



A Publication of  
Orchard and Solano  
Parks, UC Davis

# THE PARK MESSENGER

October 2009

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### Orchard Park Office Hours:

Monday ~ Friday:  
8:00 a.m.—12:00 p.m.  
1:00 p.m.—4:30 p.m.

### Solano Park Office Hours:

Monday ~ Friday:  
8:00 a.m.—12:00p.m.  
1:00 p.m.—4:30 p.m.

### Special points of interest:

- Parking permits expired as of September 30, 2009. All leaseholders with vehicles should have renewed their parking permits for the new academic year or risk being cited for having an expired permit

## How much should you spend on...

Submitted by Jessica Loehrmann (by Liz Pulliam, MSN Money)

For years, I struggled to help people answer a fundamental budgeting question: "How much should I be spending?"

Most who asked were looking for specific answers about what they should devote to various categories such as housing, food, transportation, utilities and so on. The answer I used to give -- that there's no one-size-fits-all solution -- was really unsatisfying. It's true, of course, because people's circumstances vary so widely. But it wasn't very helpful to people trying to create a workable budget. Then Harvard bankruptcy professor Elizabeth Warren and her daughter Amelia Warren Tyagi wrote a terrific book called "All Your Worth: The Ultimate Lifetime Money Plan," and I finally have an answer that works.

It's simple, if not easy. It's designed to work for any

income. Its purpose is to help you live your life while building financial security and minimizing the chances a setback will send you over the edge. It's the 50/30/20 budget. Here's how it works:

**You start with your after-tax income.** That's your gross pay minus any wage-based taxes, such as withheld income tax, Social Security and Medicare taxes, and disability taxes. If your employer deducts other expenses from your paycheck, such as 401k contributions, health insurance premiums and union dues, add those back into your net pay to get your after-tax income.

**You aim to limit your "must-have" expenses to 50% of that after-tax figure.** "Must-haves" include all the basic expenditures you really need to make each month: outlays for housing, utilities, transportation, food, insurance, child care,

tuition and minimum loan payments. If you can delay a purchase for a few months with no serious consequences -- for example, clothing or dining out -- it's not a must-have. If you're contractually obligated to pay something (a credit card minimum, child support or a cell phone bill), it's a must-have, at least for now.

**Your "wants" can consume 30% of your after-tax pay.** Vacations, gifts, entertainment, clothes, eating out and other expenses are all "wants." Some bills you pay might overlap the two categories.

\*Continued on Page 2

# How much should you spend on...

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For example, basic phone service is a must-have. But features such as call waiting or unlimited long distance are wants. Internet access and pay television are two other expenditures that can feel like must-haves but usually are wants, unless you're on some kind of long-term contract.

**Savings and debt repayment make up the final 20% of your budget.** Warren's a bankruptcy expert, remember, and she knows the devastation that results from too much debt and too little savings. To achieve financial independence and minimize the chances of disaster, you need to get rid of consumer debt, save for retirement and build your emergency fund. Any loan payments you make above the minimum belong in this category, as do contributions to your retirement and emergency funds.

(If you pay your credit cards in full every month, by the way, your credit card bills aren't debt. You don't assign the credit card payments themselves to categories; instead, you allocate each individual expenditure on the bill to its appropriate category and that's it.)

I said earlier that this budget plan isn't easy, and it's not. Limiting your must-haves to 50%, especially, is flat *tough* for most of us.

My husband and I make a generous income, and we have affordable mortgage payments and no other debt. But the first time I did this exercise, our

must-haves consumed more than 60% of our after-tax income. It took a year of trimming, and some more income, to get us to the 50% mark.

We were lucky. I've heard from other people whose must-haves consumed 75%, 80% or even more of their after-tax pay. Fixing that can take a while. You may be discouraged by how far you are from the ideal. But running the numbers can help you understand why your money isn't working for you. If basic overhead consumes so much of your paycheck, it's no wonder you have trouble saving, paying off debt and living the rest of your life.

