



April Newsletter
Volume LXVII Issue 4

A Monthly Newsletter for the Fiesta Gardens Homes Association, San Mateo, CA
PO Box 5288, San Mateo CA 94402

www.FiestaGardensHoa.com
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President's Message

By Steve Strauss

It's Spring! And it's still raining 1. Hopefully everybody has and will continue to ride out the storms without too much, if any damage. Seems we've been fortunate with little or no power problems and since the first of the year, little or no flooding and/or wind issues. Another reason to live in Fiesta Gardens!

The Board got a tour of the Cabana site from the Cabana Committee last week and it looks great! Just a few more items to get taken care of with PG&E and we'll be able to start enjoying what we all have built. I know I keep saying it, but thank you again to the Cabana Committee for the spectacular job they have done. We all look forward to seeing the project over the finish line together....and soon!

As you may have noticed, the fence at the tennis courts has been repaired. Thank you to our Parks Director, Roland Bardony and our Treasurer, Steve Gross for getting this taken care of quickly and with some insurance recovery to help pay for it.

Soon the sun will be out, the pool will be open, the kids will be in the playground and on the fields. And soon after that we'll have our Cabana.

"Nothing makes you more tolerant of a neighbor's noisy party than being there."

- Franklin P. Jones

See you at the next Board Meeting, Wednesday, April 5th at 7:00PM.

Inside This Issue

President's Message	1
Board Meeting Agenda	2
Calendar of Events	3
Board Meeting Minutes	4-6
Financial Reports	6-8
Egg Hunt Flyer	9
Neighborhood Garage Sale	11

Find past issues of the Bee, Financials, FGHA documents, announcements and more at the FGHA webpage
www.FiestaGardensHoa.com



The next Board meeting will be
Wednesday, April 5
7PM via Zoom call.

FGHA Board of Directors

President
Steve Strauss president@fiestagardenshoa.com

Vice President
Christina Saenz vp@fiestagardenshoa.com

Civic Affairs
Rich Neve civic@fiestagardenshoa.com

Park Director
Roland Bardony parks@fiestagardenshoa.com

Pool Operations
Steve Stanovcak poolops@fiestagardenshoa.com

Pool Maintenance
Steve Muller poolmtc@fiestagardenshoa.com

Social Director
Megan Sandoval social@fiestagardenshoa.com

FGHA Staff

Treasurer
Steve Gross treasurer@fiestagardenshoa.com

Secretary
Pam Miller secretary@fiestagardenshoa.com

Bee Editor
Eleni Hulman editor@fiestagardenshoa.com

Webmaster
Mariano Saenz webmaster@fiestagardenshoa.com

Fiesta Gardens Homes Association Annual Board Meeting Agenda Wednesday, April 5, 2023 7:00 PM

1. Call to Order
2. Reading and Approval of Minutes
3. Financial Report – Steve Gross
4. Board Reports:
 - i. Civic – Rich Neve
 - ii. Social – Megan Sandoval
 - iii. Parks – Roland Bardony
 - iv. Pool Maintenance – Steve Muller
 - v. Pool Operations – Steve Stanovcak
 - vi. Vice President – Christina Saenz
 - vii. President – Steve Strauss
5. New Business
 - i.
6. Old Business
 - i. Cabana Renovation Update
7. Questions and Comments
8. Adjournment/Break into Executive Session if needed

Fiesta Gardens Neighborhood Garage Sale

Saturday, April 22nd ~8:30AM - 2:00PM



Sponsored by David Martin - SellPeninsulaHomes.com - Coldwell Banker - CA BRE#01408536

Free Registration!



Registration: Due by April 7th!
Register online at
www.Fiestabuzz.com

MONTHLY CALENDAR

FIESTA GARDENS

April 5
FGHA Board Meeting
7 p.m., Zoom call

April 8
Easter Egg Hunt
When: 9:00 AM - 10:30 AM

April 15
Deadline to get articles and ads to Bee Editor.

SAN MATEO

AARP Tax Aide Help

Get your taxes done for free by AARP. Volunteers will assist with simple tax returns. To make an appointment you can [REGISTER ONLINE](#) or call the library at 650-522-7818 or 650-522-7800 during regular business hours.

