

President's Message

Happy December! I hope you were able to enjoy some quality time with family and friends over the Thanksgiving holiday. With December upon us, the Board and staff continue to tackle club projects and will begin prepping for the 2024 spring and summer seasons.

We are happy to announce the **Annual Holiday Party** will be Sunday, December 17th. And our second **Annual Polar Plunge** will be on January 1st. (See details on page 2).

2024 DUES: Online invoices will be created and sent in early December. If you pay for the full year by January 31, 2024, you will get 12 Guest Passes that can be used in 2024. Quarterly and yearly dues payment options can be found on page 5. If you pay via your bank app, remember to update the amount to \$132 per quarter or \$528 for the full year.

2024 ASSOCIATE MEMBERS: You should have received your email inviting your family back as Associate Members for 2024. We ask that you let our Office know if you DO NOT plan to return by December 1st. Online invoices will be sent on December 2nd. Full payment and paperwork is due by January 15, 2024; If we do not receive payment on time, you will be moved off of the waitlist and another family will be invited to join.

SOLAR UPDATE: We're in the home stretch. PG&E replaced our meter this past week. Our fire inspection is December 12th and the final inspection is December 19th. Fingers crossed our solar will be operational before the end of the year!

HOLIDAY LIGHTS: We hope you've all noticed the festive holiday lights outside the club as you've driven or walked by. Thank you to our Office & Facilities team, as well as a few eager Members, for helping bring some Holiday spirit to Rancho. The lights look great!

Continued on Page 2

MAIN POOL & **BACK POOL:** Closed for the Season

SPA & TENNIS COURT HOURS: Daily 8 AM - 10 PM

LAP SWIM Holiday Hours:

Dec. 26th-Jan. 6th: Mon-Fri, 5:30AM-7:30AM & 10-Noon **Evening Hours M-TH 9-10PM**

OFFICE HOURS:

Tuesday & Thursday, 10 AM - Noon

ONLINE DUES PAYMENTS: Send your email address to RSTSRCoffice@gmail.com and request an online invoice.

KEY FOBS:

Need a key fob? Come in during pool hours or contact rstsrcmemberinfo@gmail.com.

NEXT BOARD MEETING: Monday, December 11th • 6 pm Main Hall

HALL RENTAL REQUESTS Go to the Parties-Rentals tab on the revised website at ranchosantateresa.org



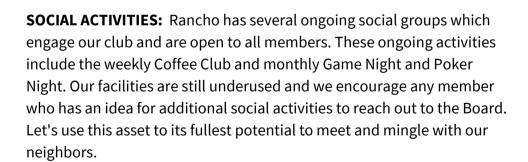
MORNING LAP SWIM ALERT: The Stingrays will be in the pool during their school Holiday breaks from 8am-10 am December 26th through January 6th. Lap swimmers should schedule their workouts accordingly.

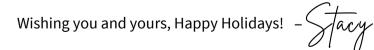
ANNUAL HOLIDAY PARTY: The Annual Holiday Party returns on Sunday, December 17th from 1pm-4pm and will be hosted this year by Boy Scout Troop #212. There will be festive games and activities for kids and families, and members are encouraged to bring potluck food and snack items to share. We will provide hot chocolate and cider. Of course, a special visit from Santa!

DECEMBER MOVIE NIGHT: Join us for a fun, family movie - Christmas Chronicles - Sunday, December 17th at 5:30pm in the Clubhouse Lounge. We'll have popcorn, candy and water.



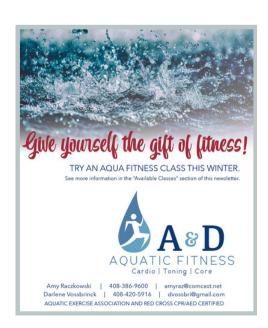
2ND ANNUAL POLAR PLUNGE: Join us on New Year's day at 10:30 am for Rancho's Polar Plunge! Meet us at the non-heated back pool if you are brave enough to take the plunge. Those that complete the plunge will receive a commemorative sticker, along with free hot chocolate and donuts. **Click HERE to RSVP.**











Free Weekly Activities

MORNING LAP SWIM

Mon - Fri, 5-7 AM & 9 - 11 AM

Holiday Hours: December 26th-January 6th: Mon-Fri, 5:30AM-7:30AM & 10-Noon
No lifeguards are on duty. If the pool is covered when you arrive, please re-cover when you

leave.