If it's so hard to keep to the 50% limit, why do it? Several good reasons:

- **It gives you flexibility.** Your income could drop by half and you'd still be able to pay your essential bills. When your must-haves eat up more of your income, you have less ability to cope with setbacks such as layoffs, reduced work hours or unexpected expenses.
- **It helps you figure out what you can and can't afford.** If you're considering adding a loan payment or other contractual obligation to your overhead, you simply check to see if it would push you over the 50% mark. If not, you can consider adding the payment; if so, you don't.
- **It gives you balance.** Limiting your overhead

allows you to have money for the pleasures in life, such as dinners out and vacations, without stress. It also allows you to get out of debt and save for your future.

So what should you do if your numbers are out of whack? Remember that the 50/30/20 plan is a goal to work toward, not something you'll necessarily achieve overnight. And if you're already in financial crisis -- you're unemployed, for example, or suffering through a disability -- true balance may have to wait until the crisis has passed. But here are some places most people can tweak:

- **Food.** You've got to eat, but most of us could trim our grocery bills, often substantially, without too much effort. Plan your meals, cook from scratch, use up leftovers, clip coupons -- you know the drill. **Utilities.** You want the lights to stay on, but the air conditioner doesn't have to blast 24/7.
- **Transportation.** More carpooling and public transportation, less time alone in your car.
- **Insurance.** Higher deductibles can help reduce your premiums, as can shopping around and taking advantage of all available discounts.

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## How much should you spend on...

Continued from page 2

- **Ditch the contracts.** Early termination fees might make canceling your cell service too expensive, for example, but once your contract is up, consider switching to prepaid or pay-as-you-go service. (Read "[Prepaid cell phones can save you money](#).") Unless you're a real gym rat, gym contracts are another expense to shed as soon as you can. Consider paying by the visit or signing up at the local Y, which offers monthly billing without long-term contracts.
- Other costs are tough to winnow but may be worth the effort. If you're paying too much

for housing, you may need to consider a roommate or a move to cheaper quarters. If your child care expenses are eating you alive, brainstorm other alternatives. Several posters on the [Your Money message board](#) have found solutions, from sharing nannies to less-expensive day care (that turned out to be better) to changing their work hours so that one parent could always be at home. You may think it's your income, rather than your expenses, that's the problem. That could be true, and if you can boost your income, go for it. But people can balance their budgets and save money on virtually any income, as MSN Money columnist Donna Freedman wrote in "[Surviving -- and](#)

[thriving -- on \\$12,000 a year](#)." If it's your debt that's unmanageable, you may need to consider some more drastic solutions -- [credit counseling](#), [debt settlement](#), [bankruptcy](#) or [foreclosure](#). Some bills are simply impossible to pay, despite your best efforts, and you may need help or a fresh start. Once you get back on your feet, though, the 50/30/20 plan can help you stay there.

To try out their recommended budget plan, or just to see how you're doing in comparison, go to the following web link:

<http://articles.moneycentral.msn.com/SavingandDebt/LearnToBudget/50-30-20-budget.aspx>

## Storytelling Event

Submitted by Ann Gunion

Children's International Storytelling Program  
Community Room at  
International House, 10 College  
Park, Davis, CA 95616 Sunday,  
October 18, 2009- 2:00 - 3:00  
p.m. (Doors open at 1:45 p.m.)

Members of the Acme Theatre Company will present a dramatization of an international folktale. Audience participation will be encouraged. The Acme Theatre Company in Davis is an independent, self-sustaining community theatre group for young artists of high school age. Its mission is to present plays of high literary quality while providing opportunities for

young people to learn various acting and technical skills.

The Company is an organization run entirely by the young people themselves under the direction of a small cadre of adult mentors. More information on Acme Theatre is at <http://www.acmetheatre.net/>

In addition, as part of the annual focus on UNICEF at I-House in October, all donations at the performance will be given to UNICEF.

