2026 Presidents Report

By: Mike Phipps, President

2026 has been a very good year for LSMCA but a challenging one as well. We began the year with the Latham Lawsuit mostly behind us and our legal fund in very good shape. Our general fund is also in great shape as we enter the second year of our D&O insurance down from $21,000 per year to less than $600 per year. This is largely due to the ACC working diligently to avoid lawsuits and to continue to enforce the CC&R's.

In March we were notified that two of our three Quail Call editors would be stepping down for unforeseen personal reasons. Now, with only one editor, we were faced with a very challenging problem. Since it was virtually impossible to produce a monthly Quail Call, we made the decision to go to a bi-monthly edition of the Quail Call. Of course, by doing this we effectively lost one half of our income. To offset this loss, we decided to close the office on Fridays. Fridays have always been a very low foot traffic day. We also voted to raise the yearly membership fee by $7. We have not had an increase in over 3 years. We may be able to return to a monthly publication soon. Stay tuned.

I have previously reported Covid has had a detrimental effect on our membership. Although membership Is below pre-Covid 19 levels we have been able to hold our own and experience a moderate increase in membership. In order to increase membership, the Board has decided to give first time LSM residents free membership for one year. If you have a neighbor that hasn't received a newcomers package please let us know and we will get one to them.

To add value to the LSMCA membership we have increased the number of interesting and Informative Town Halls. This past year we have had several from the USS Midway, Scott Pirrello from the San Diego District Attorney Office, The Bee man, Chris Robins from Vallecitos Water, One Safe Place, North County Family Justice Center, San Diego District Attorney's office, and an e-bike safety presentation from the San Diego Sheriff's Office and Scripps Health. We will continue with these Town Halls in 2027. We will Of course continue our much-loved golf and boat parades. We will also continue our annual Golf Tournament which is our only fundraiser.

Two members of our Board will be departing at the end of their terms. Rick Rounsavelle has done an outstanding job as Chair of Traffic and Safety and Tyler Davidson, a very valuable member of the Architectural Control Committee, will also be stepping down. They will both be missed.

New to the Board will be Ben Humbert. Ben has been a resident of LSM for 11 years. Welcome aboard Ben. Returning Board members are Teresa Mosteller and George Selekman.

I want to remind you of our Holiday Boat and Golf Cart Parades. The Holiday Boat Parade will be on December 6th and the Golf Cart parade will be December 19th. Look for more information on our website and social media.

In closing I look forward to seeing many of you around the neighborhood.

Mike Phipps, President

2026 Office and Membership Report

By: Josie Fitzgerald, Office Staff

We closed the 2025–26 fiscal year with 781 memberships. We have seen membership decline over the past few years, and we hope to see it grow. To address rising costs, the board increased membership dues from $78.00 to $85.00. The 2026–27 dues notices were mailed at the end of September. If you have not renewed, please do so promptly to help LSMCA continue providing valuable community services and to keep receiving the Quail Call newsletter.

We continue to receive donations to our Legal Fund which continue to provide significant help with the lawsuit. Thank you for your ongoing support.

Membership includes access to our lending library and extensive puzzle collection. Darlene Aiken keeps both collections organized, while Diane Martin delivers hardback books and puzzles, we cannot use to local libraries and charities. Because space is limited, we cannot accept self-help, travel books or magazines. We do welcome paperback book donations. Joe Orlando occasionally covers the office when Josie is away. Tom Strathairn collects money from the bird feeders around the lake and keeps them filled and maintained. The proceeds pay for food and equipment upkeep. A heartfelt THANK YOU to all our volunteers!

Have ideas for events, town hall speakers, informative topics, or other LSMCA activities? Stop by the office, fill out a card, and place it in our suggestion box or you can email your suggestions to the office.

The office is open Tuesday through Thursday, 9:00 a.m. to 1:00 p.m. Stop by to borrow a book or puzzle, enjoy a piece of candy, or simply say hello. Sandy’s candy bin is always full!

Josie Fitzgerald

2026 Financial Report/Summary

By: Cindy Stephens, Secretary/Treasurer

As of October 31, 2026 we have received 441 paid memberships, slightly more than last year at the same time. Hopefully this trend continues. Although membership income fell short of expectations, careful expense management allowed us to end Fiscal Year 2025 with a positive balance of $21,380.94. Thank you to everyone who has paid their membership. Please encourage friends and neighbors who haven't joined to become members.

