive way to learn about the traditions of Chinese New Year. Featuring Dragon and Lion Dances, paper cutting, calligraphy and food tasting.

Remember to consult the library's website or countertop for the latest events, classes, and happenings for the month of February. See times for Mac Lab and mobile device(s) classes ongoing throughout the branches. www.roseville.ca.us/library

How to Start a **Neighborhood Watch Group**

By: K. Domen

What is Neighborhood Watch?

Neighborhood Watch is a program where groups of residents organize to help prevent crime in their neighborhoods. Neighbors look out for each other and report suspicious activity to the police. It is one of the



most effective crime prevention programs in the country today.

How to Start a Neighborhood Watch Group?

Starting a Neighborhood Watch group is easy.

- Talk to your neighbors and get them interested in starting a Neighborhood Watch Group.
- Invite them over for snacks and an informal meeting.
- Contact the Roseville Police Department at 774-5050 or email them at PDcommunityservices@roseville.ca.us to request a police representative to attend your

FEBRUARY GARDEN **CHECKLIST**

- Remove old flowers from azaleas and camellias to reduce petal blight.
- 2. Finish pruning roses.
- If needed, apply a final dormant spray to deciduous fruit trees no later than bud swell.



- Feed mature trees and By Jerry Edwards, our local after spring growth Master Gardner shrubs after spring growth starts.
- 5. Spray apricot trees to prevent brown rot. Spray at bud swell, full bloom, and petal fall.
- 6. Remove aphids from blooming bulbs with a strong spray of water or insecticidal soap.
- 7. Fertilize strawberries and asparagus.
- 8. Feed spring bloomers and fall-planted perennials with a slow release fertilizer.
- 9. Check the garden for fungus; spray with sulfur or copper if needed.
- 10. Mulch 3-4" deep around plants [but not against stems] to control weeds and conserve moisture.
- 11. As the weather warms, handpick, trap, or put up barriers for slugs and snails.

WHAT TO PLANT IN FEBRUARY

FLOWERS: Transplant or direct seed snapdragon, candytuft, lily, astilbe, lily-of-the-valley, larkspur, Shasta and painted daisy, stock, bleeding heart and coral bell root.

FRUITS AND VEGETABLES: Plant Jerusalem artichoke, strawberry, and rhubarb. Direct seed radishes, beets, and chard. Start peppers, tomatoes, and eggplant indoors. Plant bare-root asparagus now through April.

TREES AND SHRUBS: Plant bare root ornamentals. Buy camellias, azaleas and rhododendrons while in

meeting.

That's it! No rules, no reports, and no time requirements. It's simple, so get a Neighborhood Watch group started in your neighborhood today.

Want more information? You can attend the Annual Block Captain Neighborhood Watch Meeting Wednesday, February 12, 2014 at the Roseville Police Department, Mark White Room from 6:30 - 8:00pm. This meeting is for current block captains, or anyone who is interested in Neighborhood Watch.

Please RSVP to (916) 774-5050 or PDCommunityServices@roseville.ca.us if you plan to



Roseville's Violent Crime Rate Drops

Source: E-notify

The Roseville Police Department just finished compiling their 2013 crime data, and you'll be glad to know that violent crimes dropped eight percent from last year. Our violent crime rate (the number of crimes reported per 100,000 residents) dropped nine percent. While even one violent crime is too many, Roseville's rate of violent crime has always been among the lowest in the region, and usually runs about 40 percent lower than the state average. Property crime increased two percent (or one percent on a per-capita basis), mostly due to an increased number of shoplifting reports. Within the property crime category, residential burglaries declined ten percent. If you're a regular reader of e-notify, you might think it's "crime, crime all the time," so it's important to look at the big picture, and see that overall, crime is going down--in fact, our crime rate is close to its lowest level in nearly 20 years. We can all help lower the crime rate, and our own chances of becoming a victim, by safeguarding our property, keeping an eye out for our neighborhoods, and calling police immediately to report suspicious activity. For more detailed crime statistics, visit the police website.

Mark your calendar: Medication take-back day Saturday, April 26 Source: RPD

FREE Anonymous Drop-off
Unused and Expired Medications







You can safely dispose of expired or unneeded prescription, over the counter and veterinary medication. This is a good way to get potentially dangerous drugs out of your home without polluting our water supply. More details will follow as we get closer to the event.

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.

Local Citizen assist Police.

Prowler Arrested

Source: E-notify

At about 1:30 p.m. January 26, officers responded to a good neighbor's report of a man who was acting suspiciously, appearing to be casing houses in the area of Oakridge Drive and Greenborough Drive. When the resident tried to contact the suspicious man, the man ran away and hopped a wall into another resident's backyard. Roseville officers and a CHP helicopter searched the area, helped by

several area residents who called to report seeing the man. Eventually a Roseville Police K9 located the suspect hiding in shrubbery in a front yard in the 1300 block of Rolling Hills Drive, and took him into custody without further incident. Officers also found suspected stolen property such as clothing with store tags that were dropped in the area. The 21 year old Roseville man was arrested on suspicion of prowling on private property, possessing stolen property, and possessing heroin related drug paraphernalia.



Identify & Report Suspicious Activity

Source: RPD

Call 911 whenever you are a Victim or a Witness to a crime in progress

You are a victim if your personal safety is being threatened.

Things that might signal a crime

- Someone running from a car or home.
- Someone screaming.
- Someone going door-to-door asking unusual questions or asking about past residents, or looking into house or car windows.
- Unusual noises that cannot be explained, like breaking glass or pounding sounds.
- Business transactions conducted from a vehicle; this could be drug or stolen property sales
- Someone removing property from unoccupied homes or closed businesses.
- Some loitering in a neighborhood, on foot or in a vehicle, who is there with no apparent purpose or destination.
- A stranger entering a neighbor's unoccupied home or yard.
- A stranger following or bothering children.

What the Police need to know when you Report a Crime

- Describe what you saw briefly and clearly.
- Describe the suspect in as much detail as possible: age, height, weight, hair color, race, sex, clothing worn and anything special like facial hair, tattoos, a limp etc.
- If a vehicle is involved, describe its color, make, model, year, license plate and any special markings like broken lights or body damage; describe the direction it went when last seen.

FEBRUARY 2014

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

Contact: meadowoaksna@gmail.com

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

MONA BOARD

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Erin Tarekegn MeadowOaksNA@gmail.com

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Audrey Huisking

TREASURER

Nick Bastunas

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Steve Able Betty Gilchrist Maxine Sarmiento

www.mona.rcona.com.

Sign up for E-Notify

the Police news & crime alert emails: www.roseville.ca.us/enotify

ROSEVILLE UTILITY PAYMENT SCAM

A handful of Roseville utility customers reported receiving calls from someone claiming that they were from Roseville Electric, and were on their way to disconnect their electricity due to a late payment. The callers demanded payment in the form of Money Pak card account numbers (cash gift cards) to keep the power on. This is a scam.

The City of Roseville's utility departments (Roseville Electric and Roseville Environmental Utilities) do not call customers to solicit payments. If you ever receive a call or visit from a live person claiming to be with Roseville utilities demanding immediate payment, it's a scam. Hang up and call utility billing at (916)774-5300 to report the suspicious call. If someone contacts you in person claiming to be from one of the utility departments and they seem suspicious, don't let them in, and call Roseville Police immediately.

Customers who have any questions about an overdue bill notice are encouraged to call the utility billing customer service representatives at (916)774-5300 during regular business hours to verify their account and ask for assistance.

Submitted by Maxine Sarmiento.

Information provided by the City Of Roseville website.