One Sunday afternoon per month, children ages 5 through 10 with an accompanying adult, enjoy storytelling performances

with an international content at the I-House.

Each storytelling event is open to the public. There is no charge for International House members. There is a suggested donation for non-members (\$2 per person or \$5 per family).

For further details, send an e-mail to [chips@internationalhousedavis.org](mailto:chips@internationalhousedavis.org). More information on the Storytelling Program is available at [www.internationalhousedavis.org/prog/children/st](http://www.internationalhousedavis.org/prog/children/st)

## Community Programs

### Painting

All skill levels invited. Paints, paper and brushes are provided. Kids can cut out a pattern of something to finger-paint, or use brushes to create a more traditional masterpiece! **All children have to come with an adult.** For questions, please call Jessica Loehrmann at 204-8967.

When: Tuesday, October 6 at 5pm

Where: Orchard Park Community Center

### Scarecrow Craft

Come and join us for an afternoon craft. We will be making scarecrows out of paper and felt. These scarecrows are a fun decoration for Autumn. If you have any questions, please call Jennefer at 792-1097.

When: Wednesday, October 7 at 4 pm

Where: Melvin Fassler Community Center

### Playdough and Coloring Playdate

Come have a fun afternoon with friends. We'll make some playdough and then have fun playing with it. I'll also provide some pictures for kids who would like to color. Everyone will be able to take some playdough home. If you have any questions, please contact Shawna Stevens at 757-7899.

When: Thursday, October 8 at 4pm

Where: Melvin Fassler Community Center

### Caramel Apples

Fall is apple season, so let's indulge with a homemade apple treat. Come and learn how easy

it is to make caramel apples. It will be a fun fall afternoon with friends and a tasty treat! If you have any questions, please call Shawna Stevens at 757-7899.

When: Monday, October 12 at 4pm

Where: Melvin Fassler Community Center

### Story Time

Join us for an afternoon storytime. I will read a few kid friendly Halloween stories. Feel free to bring any Autumn or Halloween stories you may like to share – nothing too scary for the little ones please! If you have any questions, please call Jennefer at 792-1097.

When: Wednesday, October 14 at 4pm

Where: Melvin Fassler Community Center

### Leaf Friends

Let's use our imagination and turn ordinary tree leaves into extraordinary works of art. We'll use leaves glued onto paper to inspire us to draw all sorts of creatures. All it takes is some glue, markers and lots of great ideas! If you have any questions, please call Shawna Stevens at 757-7899.

When: Thursday, October 15 at 4pm

Where: Melvin Fassler Community Center

### Game Night and Pizza

Come play games and eat pizza! Board games inside the community center or outside on the picnic tables! Hang out with roommates, friends, and family.

When: Tuesday, October 20

at 5:30pm

Where: Orchard Park Community Center

### Chili Recipe

The weather is getting cooler which puts me in the mood for warming foods. I have an easy and yummy recipe for chili with ground turkey, beans and lots of veggies. Join me as I show you how to make this tasty and quick chili recipe. Children **must** be accompanied by a parent. If you have any questions, please call Jennefer at 792-1097.

When: Wednesday, October 21 at 5pm

Where: Melvin Fassler Community Center

### Pumpkin Decorating

Let's celebrate the fall harvest with pumpkin decorating! We will use paints, paper, and glitter to decorate our pumpkins. Once finished, we can display our pumpkins for Halloween. I'll supply apple cider and craft supplies while you bring your own pumpkin to decorate. If you have any questions, please call Shawna Stevens at 757-7899.

When: Thursday, October 22 at 4pm

Where: Melvin Fassler Community Center

### Paper Bag Pumpkins

Halloween is coming – let's get together and make a decorative pumpkin out of paper lunch bags. We will be painting our pumpkin bags so come ready to paint! If you have any questions, please call Jennefer at 792-1097.