We have settled the long-running lawsuit. Your generous donations to our legal fund have left us better prepared for any future legal matters. We sincerely appreciate your support.

Join us on November 19, 2026, for a tropical-themed golf tournament at the Executive Course. Golfers and non-golfers are welcome for a fun-filled day featuring prizes, a silent auction with fabulous items, and a 50/50 drawing. Not golfing? Stop by to bid on auction items, buy drawing tickets, or simply say hello. We'd love to see you at this community event!

Cindy Stephens, Secretary/Treasurer

LSMCA - Fiscal Year Oct 2025 - Sept 2026)	Oct 1 - Sept 30		Total	2025-2026 Budget	2023 Budget	% of Budget
4022 - Member Dues	$ 40,243.00		$40,243.00	$ 67,465.00		59.65%
4100 · QuailCall Advertisements	$ 4,802.85			$ 50,000.00		9.61%
4211 - Legal Judgement Income						
4213 - Club Fair Income						
4221 · Golf Tournament	$ 2,365.00					
6190e - Legal Fund Events				$ 4,000.00		0.00%
4200 · Member Services / Misc Income						#DIV/0!
	$ 47,410.85			$ 121,465.00		39.03%
Total Income	$ 47,410.85			$ 121,465.00		39.03%
Expense - Memberships, Mailings & Permits						
6680 · QC Printing Cost	$ 1,634.25			$ 23,000.00		7.11%
6695 · Bus. Reply 737 Permit Fee USPS	$ -	N/A		$ -		#DIV/0!
6700 · Bulk Mail 880 Permit Fee		Fee waived		$ -		#DIV/0!
6712 · Quail Call Postage Expense		$409.74 pd Sept		$ 5,500.00		0.00%
6761 ·Welcome Booklet						
6761 ·Presentation Folder						
6770 · Postage Memb Mailing Oct		$1,636.30 pd Sept		$ 1,150.00		0.00%
6780 · Printing Memb Mailing		$2,417.94 pd Sept		$ 1,150.00		0.00%
6790 · Annual Ballots Printing	$ -			$ 1,200.00		0.00%
6795 · Annual Ballots Postage	$ -			$ 500.00		0.00%
6800 · Annual Ballots Supplies	$ -			$ 500.00		0.00%
6190 - Legal Fees						#DIV/0!
	$ 1,634.25			$ 33,000.00		4.95%
Expense - Computer Programs & Updates						
5010 · Computer Maint/Repair				$ 150.00		0.00%
5016 Office Equipment	$ 134.66			$ 200.00		67.33%
5017 - Mint Mobile				$ 225.00		0.00%
5020 · Microsoft Office				$ 100.00		0.00%
5030 · Carbonite Back Up				$ 105.00		0.00%
5040 · Go Daddy	$ 25.34			$ 675.00		3.75%
5050 · CoreLogic	$ 19.55			$ 225.00		8.69%
	$ 179.55			$ 1,680.00		10.69%
Expense - Office Facilities						
6500 · Rent	$ 1,798.82			$ 21,100.00		8.53%
6900 · Gas & Electric	$ 187.20			$ 1,200.00		15.60%
6910 · Telephone & Internet	$ 212.53			$ 2,500.00		8.50%
6920 · Office Supplies	$ 71.96			$ 1,250.00		5.76%
6921 - Facilities						#DIV/0!
6940 · Clean office	$ 120.00			$ 1,440.00		8.33%
	$ 2,390.51			$ 27,490.00		8.70%
Expense - Payroll & Taxes						
6600 · Employee Salaries	$ 1,658.25			$ 22,875.00		7.25%
6610 · Franchise Tax Board - UnEmPIns				$ 50.00		0.00%