For more information about the service or tax-related questions, please contact the AARP volunteers directly at 650-539-4459.

Where: San Mateo Main Library, 1st Floor, Oak Room

When: Every Friday, Feb. 10 - April 14
9:30 AM - 2:30 PM

Call for Appointment!

City Meetings will be held online via Zoom calls. For more information on these calls, please visit <https://www.cityofsanmateo.org/3971/Agendas-Minutes-Public-Meeting-Portal>

April 3, 17
City Council Special Meeting/Meeting
Where: Please see [Public Meeting Portal](#) for details.
When: 5:30 PM - 7:00 PM (Special Meeting)
7:00 PM - 9:00 PM (regular Meeting)

April 11, 25
Planning Commission Meeting
Where: Hybrid Meeting: Please see [Public Meeting Portal](#) for details.
When: 7:00 PM - 9:00 PM

April 12
Sustainability and Infrastructure Commission Meeting.
Where: Hybrid Meeting: Please see [Public Meeting Portal](#) for details.
When: 7:00 p.m. - 9:00 p.m.

ARE YOU CONSIDERING A MOVE?

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FGHA BOARD MEETING – February 8, 2023

APPROVED Minutes, Respectfully Submitted, Pam Miller, Secretary

The FGHA Board Meeting via Zoom was called to order by Steve Strauss, President, at 7:03PM. Board Members in attendance were, Steve Strauss - President, Steve Stanovcak – Pool Operations, Megan Sandoval – Social Director, Steve Muller – Pool Maintenance, and Roland Bardony -- Park Director.

January 4th Minutes - On a motion duly made and seconded and approved by all Board Members, the minutes of the January 4th meeting were approved.

Financial /Steve Gross

- Cash in the operating account is \$238,000.
- We paid out \$9,900 in the month of January. This includes \$1,500 for credit card processing fees for people that paid their dues via credit card.
- We have \$527,700 in the Cabana Funds/Reserve Account.
- Dues collected in January were \$223,000. This is 90% of the expected total. 438/489 property owners have paid including all the apartment buildings.
- Special assessment funds collected in January, \$5,150.
- One Member in collections paid \$15,000 which included \$4,800 for the special assessment.
- So far 479 Members have paid the special assessment in full, 5 are making monthly payments and 5 are in collections.
- Finances are in great shape!

BOARD REPORTS

Civic/Rich Neve - Not in Attendance

- Apply for Federal Disaster Assistance by March 16th, 2023.
- Regional Needs Allocation Report has been adopted. A copy will be included in the Bee.

Social Director/Megan Sandoval

- Volunteers are needed on Saturday February 11th from 1-3pm.
- Next event will be Easter.

Parks/Roland Bardony

- The windscreen at the tennis courts was replaced today.
- Members interested in pickleball. Roland has investigated ordering pickleball lines, they are available. We would need to do a survey and cost estimate. Steve Stanovcak suggested to just paint the lines.
- A motion was made and seconded and approved by all Board Members to spend \$800 for pickleball striping.
- Next month the bark and sand will be replaced in the kiddy park.

Pool Operations/Steve Stanovcak

- We will be purchasing new garbage cans.

Pool Maintenance/Steve Muller

- Pumps are not working for the large pool or the kiddy pool.
- Need to put a sump pump in the pool room.

Vice President/Christina Saenz - Not in attendance

President/Steve Strauss

- Nothing to report

NEW BUSINESS

A member brought up the cost of the Bee and said that maybe we could save money by having a volunteer do it. There was a discussion, and it was decided to keep things the way they are.

OLD BUSINESS

Cabana Renovation Update

Denise Iskander

- Counter tops are going in.
- Still waiting to hear about the fire sprinkler permit.
- HVAC and plumbing are still ongoing.
- PG&E engineering has been approved.
- Phase II committee has 11 members.
- The committee has come up with pool party fees to rent the cabana.
- The Board asked that it be submitted in writing for review.

Audit of Finances

A motion was duly made and seconded and approved by all Board Members to audit our finances.

Questions and Comments None**ADJOURNMENT/NEXT MEETING**

The next Meeting will be held on Zoom, Wednesday March 8th at 7pm. The meeting was adjourned at 8:06pm.