EVENING LAP SWIM

Mon-Thurs., 9PM-10PM

Holiday Hours are the same

Please email rstsrcmemberinfo@gmail.com for contact name/number for evening lap swim. Evening lap swim requires coordination with SVS, after swim practice.

FRIDAY COFFEE CLUB

Enter through the front entrance of the Hall on Fridays. The fun lasts from approximately 10AM to 12:00PM. We play Dominoes, Mexican Train and a card game called Sequence. If you do not know how to play, we are happy to teach you or you can attend just for the fellowship. Coffee and snacks are available every week.

Monthly Events

POKER NIGHT

Upcoming Date: 12/1

All Members who are 21+ are welcome to join us to play Texas Hold'em in the Lounge at 7PM. Buy-in will be \$20, with an option to buy in one more time for an additional \$20. Bring your own beverage (alcoholic or otherwise) and a snack to share (optional).

GAME NIGHT

For Ages 18 & Up -Due to the Christmas holiday - game night will be on 12/18

Join us for a game night in the lounge, 7:00-10:00pm(ish) on the last Monday of the month. Some groups may choose to play Bunco and others may choose Mahjong or another game. Bring your favorite drink, a light appetizer to share, and whatever game makes you happy. Some groups (like Bunco) may suggest adding \$\$ to a winner's pot to share so bring some \$1s, \$5s, and \$10s. We are trying to keep it under \$20. Make your own group or join a new group. No commitment to come every month, come when you can. We'll need to help set up and clean up. For questions, please contact Rupali Solanki at rupali.goyal10@gmail.com or Patty Borg at ptybrg28@hotmail.com.

Neighborhood Happenings

For a fun, free family holiday event, check out Christmas in the Park! Located at Plaza De Cesar Chavez in downtown San Jose. The park is transformed into a holiday fantasy with over 40 musical and animated exhibits, glittering lights and the 60-foot Community Giving Tree. Some of the original displays are housed in one of the largest exhibits, the Lima Train, include a melting snowman, caroling mice and elf woodcrafters. Open Daily until January 1st from noon to 10pm.



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Laurie, Michelle, & Paul

Experience Knowledge Service Results

MAKE SURE TO RE-COVER THE SPA AFTER USE

Members must put the cover back on the spa if used when the main pool is not open. This helps maintain the water temperature and decrease our heating costs.

2023 FOURTH QUARTER DUES ARE NOW PAST DUE

Fourth Quarter dues were due October 1. THIS IS YOUR DUES NOTICE. We do not mail invoices to save costs. If we have your email on file, reminders will be sent along with the ability to pay your dues online. Dues are now \$120/quarterly or \$480/annually. A \$10 late fee is assessed after the 15th day of the Quarter.

Payment options:

- Check/cash: Mail to RSTSRC, 286 Sorrento Way, San Jose, CA 95119. You can also drop it off at the club mailbox located on the top of the stairs by the front Hall entrance.
- EFT: If you have not received an online invoice, send your email to RSTSRCoffice@gmail.com. You will receive invoice emails that will allow you to pay online. There is no additional fee to you.
- CREDIT/DEBIT: A nominal fee of \$4/qtr, \$12/year is required. Email the office and request credit/debit payment.

KEEP YOUR ACCOUNT INFORMATION CURRENT

It is your responsibility to make sure the office has the correct information on file for your phone numbers and e-mail accounts. Send any updates to rstsrcoffice@gmail.com.





MARK YOUR CALENDARS! 2024 Cabana League Schedule

May 11: Time Trials

June 1: Almaden @ ST

June 15: Shadowbrook @ ST

A complete 2024 Sea Otters schedule will be shared in early 2024.



