



Cirby Ranch Review

Official Newsletter for Cirby Ranch Neighborhood Association

Next meeting April 11th, 7:00 pm to 8:00 pm

Alta Manor Senior Center, 930 Oak Ridge Dr. Roseville



The following article by Donna Wilson is near and dear to my heart. The greenbelt behind Sierra Gardens school has been a family favorite for 19 years. We are on our 3rd dog that we have taken there for our Sunday walk. We always go there on Mother's Day. Donna is right on the money when she states how we, who walk there meet people and their dogs. We know the names of the dogs better than the folks we meet. We all pick up our pet waste and carry an extra bag for any garbage we may find. If you have not walked the trails I recommend a Sunday, park at the school and go to the lower football field and at the end you'll see the trail. Make sure you visit both sides of the creek. I squeezed in some pictures taken on our walks, they'll be throughout the newsletter with a caption. I learned after seeing the huge honeycomb to always bring a camera.

Thank you for your support, Pam

BIKE TRAIL PLANS FOR LINDA CREEK OPEN SPACE INCLUDE CONCRETE RETAINING WALLS

Were you aware that plans are underway to build a bike trail through the greenbelt in the middle of Meadow Oaks and Sierra Gardens neighborhoods?

Roseville has a master plan for a city-wide paved multi-use trail. The intention is that the trail will someday connect with the American River Bike trail. The construction costs are estimated to cost 10 million dollars, but the city admitted costs could go as high as 20 million. The 1 mile section through Meadow Oaks is estimated to be a staggering 4 to 5 million dollars. Four sections, recommended by transportation staff are in the design process with construction in our neighborhood planned to begin in about 2 years, upon completion of the environmental impact report.

Meadow Oaks (Oakridge to Rocky Ridge along Linda Creek) is unique in that it has an existing walking trail that has been used by four generations including people from Cirby Ranch and Maidu. Native Americans walked the trail and many years later it was used by the ranches in the area. The trail is a world of its own, a world that is treasured by all who visit. Those who live in the area as well as those who feel a connection, share a common desire to escape the fast moving urban pace of the day and meander along the trail. People have grown to become "trail friends", and walks are filled with "hellos", and brief conversations.

Because the city estimates bicycle speeds will average from 12 to 20 mph, it is no surprise the project has triggered much controversy. While cyclists do support a city wide trail, many have expressed that a high speed trail conflicts with such a family oriented area with sensitive habitat and serious erosion issues.

Due to the inherent conflicts between walkers and cyclists, users' positions range from wanting no bike trail to providing a safe, separate area for walkers.

However, while people debate the bicycle trail itself, a greater issue has been overlooked. This issue is the protection of both the wildlife and riparian habitats.

Due to limited space along the Mallard properties, no environmental setback is planned. The trail must run extremely close to the creek bank past badly eroded habitat. People are not aware that the 1.5 million dollar underpass planned for Rocky Ridge will require concrete retaining walls. The habitats are currently home to river otters, and the last surviving, fresh water turtles in California, the Western Pond turtles, will be destroyed and replaced with concrete.

It is this writer's earnest hope that attention will be directed toward our crumbling creek banks and the loss of 300 year old trees and vegetation to erosion. Energy spent searching for bike trail grants would be better spent looking for grants to protect the existing habitat for generations to come.



Bridge

Continue page 4



Sacramento, Calif.

Median listing price: \$279,900

Average days on market: 21

Like Oakland, homes in California's capital

are being snapped up quickly, with the average listing lasting only three weeks. "When houses come on to the market, it's a feeding frenzy," said Stephanie, a local real estate agent. That demand has helped push area home prices 40% higher in the past 12 months, she said. All price points are strong. Many first-time homebuyers have entered the market, freeing up sellers of entry-level homes to purchase bigger, more expensive houses. Now, even the high-end of the market is making a comeback. A colleague of Stephanie's just closed on a \$2 million home. "That was the first one in years," she said.

Here is some information from an article "The 5 best areas to sell a home" at CNNMoney.com. The market continues to improve!

http://money.cnn.com/gallery/real_estate/2013/03/14/sellers-markets/2.html

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Be Aware of Risks of Not Investing

You've no doubt heard about the risks associated with investing. This investment carries this type of risk, while that investment carries another one. And it is certainly true that all investments do involve some form of risk. But what about not investing? Isn't there some risk associated with that, too?

