

July 2026



The PONY EXPRESS



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Nellie Gail Ranch

Community Newsletter



INSIDE THIS ISSUE: FIRE PREVENTION • SECURITY COMMITTEE • COMMUNITY EVENT SPREADS

HIGHER STANDARDS | BETTER RESULTS
**FEATURED LISTINGS BY THE
BRAD FELDMAN GROUP**



26041 SPUR BRANCH LANE

8-BR | 11-BA

APPROX. 7,372 SF | 15,525 SF LOT

LISTED FOR \$4,500,000



25761 HIGHPLAINS TERRACE

5-BR | 6-BA

APPROX. 5,805 SF | 19,350 SF LOT

LISTED FOR \$3,650,000



25901 NELLIE GAIL ROAD

6-BR | 4.5-BA

APPROX. 4,700 SF | 10,496 SF LOT

LISTED FOR \$3,070,000



27070 HIDDEN TRAIL ROAD

5-BR | 6.5-BA

APPROX. 5,733 SF | 36,340 SF LOT

LISTED FOR \$4,500,000



25402 GALLUP CIRCLE

4-BR | 4.5-BA

APPROX. 5,000 SF | 17,000 SF LOT

LISTED FOR \$4,350,000



27773 HIDDEN TRAIL ROAD

5-BR | 4.5-BA

APPROX. 3,886 SF | 21,600 SF LOT

SOLD FOR \$3,072,500

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Brad.Feldman@elliman.com
DRE#: 01437125

TRENT MASON | Realtor®/Partner
949.322.6977
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 **Douglas Elliman**

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Save The Date



07/10/2026
Summer Concert Series
90's Rockshow
At Gallup Park
starts at 7:00pm

07/24/2026
Summer Concert Series
K-tel All Stars
At Gallup Park
starts at 7:00pm

07/26/2026
Trailer Familiarization Day
at the Equestrian Center
2:00pm - 4:00pm

On The Cover:
Wayward Sons at the
June 5th Concert

Community Contacts



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Phone: (949) 831-6660

Clubhouse Reception
clubhouse@nelliegailranch.org



25202 Nellie Gail Road, Laguna Hills CA 92653

Office: (949) 425-1477

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Nikki Garcia | Equestrian Center Manager
ngarcia@nelliegailranch.org

Equestrian Center EMERGENCY: (949) 533-7282

Board of Directors

Mark Fisk	PRESIDENT
Loree Blough	VICE PRESIDENT
Dan Sparks	SECRETARY
Holly Permech	TREASURER
Josh Nessa	PENDING

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The Pony Express publishes articles that are relevant to the community or are directly related to property maintenance and community activities in NGROA and are in support of the Association's purpose to preserve property values within the community. The Editor reserves the right to refuse, edit or modify any submitted material and the editor's decision is final. Submissions selected for publication by the Editor may be edited according to the space limitations of each specific issue. Publisher cannot be held responsible for copyright breaches arising from any materials supplied by a third party. NGROA Board of Directors and employees are not responsible for any errors, inaccuracies or claims in articles or advertisements printed herein. Any opinions stated herein are solely those of the individual authors and do not necessarily reflect the opinions of NGROA or its representatives.

NOTE: When community events take place, photographers may be present to take photos that may be used in this publication.

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Important Numbers

(949) 425-1477	Association Office
(949) 831-6660	Nellie Gail Ranch Tennis and Swim Club
(949) 533-7282	Nellie Gail Ranch Equestrian Center
(657) 825-8930	The Watering Hole
(949) 533-7282	Equestrian Center (Emergency)
(949) 439-2251	Quezada Professional Landscape
(877) 728-0446	CR&R (Trash Pickup)
(949) 831-2500	Moulton Niguel Water District
(800) 411-7343	SDG&E
(800) 427-2200	Southern California Gas Company
(949) 470-3045	Animal Control (Mission Viejo Shelter)

County of Orange

911	Emergencies
211	County Service Information
(949) 770-6011	Sheriff's Dispatch - Non Emergency
(949) 707-2600	City of Laguna Hills
(949) 707-2650	Laguna Hills City - Weed Abatement
(800) 611-7343	SDG&E Emergencies/Outages
(714) 573-6000	Fire Authority
(714) 971-2421	Vector Control

Assessment Remittance Address

Please remit all assessments to:
P.O. Box, 30354, Tampa, FL 33630-3354
or drop off at the Association Office.