Available Lessons

AQUA FITNESS WITH DARLENE & AMY DECEMBER SESSION - Aqua Cardio & Toning Interval Workout For All Ages Not your grandma's aqua aerobics class! 10 minutes rhythmic stretching/warm-up, 30 minutes cardio and toning intervals, 10 minutes core training and cool-down, 10 minutes stretching. Lose weight and tone up with a low-impact workout in a non-judgmental zone. Monday, Wednesday & Friday - 8:30 - 9:30 AM - December 2 - 30 – 12 classes - \$120 Members (No Class December 25th) Contact Darlene at 408-420-5916 / dvossbri@gmail.com or Amy at 408-386-9600 or amyraz@comcast.net with questions or to join the class.

TENNIS WITH TOM Monday, Wednesday, Thursday 4 - 8 PM Lessons from NorCal Tennis Academy – norcaltennisacademy.com – Contact Tom Le: 408-896-5745

Fix Before You List

Planning to Sell Your Rancho Santa Teresa Home?

Get up to \$75,000 interest free to update your home now, sell for more, and pay at closing!

Sell your home for more money and faster with quick and easy, pay at closing home improvements!

Small improvements such as paint, flooring, and landscaping can net you as much as \$100,000 - \$200,000 more on the sale price of your home.

Now you can Fix Before You List, Sell for More, and Pay at Closing!

Call/text Matt Cossell at 408.761.3271 or matt@mattcossellteam.com







408.761.3271 Matt@MattCossellTeam.com

DRE# 01382971



RANCHO SANTA TERESA SWIM & RACQUET CLUB Budget vs. Actuals: 2023 - FY23 P&L

January - October, 2023

	Actual			Total			
				Budget	over Budget		% of Budget
Income							
Total 4000 Dues and Assessments	\$	381,200	\$	385,222	\$	(4,022)	98.96%
Total 4100 Member Lesson Income	\$	69,995	\$	62,338	\$	7,657	112.28%
Total 4200 Nonmember Lesson Income	\$	58,057	\$	60,521	\$	(2,464)	95.93%
Total 4300 Member Rental Income	\$	25,449	\$	18,320	\$	7,129	138.91%
Total 4500 Interest on Operating Funds	\$	12,446	\$	7,003	\$	5,443	177.72%
Total 4600 Social Event Income Total 4700 Services Fees & Late Fees	\$	4,137	\$	2,025	\$	2,112	204.27%
Income	\$	2,769	\$	2,380	\$	389	116.35%
Total 4800 Other Ordinary Income	\$	2,135	\$	2,708	\$	(573)	78.84%
Total Income	\$	556,188	\$	540,517	\$	15,671	102.90%
Gross Profit	\$	556,188	\$	540,517	\$	15,671	102.90%
Expenses							
Total 5000 Gross Payroll	\$	173,563	\$	171,776	\$	1,787	101.04%
Total 5100 Payroll Related Expenses	\$	18,341	\$	19,601	\$	(1,260)	93.57%
Total 5200 Member Lesson Expenses	\$	42	\$	276	\$	(234)	15.20%
Total 5600 Social Event Expenses	\$	6,129	\$	2,599	\$	3,530	235.85%
Total 5800 Other Member Services	\$	502	\$	1,942	\$	(1,439)	25.86%
Total 6000 Professional Services	\$	13,479	\$	9,077	\$	4,401	148.49%
Total 6100 Other Outside Services	\$	30,622	\$	29,839	\$	783	102.62%
Total 6200 Insurance	\$	42,873	\$	42,873	\$	-	100.00%
Total 6300 Bank Fees	\$	950	\$	1,486	\$	(536)	63.94%
Total 6400 Merchant Services Bnkcrd			-		•		
Fees/QB Transfer fees	\$	5,294	\$	3,338	\$	1,957	158.63%
Total 6500 General Office Expenses	\$	12,601	\$	9,833	\$	2,768	128.15%
Total 6800 Taxes and Licenses	\$	10,418	-\$	5,906	\$	4,512	176.40%
Total 7000 Building and Hall Maintenance	\$	31,257	\$	19,276	\$	11,981	162.16%
Total 7100 Pool Maintenance	\$	25,531	\$	32,174	\$	(6,643)	79.35%
Total 7200 Utilities	\$	81,697	\$	86,669	\$	(4,972)	94.26%
Total 7300 Reserve Funding	\$	105,020	\$	105,020	\$	-	100.00%
Total Expenses	\$	558,318	\$	541,684	\$	16,635	103.07%
Net Operating Income	\$	(2,130)	\$	(1,166)	\$	(963)	182.60%
Other Income		•					
Total 9000 Reserve Fund Income	\$	15,273	\$	<u>-</u>	\$	15,273	
Total Other Income	\$	15,273	\$	-	\$	15,273	74.
Other Expenses							~
Total 9500 Reserve Fund Expenditures	\$	14,390	\$	-	\$	14,390	
Net Other Income	\$	883	\$		\$	883	,
Net Income	\$	(1,246)		(1,166)		(80)	106.85%
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Rancho Santa Teresa