## Community Programs

When: Saturday, October 24  
at 2 pm

Where: Melvin Fassler  
Community Center

### Treat Bag Decorating

Let's get ready for Halloween and design our own treat bags! Bring a paper bag from home and we'll decorate it in time for Halloween trick or treating. I'll also have a fun Halloween craft we can work on as well. If you have any questions, please contact Shawna Stevens at 757-7899.

When: Thursday, October 29

at 4pm

Where: Melvin Fassler  
Community Center

### Halloween Bash

You don't want to miss this activity!! This is the biggest program of the year and one that you and your children won't forget! We will have



games, prizes, food, and entertainment. The UC Davis Marching Band-Uh will be coming to perform for us; you definitely don't want to miss them! We also invite you to wear your Halloween costumes. If you're willing to volunteer to make this program a success (and Jessica's life so much easier) please call Jessica Loehrmann at 530-204-8967.

When: Saturday, October 31  
at 2pm

Where: Orchard Park  
Community Center

## Research Studies for Fall 2009

Submitted by Mary Ellen Rivera

Studies are conducted on the USDA, ARS Western Human Nutrition Research Center on the UC Davis campus. Participation can be an interesting and an educational experience. WHNRC invites healthy adults who have flexibility in class, work or personal schedules to participate in study visits. Monetary compensation is paid for participation. During the fall, for more information, please visit our website for these current studies and future studies.

➤ **MEN & WOMEN with HIGH CHOLESTEROL STUDY: Ages 20-65 and**

**high cholesterol 200-300 mg/dl. For more information, call (530) 752-5177 and please press study line # 1.**

➤ **RESEARCH STUDY for OVERWEIGHT MEN & WOMEN: Ages 20 - 60 years and 45 – 120 lbs. overweight. For more information, call (530) 752-5177 and Press #2**

➤ **NUTRITION & WOMEN's HEALTH STUDY: Ages 42-52. For more information, call (530) 752-5177 and Press #8**

➤ **BREAKFAST STUDY for WOMEN: Ages: 25 – 45 and premenopausal. For more information, call (530) 752-5177 and Press #4**

➤ **RESEARCH STUDY for OVERWEIGHT MEN & WOMEN: Ages 2- - 60 years and 45 – 120 lbs. overweight. For more information, call (530) 752-5177 and Press #2**

## Holidays and Anniversaries

### October 2—Sukkot Begins

The joyous festival of Sukkot celebrates the forty years the Jewish people wandered through the desert after leaving Egypt. During this time, they lived in temporary shelters, called "Sukkahs".

The holiday lasts seven days, beginning five days after Yom Kippur. During the first two days, no work is permitted. A major symbol of this festive holiday is the "Sukkah", the temporary dwelling in which the Jewish people lived while wandering through the desert. Traditional Jewish tradition requires that the Sukkah be built, decorated and lived in during the week of Sukkot. It is used to eat and sleep in.

### October 5—World Teacher's Day

World Teachers' Day was initiated by the Director-General of UNESCO, Federico Mayor, at the International Conference on Education in

Geneva in 1993. On October 5, 1966, a UNESCO and the International Labour Organisation conference adopted a special recommendation for Teachers. The date of this event was selected as the date to annually honor and recognize teachers around the world.

### October 9—Leif Erickson Day

Leif Erikson Day gives recognition to the first European to set foot on North American soil. There is no dispute of this event in any of the history books. Historians have been able to put this together based upon records at the time. However, Leif Erikson made no maps of his journey. And, physical evidence of his travels are lacking.

### October 24—United Nations Day

This day recognized the United Nation organization and all who serve and participate in this world organization. The United Nations is dedicated to world peace and to the betterment of humanity through a wide range of program

from world hunger to environment and health issues. Almost all of the more than 100 countries in the world are members of this organization.

### October 24—Make a Difference Day (4th Saturday in October)

Initiated in 1990, this is a national day is for devoted to helping others by doing volunteer work in the community. The activity can be almost anything. Millions of Americans participate in community improvement projects. It takes the form of cleanup, fixup, painting, and repair in poorer neighborhoods, parks and municipal facilities. It doesn't matter what project you take on. It doesn't matter whether you help a non-profit organization, the community, your town, nursing home, a church, a food kitchen, or any other group in need. What matters is that you participate.