Mission Statement

To take all reasonable and necessary steps to preserve and improve the unique value of living in Nellie Gail Ranch and to enhance the overall sense of community.

Board of Directors Meetings

The next Open Session Board Meeting and Open Homeowner Forum is scheduled for **July 21, 2026**, and will be held at the Association Clubhouse.

Executive Session starts at - 6:00 pm and Open Session - 7:30 pm

The agenda will be posted in the Association Office and on the NGR website on the Friday prior to the meeting, or you may contact the Association Office to obtain agenda information. All homeowners are welcomed and encouraged to attend the meetings.

Architectural Review Committee

Architectural Review Committee meetings are generally held the second Tuesday of each month at 6:00 pm. Completed applications must be submitted to the Association Office at least 10 business days prior to the ARC meeting. Please check the calendar in each issue of the Pony Express for exact submittal deadlines and ARC meeting dates.

Association Committees

The Nellie Gail Ranch Owners Association has several committees comprised of Homeowners that provide support to the Board of Directors on selected Community topics. For more information or to join any of our Committees, please contact the Association Office at (949) 425-1477.

Architectural Review Committee

Emergency Preparedness Committee

Equestrian Committee

Events Committee

Fire Prevention Committee

Historical Committee

Landscape Committee

Security Committee

Trails Committee

OPERATIONS MANAGER'S MESSAGE



SUMMER ACTIVITIES AT NELLIE GAIL RANCH

By Brian Mitchell

Summer is in full swing and our first two concerts and June are already behind us! While we have a lot of summer left please be sure to add September 26th to your calendar for a celebration of **50 Years of Nellie Gail Ranch Then and Now.**

Fire Preparedness and **50 Years of Nellie Gail Ranch Then & Now**

Nellie Gail Ranch is turning 50 and we are planning a celebration of our heritage with a look toward the future with games, music and entertainment. We will have a Chuck Wagon BBQ, display booths, activities and DJ entertainment from 1:30-3:30 pm followed by a concert and line dancing from 3:30 to 6:30 pm.

Each of our Nellie Gail Ranch Committee's are planning fun activities centered around their Committee's focus. Future Pony Express articles will share each Committee's role in the anniversary celebration.

This issue shares activities the Fire Prevention Committee is planning. **(See Page 19)** It has a great mixture of fun (fire truck for the kids), demonstrations (how to shoot a fire extinguisher), resources (how and why to sign up for the Watch Duty app), give-aways and more fun.

See the Event flyer in this issue for more information.

Census Questionnaire

On the adjacent page we have a **Livestock Census Questionnaire** the Emergency Preparedness Committee has prepared. In the event of an emergency we will benefit from knowing where and how many horses and other livestock might need to

be evacuated in event of an emergency. Being able to reach out timely to share information or warnings could mean the difference between safe shelter in place or chaotic evacuation. Having the census will also help us see the distribution of livestock in the community that could help us plan for potential evacuations. The input may also help us develop a resource list of trailers and skill sets.

Please take a few moments to scan the QR code and respond to this survey! The few minutes it takes could make a big difference in event of an emergency! Plus, won't it be interesting to know how many horses, goats, lamas and chickens we have in Nellie Gail Ranch?

We will have four drawings to incentive your participation. **We will pick a winner from census returns for a \$25 Watering Hole Gift Card each Friday of July. The earlier you enter your information the more chances you have to win! Scan the QR code now to complete your survey and enter to win!!**

Scan Me



Please Complete if you keep any Horses or Livestock at your Home

Nellie Gail Ranch Community Livestock Census Questionnaire

The NGROA Board has requested that the Emergency Preparedness Committee compile a census of our Nellie Gail Ranch Livestock in the event of an emergency.