FGHA BOARD MEETING – March 8, 2023

Unapproved Minutes, Respectfully Submitted, Pam Miller, Secretary

The FGHA Board Meeting via Zoom was called to order by Steve Strauss - President, at 7:01 PM. Board Members in attendance were Steve Strauss - President, Steve Stanovcak – Pool Operations, Steve Muller – Pool Maintenance, Rich Neve – Civics Director, and Roland Bardony -- Park Director.

February 8th Minutes - On a motion duly made and seconded and approved by all Board Members, the minutes of the February 8th meeting were approved.

Financial /Steve Gross

- Cash in the operating account is \$229,000.
- We paid out \$9,300 in the month of February. This includes \$2,700 for a new tennis court screen. We have \$378,000 in the Cabana Funds/Reserve Account.
- Dues collected in February were \$8,500. The total collected to date is 235,000, which is 95.6% of our expected total.
- Special assessment funds collected in February, \$250.00.
- So far, 480 Members have paid the special assessment in full, 4 are making monthly payments, and 5 are in collections.
- Finances are in great shape!

BOARD REPORTS**Civic/Rich Neve - Not in Attendance**

- Please DO NOT put leftover sandbags in the black garbage bins. We are still looking into how we can all get rid of the sandbags and will let you know as soon as we hear from the city.
- There is a movement to recall the Mayor of San Mateo. This will cost a lot of money.

Social Director/Megan Sandoval - Not in Attendance

- The Easter Egg Hunt will be April 8th from 9:00am to 10:30am.

Parks/Roland Bardony

- The fence by the tennis courts was blown down and the estimate is \$11,000. It will need to be fixed once we have dryer weather, for safety reasons the tennis/basketball courts will be closed until the fence is repaired.

Pool Operations/Steve Stanovcak

- The pool will be open for weekends either May 8th or May 20th.
- June 10th the pool will be open 7 days a week.
- June 12th swim lessons will start.

Pool Maintenance/Steve Muller

- Nothing to report.

Vice President/Christina Saenz - Not in attendance**President/Steve Strauss**

- PG&E has given us the thumbs up and will start work soon. The cabana is on track.

NEW BUSINESS

Denise Iskander gave us an update from the Cabana Phase II Committee.

- The price and times to rent the pool cabana: during the day will be 12:30pm to 4:30pm and will cost \$160.00 with a \$300 deposit. For evening parties, the time will be 6:30pm to 11:00pm and the cost will be \$250.00 with a \$300.00 deposit.
- A motion was duly made and 2nd and approved by all Board Members to approve the rates and times for parties at the pool cabana for the summer.

Continued Next Page

MINUTES from page 5

The committee would like to purchase 60 black folding chairs for 41.00 each which includes tax and delivery for a total of \$2,466.60. They would also like to purchase tables and a cart to hold chairs and tables. The cart and tables will be tabled for now and more research will be done.

A motion was duly made and 2nd and approved by all Board Members to approve the purchase of 60 black folding chairs.

OLD BUSINESS**Cabana Renovation Update**

Steve Gross reported:

- We are officially in PG&E's system. There will be a pre-construction meeting to discuss the new pole and wiring to the cabana. We also passed the fire inspection and landscaping can start soon.

Questions and Comments None

ADJOURNMENT/NEXT MEETING

The next Meeting will be held on Zoom, Wednesday April 5th at 7pm. The meeting was adjourned at 7:35pm.

**Fiesta Gardens Homes Association Inc.
Balance Sheet
As of February 28, 2023**

ASSETS	
CURRENT ASSETS	
Cash - Operating Fund	\$ 229,356.31
Cash - Reserve Fund	\$ 304,646.70
Cash - Cabana Rebuild	\$ 73,749.49
Accounts Receivable	\$ 17,356.40
Accounts In Collection	\$ 41,590.40
Construction Refundable Deposit	\$ 11,500.00
Other Current Assets	\$ 5,764.32
TOTAL CURRENT ASSETS	\$ 683,963.62
FIXED ASSETS	
New Cabana Costs to Date	\$ 1,473,396.05
TOTAL FIXED ASSETS	\$ 1,473,396.05
TOTAL ASSETS	\$ 2,157,359.67
LIABILITIES AND FUND BALANCE	
LIABILITIES	
Accounts Payable	1,273.54
Construction Contract Retention Payable	33,535.94
TOTAL LIABILITIES	\$ 34,809.48
FUND BALANCE	
Current Year Net Income/Loss	1,892,889.36
TOTAL FUND BALANCE	\$ 229,660.83
TOTAL LIABILITIES AND EQUITY	\$ 2,157,359.67