Find Out How Much Your Rancho Santa Teresa Home Is Worth If you're going to sell your Rancho Santa Teresa home in the next 6-12 months, what you do right now to prepare for the sale could make a difference of thousands of dollars. Now you can get a FREE evaluation of your home's value and tips on how to prepare your home for sale.

On RanchoSantaTeresaHomeValue.com, you will:

- Find out how much your home is worth compared to other homes in today's market.
- Get a FREE list of homes for sale and sold in your neighborhood in the last 6 months so you have a good idea of what's been selling in your area.
- Plus, find out how to get a FREE report on which fix-ups will get you the best return on your investment as you prepare your home for sale.



MATT COSSELL

408.761.3271 matt@mattcossellteam.com RanchoSantaTeresaHomeValue.com Realtor® | DRE# 01382971



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Local Market Trends



Santa Clara County

Laurie & Michelle

The Hansen Home Team 5609 Silver Creek Valley Road San Jose, CA 95138 (408) 218-6222 lhansen@interorealestate.com http://www.lauriehansen.com CA BRE #00757662

November 2023



The Real Estate Report

Prices Rise, Sales Down

The median sales price for single-family, resale homes was up 12.6% compared to last

The average sales price for single-family, resale homes was up 10.5% year-over-year.

Sales of single-family, re-sale homes were down for the twenty-second month in a row, year-over-year, in October. Sales fell 3.7%. There were 593 homes sold in Santa Clara County last month. The monthly average since 2000 is 987.

The sales price to list price ratio fell from 106.1% to 105.1%.

Pending sales were down 55.9% year-overyear.

Inventory of single-family, re-sale homes was down for the seventh month in a row. It fell 35.2% compared to last year. As of November 9th, there were 604 homes for sale in Santa Clara County. The average since January 2000 is 2,703.

Days of Inventory, or how long it would take to sell all homes listed for sale at the current rate of sales, fell from 47 days to 31 days. The average since 2003 is 89.

It took eighteen days to sell a home last Santa Clara County Homes - Median & Average Prices & Sules month. That is the time from when a home is (3-norm) listed for sale to when it goes into contract.

The median sales price for condos was up \$1,600 9.4% compared to last October. The average \$1,100 sales price gained 11.8% year-over-year.

Condo sales were up 10.6% year-over-year. There were 241 condos sold in October.

The sales price to list price ratio fell from 103.2% to 102.6%.

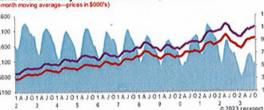
Condo inventory was down 17.2% compared to last October.

As of November 9th, there were 360 condos for sale in Santa Clara County. The average since January 2000 is 757.

Days of inventory fell from fifty-seven to fortyfive.

It took an average of nineteen days to sell a condo last month.