Nellie Gail Ranch Resident Name: _____

Secondary Resident Name: _____

Street Address: _____

Primary Phone: _____ Primary Email: _____

Secondary Phone: _____ Secondary Email: _____

Livestock Census				
Type of Animal	# of Animals	Trained for Transport (Y/N)	Need Assistance for an emergency evacuation	Owned by NGR Resident (R) or Boarder (B)

- Who is the primary person(s) responsible for the Livestock (Name/phone or email) _____

- Are you able to assist in the Emergency Evacuation of Livestock kept at your Home? _____
- Do you have a Horse Trailer? _____ Are you able to transport during Emergencies? _____
- Are you interested in a training clinic for your livestock to learn how to load into a trailer? _____
- Are the animals kept at your property handled and led regularly? _____
- Would you like to receive information on Preparing for Emergency Animal Evacuations? _____
- Are you interested in learning more about hosting animals that have temporarily been relocated during an emergency? _____

PLEASE RETURN FORM TO NGROA OFFICE or via e-mail to Admin@nelliegailranch.org

ARCHITECTURAL REVIEWS

THE ARCHITECTURAL REVIEWS RESULTS ARE AVAILABLE ON-LINE

The Architectural Review results are accessible online for your convenience. You can easily view them by scanning the QR codes provided below:

Architectural Review
June 2026
QR Code



Minutes
May 2026
QR Code



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Nellie Gail Ranch
X

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Little Hitters | 5-8 years

10.30am - 2.30pm

\$280

Week 1 - June 8th

Week 2 - June 15th

Week 3 - June 22nd

Week 4 - June 29th

Week 5 - July 6th

Week 6 - July 13th

Week 7 - July - 20th

Week 8 - July 27th

Week 9 - August 3rd

Week 10 - August 10th

Challengers | 9 years+

10.30am - 3pm

\$315



FREE TRIAL

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INTRODUCING OUR NEW **NELLIE GAIL RANCH TEAM MEMBERS!**

EVENT COORDINATOR

NORMA LEBARON

I'd like to introduce myself as your Events Coordinator. I'm excited to join this community and help create fun, memorable experiences that bring people together. With a background in community coordination and event planning, I enjoy building spaces for connection and good times. I'm a local OC resident, living with my husband, our three young-adult kids, and two very in-charge dogs. Looking forward to seeing you at upcoming events and concerts!





FACILITIES AND COMPLIANCE MANAGER

BRENT TICKEL

My name is Brent Tickel, and I am excited to join the Nellie Gail community as Facilities and Compliance Manager. My wife, Danelle, is the Elementary Director at Community Roots Academy in Laguna Niguel. We will celebrate our 16th wedding anniversary this July, and together we have three children who keep us busy and entertained.

Our oldest, Greyson, is 12 years old and has a real passion for basketball. He is a talented player, and I enjoy watching him continue to develop his skills. We also have twins, Delaney and Emmett, who will turn 8 this summer. Delaney is our little dancer and loves taking ballet and jazz classes, while Emmett has become quite the baseball fan and is excited to play again this fall.

Professionally, I have more than 16 years of experience in golf course and landscape maintenance. Throughout my career, I have worked at several golf courses, including Coto de Caza, Lake Forest Golf and Practice Center, Steele Canyon Golf Club, and The Links at Terranea. I also worked at California State University, Long Beach, where I started as Assistant Grounds Manager and was later promoted to Grounds Manager.

When I'm not at work, you can usually find me at the gym, on a basketball court, or spending time with my family. I also coach my son's basketball teams, which has been a rewarding way to stay involved in the sport.



THE TAVAKOLI-KADAR FAMILY: FINDING COMMUNITY AT HOME

- by Heather Wilkins

For the Tavakoli-Kadar family, Nellie Gail Ranch is more than a neighborhood—it's home.

Over the past four years, Sohrab and Manna Tavakoli-Kadar and their children, Shaelyn and Mason, have embraced the close-knit community that makes Nellie Gail such a special place to raise a family. Whether attending school events, cheering from the sidelines, gathering with neighbors, or volunteering, family remains at the center of everything they do.