**Fiesta Gardens Homes Association Inc.
Income & Expense Statement
Operating Fund
February 28, 2023**

Current Period			Description	Year To Date			2023 Budget
Actual	Budget	Variance		Actual	Budget	Variance	
INCOME							
<u>Operating Revenue</u>							
8,489.00	242,352.00	(233,863.00)	Regular Assessments	231,899.00	242,352.00	(10,453.00)	242,352.00
80.00	90.00	(30.00)	Bee Ads	120.00	180.00	(60.00)	1,080.00
0.00	0.00	0.00	Swim School	0.00	0.00	0.00	16,000.00
0.00	0.00	0.00	Guest Passes	0.00	0.00	0.00	900.00
0.00	0.00	0.00	Pool Party	0.00	0.00	0.00	12,500.00
8,549.00	242,442.00	-233,893.00	Subtotal	232,019.00	242,532.00	(10,513.00)	272,832.00
<u>Interest, Late Charges, Collection Fees</u>							
223.98	20.83	203.15	Interest Inc - Operating Fund	335.90	41.67	294.23	250.00
662.09	83.33	578.76	Interest Inc - Repl. Res. Fund	1,354.98	166.67	1,188.31	1,000.00
	500.00	(500.00)	Late Charges	1,733.00	500.00	1,233.00	1,000.00
0.00		0.00	Collection Charges	397.00		397.00	
888.07	604.17	281.90	Subtotal	3,820.88	708.33	3,112.55	2,250.00
\$ 9,435.07	\$ 243,046.17	-\$ 233,611.10	Total Income	\$ 235,839.88	\$ 243,240.33	-\$ 7,400.45	\$ 275,082.00
EXPENSES							
<u>Lifeguard Expense</u>							
		0.00	Lifeguards	0.00		0.00	60,000.00
		0.00	Insurance Exp - W/C	888.10		(888.10)	4,500.00
		0.00	Payroll Taxes	0.00		0.00	6,000.00
75.00		(75.00)	Payroll Service	150.00		(150.00)	1,750.00
75.00	0.00	-75.00	Subtotal	1,038.10	0.00	-1,038.10	72,250.00
<u>Pool Expense</u>							
750.00	1,100.00	350.00	Pool & Spa - Monthly Service	1,500.00	2,200.00	700.00	13,200.00
65.70	625.00	559.30	Pool & Spa - Chemicals	131.40	1,250.00	1,118.60	7,500.00
	375.00	375.00	Pool & Spa - Repairs	0.00	750.00	750.00	4,500.00
	250.00	250.00	Pool & Spa - Supplies	0.00	500.00	500.00	3,000.00
	70.83	70.83	Wristbands	0.00	141.67	141.67	850.00
815.70	2,420.83	1,605.13	Subtotal	1,631.40	4,841.67	3,210.27	29,050.00
<u>Park Expense</u>							
487.50	650.00	162.50	Landscape-Contract	1,137.50	1,300.00	162.50	7,800.00
3,102.41	500.00	(2,602.41)	Common Area - Maintenance	3,102.41	1,000.00	(2,102.41)	6,000.00
	50.00	50.00	Pest Control	157.00	100.00	(57.00)	600.00
	83.33	83.33	Tennis Court- Service & Repair	0.00	166.67	166.67	1,000.00
3,589.91	1,283.33	-2,306.58	Subtotal	4,396.91	2,566.67	-1,830.24	15,400.00
<u>Utilities</u>							
27.68	708.33	680.65	Gas	58.23	1,416.67	1,358.44	8,500.00
75.59	1,250.00	1,174.41	Electricity	874.43	2,500.00	1,625.57	15,000.00
192.93	208.33	15.40	Refuse	385.88	416.67	30.81	2,500.00
254.72	250.00	(4.72)	Telephone & Pager	509.44	500.00	(9.44)	3,000.00
400.23	1,666.67	1,266.44	Water	920.10	3,333.33	2,413.23	20,000.00
951.15	4,083.33	3,132.18	Subtotal	2,748.06	8,166.67	5,418.61	49,000.00
<u>Administrative Expenses</u>							
	208.33	208.33	Audit & Tax Preparation	0.00	416.67	416.67	2,500.00
	8.33	8.33	Civic Expenses	0.00	16.67	16.67	100.00
	83.33	83.33	Collection Expenses	0.00	166.67	166.67	1,000.00

