

Annual Mailing

Your annual packet from the Association was mailed on November 28th, 2008. In it you will find valuable information such as the 2009 Operating Budget, the Assessment Collection Policy, the Dispute Resolution Policy, the Notice of Assessments and Foreclosures, our current Insurance Coverage Policy, the most recent Reserve Analysis and the home improvement guidelines.

In addition, the cover letter states that Homeowner assessment fees will increase from \$349.92 to \$353.42. Associate Member dues will increase from \$498.77 to \$503.76. The annual assessment bill will go out at the end of January.

If you have any questions regarding this information, please contact the office at (408) 224-9880 or email lphoa@sbcglobal.net.

BALLET DANCE CENTRE

CLASSES HAVE BEGUN!

We Offer Classes in

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Summer Classes Begin: July 7th
Fall Classes Begin: September 2nd

Registration Nights: August 19th and 21st
6:00 - 8:00 P.M

Come visit us

7011 Realim Drive 1A | San Jose, Ca 95119 | (408) 225-4600

Haunted Clubhouse a Success

We had another successful Haunted House this year on October 25th. We had over 100 people come through the clubhouse if they dared and had some pizza. Many people turned back at the door when they caught sight of our frightening tour guide. If you came inside your met some witches, a grim



reaper, some goblin girls, a chainsaw mad-man and a moving bush man.

We'd like to thank all of our incredible volunteers for all of their hard work. A special thanks goes out to Dan, Susan and Will Kind

who provided everything, including all the supplies and their entire weekend. Without all their hard work it would not have been possible. A special thanks also goes out to Damon and Jenn Holst for picking up the pizza and working all night to make sure everyone got nourished. We'd also like to thank the following people who worked tirelessly to make the night a whole lot of fun: CJ McGeachy, Jeff, Sarah, Shaelan and Alexie Barber, Nicole and Lucy Richards, Ian Sandberg, Bradley Sanborn, Michael Brewster, Laura Moran and Lindsay Davis.



Susan, Will and Dan Kind

Guitar Lessons

for all ages

Peter Kulvets
[408]362 0233
kulvets@yahoo.com

Short Sale ... Auction ... Foreclosure ... REO ... What does it mean?

The number of short sales and foreclosures has risen significantly in the past several months, states Rick Vague. There are growing numbers of homes available in this area that fall into the following categories:

Foreclosure: When a notice of default has been filed in the public records. The owner has stopped making payments and the lender has given notice that unless the payments are brought up to date, it will sell the property at auction to the highest bidder. During this time, the owner has the right to bring the loan current, if possible, and stop the auction.

Short Sale: A home is in foreclosure, but before the home goes to auction. The asking prices for these homes are less than market value, and less than the sellers owe to the lenders for the properties. Short sales have to be acceptable to the lender, but often these properties go on to be auctioned, because the lenders are not willing to take less than the amount they think they can reasonably get if the property is offered as an REO.

REO: Bank-owned properties are called REO's (Real Estate Owned). Banks end up owning a property when nobody at the public auction bids enough to cover the amount owed against the property. These REO's are then listed on MLS at discounted prices.

Currently, there are just as many homes for sale in this area that are classified as "short sales" and REO's as there are regular homes for sale.

Information provided by Diane McGeachy

Addressing The Crime In Our Area

We have been trying to find a way to help lower the crime in our neighborhood. In the last newsletter we put it out to the membership that it would cost \$100 a member to hire an off-duty policeman. At the October Board Meeting it was discussed and voted down. We got a lot of negative feedback from the homeowners. There were a few who in favor but they were greatly outnumbered.

Different solution were discussed and it was decided that the best route to take is to have **all homeowners call 311 if they see anything even slightly suspicious**. This should keep the police patrolling our neighborhood. Please also report any crime to the Association so we can keep track of what's going on. Be safe!

Christmas In The Park

November 28—January 1, 2008

9am—Midnight Everyday

Each year, the two-acre park is transformed into a holiday fantasy with over 60 musical and animated exhibits and glittering lights and the 60-foot City Community Giving Tree. Plaza de Cesar Chavez, between San Carlos and San Fernando Streets, San Jose. Check the website for a schedule of events during this holiday period. www.christmasinthepark.com

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Que Paso? Advertising Rates

Biz Card size: \$10.00

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¿Qué Paso?

New Wood Burning Regulation

The Bay Area Quality Management District recently adopted a new regulation prohibiting wood burning on days when air quality is forecast to be unhealthy.

Between November and February, when air quality is determined to be unhealthy, the Air District will declare a Winter Spare the Air Alert, during which time the use of wood-burning devices—including fireplaces, pellet stoves, wood stoves and fire pits—is illegal. People that burn wood as their sole source of heat are exempt from the

rule. First-time violators will receive a warning letter from the Air District with information about the new rule and how to comply with it. Subsequent violations could result in fines from several hundred to several thousands of dollars, depending on the severity of the infraction. Wood smoke contains fine particles that can easily bypass the natural filters in the nose and penetrate deep into the lungs. Health studies have linked long-term exposure with serious health ef-

fects like aggravated asthma, chronic bronchitis and even premature death in people with heart and lung disease. On winter evenings, air cools and sinks close to the ground, while warm air acts as a lid over the cold air. When there is no wind to disperse smoke from fireplaces, it becomes trapped and can build up to unhealthy levels, affecting the entire community.



You can check before you burn at

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Calendar

- **December 18:** Architectural Committee Meeting 7pm
- **January 6:** Board Meeting 7pm
- **January 29:** Architectural Committee Meeting 7pm

New Board Elected

Thank you to all who turned in their ballots electing the Los Paseos Association Board for 2009. As there are five positions available and only five people volunteered to run I'm sure all will be surprised to learn that the new Board elected is as follows:

- Rita Helfrey
- Diane McGeachy
- Tim Nemeth
- Chris Roberts
- Guy Berry

Unfortunately Guy had decided to resign from the Board so we now have one position open. We want to give a big thanks to Guy for all of his hard work and dedication to the Board. We wish him all the best.

If you interested in volunteering for the Board of Directors please call the office at 224-9880 or e-mail us at lphoa@sbcglobal.net. We meet once a month on the first Tuesday.

Wishing All Of
 You
 Peaceful and Fun
 Filled Holidays
 and a
 Prosperous and
 Happy
 New Year!