If you are planning on selling your property, call me for a free comparative market analysis



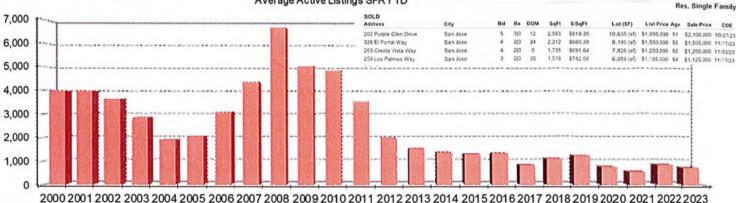
Santa Clara County - October 2023																
Simple-Famil		% Change from Year Befo														
Prices Delega										Prices						
Cities	Median		Average	Sales	Pend	Inven	DOL	SP/LP	Med	Ave		Pend"	8			
	\$1,820,000	5	2,194,850	593	459	604	31	105.1%	12.6%	10.5%	-3.7%	-55.9%				
Campbell	\$ 1,905,000	\$	1,980,700	22	16	19	26	103.7%		9.9%	37.5%	-40.7%				
Cupetro	\$3,227,500	5	3,380,970	14	14	17	36	106.9%	14,1%	23.5%	0.0%	-57.6%				
Giray	\$1,170,000	\$	1,205,160	27	23	47	52	103.0%	13.9%	6.7%	12.5%	-58.2%				
Los Allos	\$ 4 358 500	5	4.329,460	20	8	18	27	103.8%	7.6%	2.2%	-9.1%	-77.1%				
Les Albs Hills	\$5,600,000	5	6,920,840	6	6	16	80	96.7%	-29.9%	0.2%	0.0%	-33.3%				
	\$2,667,500	5	2,560,440	40	26	84	63	102.6%	8.9%	1.7%	8.1%	-52.7%				
Viotas	\$1,472,100	ŝ	1,585,070	13	5	8	18	104.5%	3.3%	9.7%	-13.3%	-80.0%				
Monte Sereno	\$7,775,000	5	7,775,000	- 2	4	. 8	120	99.4%	93.2%	41,4%	-50.0%	0.0%				
Morgan Hill	\$1,450,000	3	1,696,270	31	23	32	31	98.5%	18.4%	24.7%	4.1%	-42.5%				
Mourtan Vew	\$2,510,000	5		21	14	16	23	107.1%	4.5%	-1.0%	40,0%	42.2%				
Pa'o Alto		è	3,481,470	30	18	49	49	104.7%	-2.6%	-8.5%	42.9%	-71.9%				
San Jose		i	1,728,180		230	234	25	105.3%	10.4%	9.3%	-14.8%	-54.4%				
Santa Clara		-			30	29	26	108.0%	21.4%	18.2%	0.0%	-25.0%				
Saratoca	2 2 2 2 2 2 2 2 2	3				26	60	101.3%	26.2%	33.0%	8.3%	-35.3%				
Surnyvale		1			25	21	17	113.2%	3.5%	0.4%	15.2%	-68.4%	8			

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Search for recent sales & listings in your neighborhood, or in the neighborhood where you are considering buying.

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Santa Clara County Average Active Listings SFRYTD



Seasons Greetings

From the Hansen Home Team

May we extend our warmest wishes to you for a happy holiday season and o wonderful new year!

A special thank you to all of you who either referred someone to us or hired us to represent you in a property sale or purchase this year. We sincerely appreciate your business.

In these challenging times, experience and knowledge are the keys to a successful real estate transaction. We hope you'll think of us to help you attain your real estate goals in the future. We're committed to providing you, your family, and friends, with the very best service and results. We offer FREE staging, marketing and competitive rates when getting your home ready for the market. We work with you to obtain the highest possible price with the least inconvenience to you.

May you all be blessed with health, wealth, and much happiness in the year to come! Nothing makes us happier than helping your dreams come true. For all of your real estate needs call us anytime at 408-218-6222.

The Hansen Home Team Laurie, Paul, Michelle, Jeff, Melanie & Cory

Intero Real Estate Services
5609 Silver Creek Valley Road San Jose, CA 95138
Email: laurie@lauriehansen.com Cell: 408-218-6222