In fact, by staying on the investment sidelines, or at least by avoiding long-term, growth-oriented investments, you may incur several risks. Here are some to consider:

- You might not keep up with inflation. If you put all your money under the proverbial "mattress," or, more realistically, you keep it all in "cash" instruments and very short-term investments, you might think you are "playing it safe." After all, you might reason, your principal is protected, so even if you don't really make any money, you're not losing it, either. But that's not strictly true, because if your money is in investment vehicles that don't even keep up with inflation, you can lose ground. In fact, even at a relatively mild three percent annual inflation rate, your purchasing power will decline by about half in just 25 years.
- You might outlive your money. For a 65-year-old couple, there's a 50 percent chance that one spouse will live past age 90, according to the Society of Actuaries. This statistic suggests that you may need your investments to help provide enough income to sustain you for two, or even three, decades in retirement.
- You might not be able to maintain your financial independence. Even if you don't totally run out of money, you could end up scrimping by — or, even worse, you could become somewhat dependent on your grown children for financial assistance. For most people, this prospect is unacceptable. Consequently, you'll want to make appropriate financial decisions to help maintain your financial independence.
- You might not be able to retire on your terms. You would probably like to decide when you retire and how you'll retire — that is, what sort of lifestyle you'll pursue during retirement. But both these choices may be taken out of your hands if you haven't invested enough to retire on your own terms.
- You might not be able to leave the type of legacy you desire. Like most people, you would probably like to be able to leave something behind to your family and to those charitable organizations you support. You can help create this type of legacy through the appropriate legal vehicles — i.e., a will, a living trust and so on — but you'll still need to fund these mechanisms somehow. And that means you'll need to draw on all your financial assets, including your investments.

Work with your financial advisor to determine the mixture of growth and income investments you need during your working years and as you move toward retirement to help you meet your retirement goals. However you do it, get into the habit of investing, and never lose it — because the risks of not investing are just too great.

Adam

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Bike Trail Plans.....Continued from page 1.

Only after Linda Creek banks have been preserved using bio-friendly techniques instead of concrete and rock, should attention be directed to bike trails assuming urban development is even wanted by the neighbors.

For further information contact:

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Coordinator

Friends of Linda Creek

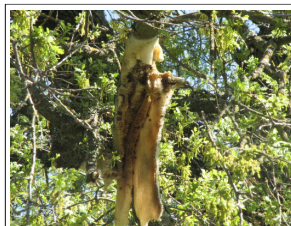
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Turkey in the tree



Hawk



When we saw this honeycomb we ran back home to get the camera, by the time we got there someone had knocked half of it down. It was about 4 feet long.

Big Oak that fell during the big storm in December.

We met a man last week who has seen two albino Robins. We keep looking for them!





Refresh Your Nest

Taken from the article by Natasha Burton, magazine: Living

To make the transition from cozy winter to sunny spring design experts share some secrets.

Out with the Old: Time to clear out winter clutter. Start with closets and drawers, get rid of the overflow. (note: Cirby Ranch has its community yard sale in September)

Slip Into It: Slip covers for sofas and chairs. Changing into a lighter color and fabric for the summer quickly refreshes your home.

Pop of Color: For a less pricey splurge, simply swap out your throw pillows to introduce lighter fabrics and brighter colors.

Paper Trail: Adding an unexpected color or texture using beautiful wall coverings. Try painting your ceiling a different color than your walls or creating an eye catching accent wall with a brightly patterned wallpaper.

On the Table: Rejuvenate your kitchen with new placemats and napkins. We forget how dull our day-today table settings can get.

Guiding Light: Try new lighting techniques to brighten up your kitchen. A beautiful vintage light fixture or chandelier can really glam up a space.

Flower Power: Naturally adding in some floral elements is a tried-and-true way to brighten your home for spring. Big bundles of matching stems are pure, simple and perfectly timeless.

Go Green: For an even bigger statement, try sprucing up your décor with a tall potted tree in a basket. It will add so much dimension to your space.

Let It Burn: For a full sensory experience and an extra dose of freshness, scent your home with candles with fruit and citrus aromas.

Get to Bed: Dressing your bed should be as carefully thought out and fun as dressing yourself. Crisp white linens and new shams are a spring must.



Improper Disposal of Electronic Waste

May 3rd, the Roseville Fire Department responded to a report of a small explosion and smoke from a structure on the 500 block of E St. Crews discovered a fire pit in the rear of the home with an older tube-television burning inside causing the smoke and booming noise. The hazardous release of toxic gases was contained and the risk to the surrounding neighborhood abated. Roseville offers a free doorstep pick-up service for residents for electronic waste. To set up a pick-up call 916-7745780 visit www.roseville.ca.us for more information about proper disposal of household hazardous and electronic waste.