6620 · Employer Taxes	$ 445.53		$ 7,500.00	5.94%
6630 · Payroll Service Fee	$ 62.78		$ 300.00	20.93%
6640 · Tax Preparation (Coast to Coast)			$ 550.00	0.00%
	$ 2,166.56		$ 31,275.00	6.93%
Expense - Insurance & Legal				
6130 · Business Policy - CID Insurance			$ 875.00	0.00%
6140 · Directors liability			$ 600.00	0.00%
6150 - State Comp Ins Fund			$ 550.00	0.00%
	$ -		$ 2,025.00	0.00%
Expense - Misc Other				
6430 · Charge Card Merchant Fee	$ 30.00		$ 2,800.00	1.07%
6440 · Bank Charge			$ 50.00	0.00%
7000 · Programs & Annual Events	$ 101.14	Halloween Signs	$ 1,000.00	10.11%
7100 · Misc Expenses			$ 450.00	0.00%
	$ 131.14		$ 4,300.00	3%
Total Expenses	$ 6,502.01		$ 99,770.00	6.52%
Total Income	$ 47,410.85		$ 121,465.00	39.03%
Total Expenses	$ 6,502.01		$ 99,770.00	6.52%
Net Income for 2025-2026	$ 40,908.84		$ 21,695.00	188.56%

2026 Water Quality Report

By: Keith Rimmereid, Water Quality Chair

The major water quality assessment and improvement projects are regulated by the California Regional Water Quality Control Board and implemented by the trustee of the Joint Parties, which are CDC, county of San Diego, Cities of San Marcos, Escondido, and Vallecitos Water District.

The main regulated project completed in 2025-26 was a risk assessment of the lake and creek water and sediments from a toxicological perspective for humans, fish and invertebrates. The project execution was completed in February. A report with analysis is complete pending final sign off by the authorities. There does not appear to be anything alarming or unusual in the assessment.

The next big project will be done over the winter wet months. It is a risk assessment of the water that enters the lake or creek via the stormwater sewer system (think drains and pipes). The project plan is completed awaiting approval of the water board.

A new fresh water well was drilled (720 ft.) and completed at the north end of the lake. It replaces an existing failed well. This well helps maintain the lake water level during the dry summer months.

There were multiple mechanical failures with the aeration system upon spring start-up this year. Lengthy repairs were completed in late June, and the system was made operational.

There was a significant fish kill event in the deep end of the lake on October 14th and 15th. Thousands of shad, 40 bluegill, 25 bass and 6 catfish died. The Eli environmental team did a thorough investigation. The root cause was very low dissolved oxygen levels throughout the water column. They suffocated.

Three related events likely caused the issue:

- Aeration system was shut down Oct 2nd to prevent heat related damage to the generator and compressor
- High weather temperatures likely increased biological oxygen demand during the heat wave
- On October 10th and 11th, 1.75 inches of rain fell in the watershed creating high volume “first flush” run off into the lake. First flush run off contains high levels of organic material which consumes oxygen

The aeration system was re-started gradually on October 14th and no further issues were noted.

Keith Rimmereid, Water Quality Chair

2026 Quail Call

By: Barbara Dove, Quail Call Editor

The past year has been one of significant transition for the Quail Call. Facing the possible resignations of two of our three editors, the publication encountered the possibility of discontinuing operations. With only one editor remaining, it became necessary to address both the immediate production needs and the long-term sustainability of the publication.

The initial priority was to recruit replacement editors. However, balancing the demands of producing a monthly publication with recruiting and training a new editorial team presented a significant challenge. Recognizing these circumstances, the LSMCA Board and Mike Phipps approved a temporary change to a bimonthly publication schedule. This adjustment provided the time needed to rebuild the editorial team and evaluate a more sustainable production process.

Community Feedback and Planning

During this transition, considerable effort was devoted to gathering feedback from residents regarding the Quail Call's relevance, content, and future direction. These discussions provided valuable insight into what readers appreciate about the publication and what improvements they would like to see.

One important finding was the continued preference for a printed publication. Residents expressed appreciation for the magazine format and viewed it as one of the distinguishing features of Lake San Marcos. The feedback also reinforced the importance of the Quail Call as a source of community information and a publication residents look forward to receiving.

Another discovery was volunteers did not want to spend 30-40 hours to produce a publication even if it occurred once every 3rd month.

Editorial Restructuring and Recruitment

Based on this feedback, the Quail Call Team developed a revised editorial structure. The production process was divided into two primary areas: club articles and advertising. This approach was intended to reduce the workload assigned to individual editors and establish a more manageable production schedule.