While both parents have built successful careers, they are quick to say their greatest accomplishment is their family. Manna, founder and CEO of Manna Kadar Beauty, built her company into a globally recognized beauty and lifestyle brand. Sohrab, an entrepreneur and business leader, leads IBS Technology, a respected company in the semiconductor industry. Despite busy schedules, they prioritize family dinners, school involvement, and supporting their children every step of the way.

"Our weeks are busy," Manna says, "but we wouldn't have it any other way."

That commitment to family is one reason Nellie Gail feels like the perfect fit.

"Nellie Gail offers something truly special," Manna explains. "It combines the warmth of a close-knit neighborhood with the beauty and tranquility of a unique community."

The family values the opportunities their children have to grow up surrounded by caring neighbors and lasting friendships. Those same values drew them to St. Mary's School.

"St. Mary's is much more than a school," says Manna. "It's a community built on faith, academic excellence, character development, and service."

From the moment they joined the school community, the family felt welcomed and supported. Shaelyn and Mason have flourished academically and socially while developing confidence, leadership skills, and a strong sense of responsibility to others.

"St. Mary's has become a place where they feel known, supported, and encouraged to be their best selves," Manna shares.

As a member of St. Mary's Board of Directors, Manna has also witnessed the dedication of parents who volunteer their time and talent to strengthen the school.

"The St. Mary's parent community is one of the school's greatest strengths," she says. "There is a shared belief that we are all working together to create the best possible experience for our children."

One of the family's favorite traditions is the Annual Gala, which brings together parents, faculty, alumni, and supporters to celebrate the school's mission. Yet Manna says it is often the smaller moments that best reflect the spirit of the community.

"The children are laughing and playing together while parents are connecting, volunteering, and supporting one another," she says. "It's a place where relationships matter, where people show up for one another, and where every family feels like they belong."

Many of the family's closest friendships began through St. Mary's and naturally extended into neighborhood life, strengthening their connection to Nellie Gail Ranch.

Looking ahead, the Tavakoli-Kadars hope their children leave St. Mary's with more than academic success.

"More than anything, we hope our children leave St. Mary's knowing who they are and understanding the importance of faith, integrity, kindness, and service," Manna says.

For the Tavakoli-Kadar family, both Nellie Gail Ranch and St. Mary's represent something increasingly rare: communities built on connection, shared values, and genuine care for one another. It is those relationships—and the opportunity to raise their children within them—that make them proud to call Nellie Gail home.



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Rock 'N' Ride

DRESSAGE EQUESTRIAN EVENT

A very special day of equestrian fun took place at the Nellie Gail Ranch Equestrian Center on Saturday, May 30th. Over the past five years these “home shows” have provided an opportunity for our community to see what goes on at the equestrian center, learn about dressage, and provide riders an opportunity to practice their skills under show-like conditions with nationally rated judges.

Hosted by Nellie Gail Ranch Dressage Instructor Cassie Cherry Nolte, we had a full day of 50 rides demonstrating all levels of dressage - from Grand Prix (the highest levels of dressage) all the way to Introductory Walk / Trot and Lead-line, so even the littlest riders could join the fun. There were also special dressage classes featuring jumping so the Hunter / Jumper riders could participate. During the lunch break there was a special patriotic musical freestyle performance by Joanna Schielein and her horse Hypnos. Throughout the day many riders were seen wearing red / white / blue attire in celebration of 50 years of Nellie Gail Ranch and 250 years of America. Each rider that participated received a gift bag, prize, and a tricolored 'red white and blue' ribbon for their efforts.

A huge thank you to our show judges Nicole Bhathal and Jan Curtis, the entire Nellie Gail Ranch crew for their support of this event, all the incredible volunteers that make these shows possible, show photographer Vanessa Kay Photography, and the wonderful sponsors who generously donated prizes to make this event extra special. We hope to see everyone again at the next one taking place late fall.

Images courtesy of Vanessa Kay Photography.