**Fiesta Gardens Homes Association Inc.
Income & Expense Statement
Operating Fund
February 28, 2023**

Current Period			Description	Year To Date			2023 Budget
Actual	Budget	Variance		Actual	Budget	Variance	
298.00	333.33	35.33	D & O Ins. Expense	598.00	688.67	70.67	4,000.00
1,479.44	1,458.33	(21.11)	Insurance Expense	2,958.88	2,916.67	(42.21)	17,500.00
18.90	62.50	43.60	Mailings, Postage & Copies	200.90	125.00	(75.90)	750.00
	416.67	416.67	Meeting Expenses/Social Functions	0.00	833.33	833.33	5,000.00
425.00	425.00	0.00	Newsletter Editor	850.00	850.00	0.00	5,100.00
	37.50	37.50	Newsletter Postage/ Printing	0.00	75.00	75.00	450.00
233.40	208.33	(25.07)	Office Supplies	352.40	416.67	64.27	2,500.00
128.81	158.33	31.52	Payment Processing Fees	1,648.00	316.67	(1,331.33)	1,900.00
	83.33	83.33	Permits & License	0.00	166.67	166.67	1,000.00
	416.67	416.67	Professional Services	237.25	833.33	596.08	5,000.00
	833.33	833.33	Reserve Study	0.00	1,666.67	1,666.67	10,000.00
300.00	300.00	0.00	Secretary	600.00	600.00	0.00	3,600.00
	41.67	41.67	Taxes - Income	0.00	83.33	83.33	500.00
	1,666.67	1,666.67	Taxes - Property	0.00	3,333.33	3,333.33	20,000.00
1,000.00	1,000.00	0.00	Treasurer	2,000.00	2,000.00	0.00	12,000.00
	25.00	25.00	Web Site	0.00	50.00	50.00	300.00
3,881.55	7,766.67	3,885.12	Subtotal	9,443.43	15,533.33	6,089.90	93,200.00
\$ 9,313.31	\$ 15,554.17	\$ 6,240.86	Total Expenses	\$ 19,257.90	\$ 31,108.33	\$ 11,850.43	\$ 258,900.00
\$ 121.76	\$ 227,492.00	-\$ 227,370.24	Net Income	\$ 216,581.98	\$ 212,132.00	\$ 4,449.98	\$ 16,182.00

**Fiesta Gardens Homes Association Inc.
Income & Expense Statement
Cabana Rebuild
February 28, 2023**

Current Period			Description	Year To Date			Budget
Actual	Budget	Variance		Actual	Budget	Variance	
INCOME							
250.00		250.00	Special Assessments	1,356,850.00	1,300,000.00	56,850.00	1,300,000.00
		0.00	Brick Fundraiser	27,175.00		27,175.00	
\$ 250.00	\$ 0.00	\$ 250.00	Total Income	\$ 1,384,025.00	\$ 1,300,000.00	\$ 84,025.00	\$ 1,300,000.00
\$ 250.00	\$ 0.00	\$ 250.00	Gross Profit	\$ 1,384,025.00	\$ 1,300,000.00	\$ 84,025.00	\$ 1,300,000.00
EXPENSES							
134,026.27		(134,026.27)	Cabana Rebuild - Contract	1,321,964.71	1,321,964.71	0.00	1,572,580.00
10,751.28		(10,751.28)	Cabana Rebuild - Other Expenses	121,393.27	60,250.00	(61,143.27)	60,250.00
		0.00	Permits and Fees	30,038.07	30,000.00	(38.07)	30,000.00
		0.00	Payment Processing Fees	12,542.54	13,000.00	457.46	13,000.00
		0.00	Brick Fundraiser Expenses	4,514.31	0.00	(4,514.31)	
\$ 144,777.55	\$ 0.00	-\$ 144,777.55	Total Expenses	\$ 1,480,452.90	\$ 1,425,214.71	-\$ 68,238.19	\$ 1,675,810.00
-\$ 144,527.55	\$ 0.00	-\$ 144,527.55	Net Income	-\$ 106,427.90	-\$ 125,214.71	\$ 18,786.81	-\$ 375,810.00