The revised structure required a total of six volunteer editors rather than the previous three. Recruiting that number of volunteers presented a considerable challenge, but with additional time provided by the bimonthly schedule, outreach efforts expanded to include residents, community clubs, and other potential volunteers.

Fortunately, Dan Worrells was able to continue serving as an editor, providing important continuity during the transition. Five additional volunteers also stepped forward, allowing the team to move forward with the new organizational structure.

Training and Process Improvements

Weekly training sessions were established to familiarize the new editors with the publication's layout and production software. For several volunteers, this involved learning an entirely new set of skills with little or no prior publishing experience.

Questions and suggestions from the new editors prompted a review of several established practices. As a result, the team adopted a number of improvements that have increased efficiency and enhanced the overall appearance of the publication.

Acknowledgments

The successful reorganization of the Quail Call would not have been possible without the cooperation and support of many individuals throughout the community.

I want to thank the LSMCA Board and Mike Phipps for recognizing the challenges facing the publication and approving the temporary production schedule adjustment. That decision provided the flexibility necessary to recruit and train new volunteers.

I also extend my appreciation to the community clubs that accommodated earlier article submission deadlines. Their cooperation was essential to implementing the revised production schedule and dividing the workload into more manageable stages.

Special recognition goes to Dan Worrells for his continued service as an editor, particularly while managing difficult personal circumstances. Sherri Sumner, Ken Seals, and Matt Marshall also provided valuable input, ideas, and support throughout the transition.

Most importantly, I want to recognize the five individuals who volunteered to join the editorial team: **Graham Avis, Kevin Glynn, Patti Harney, Pat Romero, and Judy Smith.** They accepted the challenge of learning an unfamiliar publishing process and committed their time and effort to ensuring the continued production of the Quail Call. Their contributions have been instrumental in preserving this important community publication.

Outlook for 2027

The newly established editorial structure, combined with improved production procedures and a growing team of volunteers, provides a stronger foundation for the publication's continued success.

The Quail Call will return to its regular monthly publication schedule beginning with the December 2026 issue.

This achievement represents the collective efforts of the editorial team, community clubs, LSMCA leadership, and the residents.

2026 Traffic and Safety Committee Report

By: Rick Rounsavelle, Traffic and Safety Chair

The community continues to enjoy the traffic light at San Pablo and Discovery thanks to the efforts of previous board member Eric Hayes. The three-way stop sign at San Marino and Hermosito was finally installed this spring. This will reduce speeding and increase pedestrian safety at this intersection. After traffic studies this spring the San Diego Department of Public Works is considering a three-way stop sign at the intersection of San Marino and San Pablo. A decision is likely in early 2027 according to the SDDPW. Thanks to the input from the community on e-bikes and areas of chronic speeding. Your committee is working on these issues.

Rick Rounsevelle, Traffic and Safety Chair

2026 HOA Community Liaison
By: Teresa Mosteller, Community Liaison and 1st Vice President

In 2024, the Lake San Marcos Community Association introduced a new Committee: HOA Community Liaison. This committee aims to foster trust and transparency between the Lake and Lodge facilities and the residents in the Lake San Marcos community.

Held in the Fairway Room, the meetings bring together our HOA presidents or their representatives, community members, and the Lake and Lodge leadership team, including Michael xxx, General Manager of Lake and Lodge. Michael has contributed articles to the Quail Call to further strengthen communications. He will continue to provide updates on community projects, improvements, and facility enhancements.

Community members are encouraged to share their suggestions and concerns. This can be done by submitting them to the suggestion box at the LSMCA office or by emailing Teresa Mosteller, Liaison Committee Chair directly. About once a quarter, an email is sent out regarding the upcoming meeting for updates and discussions from Michael on ongoing and future projects.

During the question/answer session, HOA presidents can also pose questions or concerns for Michael, raised by their members. Past meetings have been well-attended and informative, with Michael addressing numerous questions and concerns. Meeting notes are then shared with HOA presidents for dissemination to their members and are also published in the Quail Call.

Teresa Mosteller, Community Liaison and 1st Vice President

2026 Annual Events Report

By: Mary Heim, Events Chair

In 2025–2026, we continued our regular schedule of community events, including the All Club Fair, the 4th of July Patriotic Pet Program, the Golf Cart and Boat Parades, and our monthly Town Hall events.