Red White & Blue High Score Show Awards:

Jr/YR High Score:

Cameron Liu and Jack - 67.708

AA High Score:

Emma Mabry and Best Kept Secret - 69.750

Open High Score:

Diana Pastor and Zager - 75.250

USEA / Prix Caprilli:

Kenleigh Vataha and Rockstar - 69.559

High Score Show Champion:

Cassie Cherry Nolte and La Condamine - 75.469

Best Turned Out Horse/Rider Team:

Anastasia Janew and Paisley

Rider Achievement Award:

Morgan Illig and Luciano LD





Friday JULY 10 @ 7pm

A Private Nellie Gail Ranch Event @ GALLUP PARK

2026 SUMMER CONCERT SERIES

Relive the 1990s and early 2000s as **90s ROCKSHOW** performs iconic pop and rock hits from artists like Sublime, No Doubt, Blink-182, Alanis Morissette, Britney Spears, Counting Crows, Matchbox Twenty, R.E.M., and many more!

Bring your chairs or blankets and join us for a night of singing, dancing, and great memories under the summer sky.

Contributing Sponsor:



Friday JULY 24 @ 7pm

A Private Nellie Gail Ranch Event @ GALLUP PARK

2026 SUMMER CONCERT SERIES

The **K-Tel All-Stars** bring the spirit of the 1970s to life with unmatched authenticity, versatility, and stage presence. Their electrifying chemistry fuels a nonstop, nostalgia-packed show that keeps audiences singing along to the greatest hits of the era.



Contributing Sponsor



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50

★ YEARS OF ★

NELLIE
GAIL RANCH

— Then & Now —



★ SATURDAY, SEPTEMBER 26, 2026 ★

🌟 Celebrate, Explore & Connect! 🌟

JOIN YOUR NEIGHBORS FOR AN AFTERNOON OF FUN FOR ALL AGES!



1:30 PM – 3:30 PM
INTERACTIVE &
INFORMATIVE
COMMUNITY BOOTHS



3:30 PM – 6:30 PM
LIVE MUSIC
with MARK WOOD & THE WEST
+ LINE DANCING

★ FEATURING ★



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FIRE PREVENTION
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Stay Safe.



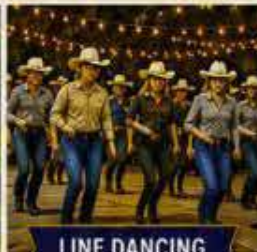
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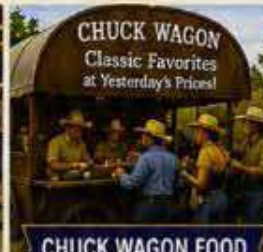
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GIVEAWAYS

Celebrating 50 Years...
CREATING NEW MEMORIES TOGETHER.
BE PART OF OUR COMMUNITY CELEBRATION!



SCAN TO REGISTER
& ENTER GIVEAWAY!
(Must be present to win.)

PROTECT WHAT MATTERS MOST: JOIN US TO CELEBRATE 50 YEARS OF NELLIE GAIL RANCH THEN & NOW AND LEARN ABOUT WILDFIRE PREVENTION AND SAFETY

At Gallup Park - Saturday, September 26, 2026 1:30-3:30 pm Display Booths, Activities and DJ Entertainment 3:30-6:30 pm Concert & Line Dancing (The Mark Wood Country Band)

By Paul Scholtes, Fire Prevention Committee

Join your neighbors for an informative and family-friendly celebration of Nellie Gail Ranch's 50th year with many fun and educational activities. The Nellie Gail Ranch Fire Prevention Committee is focused on presenting information that supports families in protecting our community and homes from wildfire risks.

As Southern California continues to face increasing wildfire threats, preparation and education are more important than ever. The **50 Years of Nellie Gail Ranch Then & Now event** will bring together local public safety professionals and wildfire preparedness experts to provide valuable information, demonstrations, and opportunities to connect with the community.

Wildfire Featured Participants and Activities

Orange County Fire Authority (OCFA)

Meet OCFA firefighters and explore an OCFA fire engine on display.