## Davis Neighbors' Night Out - Orchard Park and the Domes

Submitted by Sue Franck

### Sunday, October 11, 2009

1pm - 3pm

Davis Neighbors' Night Out is a celebration of our community. The event is an informal opportunity for neighborhoods to increase familiarity and communication among neighbors by way of a block party. This year's event is scheduled for Sunday, October 11th 2009 to enable neighborhoods to include new

or returning UC Davis students in the festivities. We believe that starting the academic year on a positive note will reduce the potential for misunderstandings or conflicts by opening lines of communication among all residents.

Orchard Park residents: Join members of the Domes community for a potluck lunch at the Domes on Sunday, October 11th at 1pm. These activities will



give neighbors an opportunity to introduce themselves, exchange phone numbers for neighborhood watch lists or future neighborhood events. Also included will be a tour of the Domes and their newly constructed Yurt.

# Calendar of Events

## October 2009

*\*\*All residents are welcome to attend all programs, regardless of location. All events held in the Community Center unless otherwise noted.\*\**

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6 <u>Painting</u> OPCC 5pm	7 <u>Scarecrow Craft</u> MFCC 4pm	8 <u>Playdough &amp; Coloring Playdate</u> MFCC 4pm	9	10
11 <u>Davis Neighbors' Night Out—Orchard Park and Domes</u> At the Domes 1pm—3pm	12 <u>Caramel Apples</u> MFCC 4pm	13	14 <u>Storytime</u> MFCC 4pm	15 <u>Leaf Friends</u> MFCC 4pm	16	17
18	19	20 <u>Game Night and Pizza</u> OPCC 5:30pm	21 <u>Chili Recipe</u> MFCC 5pm	22 <u>Pumpkin Decorating</u> MFCC 4pm	23	24 <u>Paperbag Pumpkins</u> MFCC 2pm
25	26	27	28	29 <u>Treat Bag Decorating</u> MFCC 4pm	30	31 <u>Halloween Bash</u> OPCC 2pm



**The Parks at UC Davis**

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**A Publication of Orchard and Solano Parks, UC Davis**

**Your doorway to campus life & academic achievement**

**We're on the Web!**

[http://www.housing.ucdavis.edu/housing/apartments\\_orchard\\_solano.htm](http://www.housing.ucdavis.edu/housing/apartments_orchard_solano.htm)

The **Park Messenger** is published by Student Housing, at the University of California, Davis. Our goal is to communicate with Park residents, campus departments and the community of Davis. We encourage reader suggestions, criticisms and articles. Let us hear from you.

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**The Park Messenger online:**

[http://www.housing.ucdavis.edu/current/park\\_messenger.htm](http://www.housing.ucdavis.edu/current/park_messenger.htm)

**Did you know?**

➤ **Registration Reminder ~** Student Housing requires all students to meet our eligibility requirements to continue living in The Parks Apartments. **Students must have full-time registered status during fall, winter and spring quarters/semesters. Full-time status is defined at 12 units for quarter students and 10 units for semester students.** Students who do not meet the requirement are required to register for additional classes or submit notice to move out. Please

be aware of these requirements when you register for winter and spring quarters in the coming months. Please contact Student Housing at 752-2033 or your Park Office if you have any questions.

- **Planning to vacate?** Remember a 42-day notice is required.
- **Packages ~** Please don't ask the Park Office to accept your incoming packages. We don't have space and security for them. Perhaps a neighbor could be designated to accept a

package for you, or you might indicate your balcony for drop-offs.

- Please make sure that you've renewed your parking permit for the new year. If you haven't renewed, you will be subject to a parking citation and a \$40 ticket from TAPS. Come to the Park Office to renew your parking permit as soon as possible.