FIESTA GARDENS

Easter

EGG HUNT

**JOIN US ON
SATURDAY, APRIL 8TH**

9-10AM BUNNY MANIA (1-5 YEARS OLD)

9AM: EGG HUNT **STARTS**

9:30: PIN THE TAIL ON THE BUNNY

@KIDDIE PARK

10-11AM RABBIT HOP (6-18 YO)

10AM - EGG HUNT **STARTS**

10:30 - EGG TOSS

@ FIESTA GARDENS FIELD

COFFEE + PASTRIES + HOT CHOCOLATE WILL BE PROVIDED



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BANKING IN CRISIS?



After personally being affected by the Silicon Valley Bank failure, I was busy trying to figure out how to get my money and more importantly what happened.

A colleague of mine, Stefani Hartsell of Golden 1 Home Loans, sent the following email which I found very helpful and simple. I share it with you to provide an additional point of reference.

Banking Crisis Explained

- Banks hold 10% of their deposits and try to make money with the remaining 90%
- 2008 Dodd Frank allows held to maturity (HTM) assumption on agencies for accounting
- FOMC increases Fed Funds Rate over 4% in less than a year.
- Depositors withdrawing funds for higher-yielding safe options, like a 5% short-term treasury or CD. Economy slowing which means fewer deposits.

Silicon Valley Bank (SVB)

- They had no risk management officer for 8 months, April 29th to January 4th
- Gregory Becker, CEO and member of the SF Fed, sold stock while aware of the balance sheet issues.
- Current Chief Administrative Officer was CFO for Lehman Brothers. Balance Sheet showed +\$12B. Under the HTM rule, did not count the unrealized \$15B loss. If they had marked to market, they were not +\$12B+ but -\$3B.

Cramer VS Cramer broadcasted on 2/08/23 that "Wall Street is mistakenly concerned" about SVB. Investors start digging, see the \$15B in unrealized losses and start shorting the stock. People are advised to pull their money out, SVB needs to come up with money and is forced to sell \$21B in assets and realize \$2B loss. Investors now notice the remaining \$13B in unrealized loss on remaining \$60B in agency securities. They are insolvent.

Other banks come under scrutiny and the issue grows.

The Fed Steps In with a Solution to stabilize Banking

- Fed and FDIC protects depositors.
- Bank Term Funding Program (BTFP) allows banks to trade underwater securities and the Fed will buy them at face value. Quasi-bailout

It's the BTFP that will provide a backstop for all banking institutions.

I found this to be a good quick summary. Stefani can answer questions or help you with loans and refinance options. She is reachable through her website at <https://www.golden1.com/credit-cards-loans/home-loans/advisor/shartsell>

1427 Chapin Ave, Burlingame, CA 94010 | 650.743.2398 | David@SellPeninsulaHomes.com

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Date: Saturday, April 22nd

Time: 8:30 AM -2:00 PM



Time to get rid of some things?

Back by popular demand, I will once again be organizing a neighborhood-wide garage sale. The best thing is it is **FREE** to participate. I only ask that you register!

The more houses that participate, the better the crowds.

Register online at fiestabuzz.com or submit the registration form below so that I know how many homes are participating. I look forward to another great turn out!

Registration: Due by April 7th!
Register online at www.Fiestabuzz.com
Or drop off at my mailbox listed below.

Name: _____ Email: _____

Address: _____ Phone: _____

What types of items will you be offering?



Drop-off:
David Martin
768 Fiesta Drive
San Mateo, CA 94403

FIESTA GARDENS HOMES
PO BOX 5288
SAN MATEO CA 94402-0288