Got Cell Phones?



Donate your old cell phones and help bring an orphan home!

Bring your unwanted phones to our phone drive at the corner of Oakridge and Stonebridge:

**Saturday, April 13,
from 10am-12noon.**



Jacob, March 2013

The Krinke family adopted Jacob from Russia in Nov. of 2012. They have just begun a second international adoption, this time from China. Your cell phone donations will help bring another orphan home.

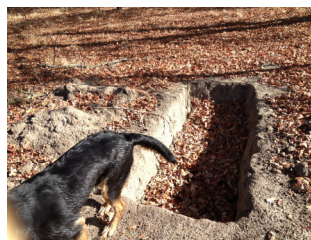
www.adoptionwithoutdebt.blogspot.com

Proposed Water / Wastewater Increase

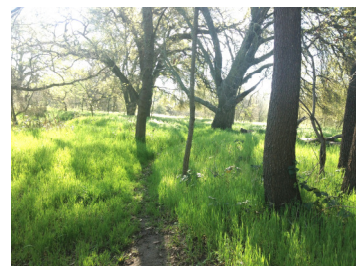
Roseville's Environmental Utilities is proposing rate increases for water and wastewater services effective July 1, 2013.

Water: An average single family home with typical water usage can expect their monthly water bill to increase about \$0.77 a month, from about \$30.65 to \$31.41. An increase in July 2014 would increase the bill to about \$32.22

Wastewater: An average single family home with typical water usage can expect their monthly wastewater bill to increase about \$0.87 a month from about \$29.00 to \$29.87. An increase in July 2014 would increase the bill to about \$30.77.



I can only assume it was kids, but someone had dug what appeared to be a grave. We had so many scenarios of who, what, when and why it was dug. We finally decided that's what the digger was going for.



Walking Trail through the trees.

Over the Fence



Did you know.....

- Children grown twice as fast in the spring, but gain more weight in the fall.
- A rainbow is formed by the reflection of specific raindrops, and a person standing next to you will see different droplets from the ones you see. Thus, although many people can look at a rainbow at the same time, it will appear different to each person.
- Studies show women prefer pastel colored roses, while men prefer red.
- There are 270,000 species of flowers; honeybees prefer yellow and blue ones.
- Tulip bulbs can be used in place of onions for cooking.
- Daylight savings time officially begins at 2 a.m.
- Strawberries are the first fruit to ripen in the spring.
- What is "spring fever?" Restlessness and excitement.
- The A&W of root beer fame stands for Allen and Wright, who started the business in 1919.



If a statue in the park of a person on a horse has both front legs in the air, the person died in battle.
If the horse has one front leg in the air, the person died as a result of wounds received in battle.
If the horse has all four legs on the ground, the person died of natural causes.

Where is the Shadow Inventory?

A good definition of Shadow Inventory is as follows:

1. Homes in the foreclosure process (pre-foreclosure)
2. REO homes UNLISTED (foreclosures)
3. Unlisted Homes that previously failed to sell (failures)

We have been told for the last several years of the huge "Shadow Inventory" in the millions that was going to flood the market. We have not experienced the large volume we were expecting. In fact, the inventory is so small it has created a multiple offer situation.

The chatter is all through the different brokerages. Some thought they were being held until after the election. Now we are hearing that the new government regulations on lending and foreclosing on properties is so complicated and unclear to the banks & mortgage companies that they are having their lawyers go through the regulations with a fine tooth comb. They don't want to be slapped with million dollar fines again. Others believe the new refinancing and lowered interest rates on mortgages are taking so long to process that the homes in the pre-foreclosure status are basically on hold.

The industry is seeing a lot fewer Short Sales and Bank Repos. It is a great time to sell right now, I mean GREAT! Buyers, it's a little rougher for you, but don't get too discouraged both Mary Kay and I have been successful finding homes for our FHA buyers you just have to stick with it.

Foreclosure activity from Foreclosure Radar: August 2012 California Notice of Defaults were down 23.6% from the prior month and down 49.1% compared to last year.

If you would like a value market analysis of your home please give us a call, we are here to assist you in all your real estate needs.



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Walking
Trail



Progress in
work to
prevent
erosion