We hosted compelling speakers for our Town Halls throughout the year. Notably, our session with the Scripps Hospital team achieved the largest attendance on record. While our E-Bike Safety and Trauma Prevention event was challenging, we remain committed to this important topic and plan to host another session focused on rider safety.

Our holiday Golf Cart and Boat Parades saw fantastic participation and spectator turnout. We extend a special thank-you to our Golf Cart Liaison, Cheryl Roberts, for her continued dedication to making each parade a success.

The All-Club Fair and Community Appreciation Event took place on Saturday, March 14, 2026, with 13 clubs and many residents joining us. The Patriotic Dog Contest had lighter attendance this year due to the Lake and Lodge shifting their festival to July 3rd, highlighting how important scheduling is for these activities. We look forward to building even greater engagement at future events.

Looking ahead, our annual Golf Tournament is scheduled for November 19th. We encourage everyone to join the fun, whether by playing or by becoming a Hole Sponsor to promote your organization.

We remain dedicated to planning events that appeal to all age groups, with potential ideas including cooking lessons, art shows, and new Town Hall topics. We always welcome your feedback and suggestions.

Mary Heim, Events Chair

2026 ARCHITECTURAL CONTROL COMMITTEE (ACC) ANNUAL REPORT
By: Tyler Davidson, ACC Chair and 2nd Vice President

LAKE SAN MARCOS COMMUNITY ASSOCIATION

Architectural Control Committee (ACC) Annual Report 2025–26

By: Tyler Davidson

Prepared for the LSMCA Annual Meeting on Monday, November 9, 2026

Reporting period: October 1, 2025 – September 30, 2026

What the Architectural Control Committee does

The Architectural Control Committee reviews and makes determinations on both Architectural Request Forms and Complaints. Lake San Marcos homeowners and residents should submit an Architectural Request Form before making exterior changes to their homes or properties. If a resident believes a neighbor's property is out of compliance with the Declaration of Restrictions, the resident can submit a complaint form to the ACC. Complaints are kept confidential.

The ACC's guidelines, forms and background are on the LSMCA website at https://lsmca.com/architectural-guidelines.

Summary for October 2025 – September 2026

Architectural requests filed	Complaints filed	Total matters handled
21	**14**	**35**

Architectural requests

Landscaping was the most common request topic this year, followed by exterior paint. Fences, retaining walls, solar installations and patio covers each came up three times. Several applications covered more than one improvement at the same property — for example, landscaping combined with a retaining wall, or a patio cover combined with a new roof — so the topic counts below add up to more than the 21 applications filed.

Topic	Count
Landscape	6
Paint (exterior)	4
Fence (including a patio fence)	3
Retaining wall	3
Solar	3
Patio cover	3

Driveway	2
Roof	2
Patio (replacement)	1
Stucco	1
Turf	1
Garage door	1
Raised flowerbeds and stones	1
Windows (replacement)	1
Deck	1

Topic mentions: 33 across 21 applications.

Complaints

The largest cluster of complaints involved vehicles and stored equipment: seven of the 14 complaints concerned an RV, a boat, a trailer, or a vehicle on blocks. Upkeep of lots was the next most common topic. As in past years, these matters are often the hardest to close out, because the community operates under more than one set of recorded restrictions and the ACC's enforcement options are limited.

Topic	Count
Upkeep of lot	3
Boat	2
Car on blocks	2
RV	2
Trailer (returning trailer)	1
Trash cans in driveway	1
Wall — obstructed view	1
Landscape and wall	1
Safety issues	1
Unauthorized construction	1

Topic mentions: 15 across 14 complaints; one complaint covered both a boat and upkeep of the lot.

How the committee works, and a reminder for homeowners

The ACC and LSMCA work together to facilitate mutual resolution of complaints and to respond to requests for home improvements in a timely manner. The committee meets twice a month, and letters of approval or denial are sent by mail or email.

If you are planning an exterior change — paint, landscaping, a fence, a patio cover, solar or a roof — please submit an Architectural Request Form and wait for approval before work begins.

It is far easier, for homeowners and for the committee, to review a project on paper than after it is built.

The committee thanks LSMCA members for their support this year, and the LSMCA office staff for keeping the requests and complaints organized and moving.