OCFA personnel will provide presentations and demonstrations covering:

- How homeowners can prepare for wildfire season
- Practical wildfire prevention, home hardening and safety strategies
- Creating and maintaining defensible space around homes and properties
- Opportunities to meet and speak directly with firefighters serving our area

Free Wildfire Home Assessment

OCFA representatives will also explain how Nellie Gail Ranch homeowners can schedule a free **Wildfire Home Assessment** safety inspection, offering personalized recommendations to help identify and reduce home vulnerabilities, improve fire resistance and decrease wildfire risk around our homes. The inspection will focus on many key areas, including



defensible space, home hardening and ember-resistant ventilation covers.

Police Services - Orange County Sheriff's Department - Laguna Hills

Representatives from the Laguna Hills Police Services and the City of Laguna Hills will be available to:

- Meet with residents and answer questions
- Discuss public safety and emergency response planning
- Explain evacuation strategies and routes designed to help residents safely leave the community in the event of a nearby wildfire
- Share guidance on what residents can do now to prepare for a potential evacuation

Home Hardening Education

Learn how to make your home more resistant to wildfire through proven Home Hardening techniques.

Experts will discuss:

- Reducing vulnerabilities around roofs, vents, windows, gates and fences
- Landscaping practices and plants that improve wildfire resilience
- Building materials and upgrades that help protect homes from embers and radiant heat
- Cost-effective improvements homeowners can make to increase safety

Watch Duty App Demonstrations and Education

Learn how adding the Watch Duty app to your mobile phone could save lives

Watch Duty is a real-time, free wildfire tracking and alert platform. Get in-person assistance with the Watch Duty app:

- See live demonstrations of Watch Duty in action tracking wildfires and issuing alerts
- Get links to download the app
- Receive guidance on how to use the app on your phone
-
-

Home Fire Extinguishers

Free Home Fire Extinguisher Give-Aways

Learn how to effectively use your home fire extinguishers

- Experts will discuss and demonstrate:
- How to most effectively operate your fire extinguisher
- Know when and how to recharge your fire extinguisher
- What features your extinguisher should have
- Where to locate your extinguisher(s)

Architectural Changes for Wildfire Safety

Learn about new fast-track approval through the Architectural Review Committee (ARC)

- An expert will be personally available to:
- Explain the new ARC fast-track review and approval system for making wildfire safe changes and improvements
- Meet with residents and answer questions
- Share guidance on what residents can and cannot do without ARC approval and how to apply for and obtain ARC approval

Building a Fire-Ready Community

Wildfire preparedness is a shared responsibility. Our Fall Festival is an opportunity for residents to learn practical safety measures, ask questions, and work together to strengthen the resilience of the Nellie Gail Ranch community.

Whether you are new to wildfire preparedness or looking to improve your existing safety plan, there will be valuable information for every homeowner and family.

Event Details

Nellie Gail Ranch Fall Festival Date: **Saturday, September 26, 2026** Location: **Gallup Park, Nellie Gail Ranch** Time: **Wildfire Activities from 1:30 to 3:30 PM**. We encourage all residents to attend and help make Nellie Gail Ranch a safer, more wildfire-resilient community. **We look forward to seeing you there!**

THE WATERING HOLE

WHERE NEIGHBORS GATHER

COUNTRY

★ TRIVIA NIGHT



photos by
Loree Blough

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HAYDEN CLARKE SPORT HORSES DOMINATES THE OAKS GRAND PRIX

Hayden Clarke Sport Horses is proud to celebrate an outstanding week at The Oaks, highlighted by an impressive performance from Lane Clarke, who secured three Top 10 finishes in the \$75,000 Grand Prix.

Leading the way was Venom, delivering a spectacular double-clear effort to claim the Grand Prix Championship against a field of 33 competitors.

1st Place – Venom & Lane Clarke

Double Clear | Winning Jump-Off Time of 38.268

The success didn't stop there. Lane also piloted two additional horses into the Top 10:

7th Place – Idao De Beaufour & Lane Clarke

8th Place – Diarrow & Lane Clarke

Having three horses finish in the Top 10 of a \$75,000 Grand Prix is a remarkable achievement and a testament to the quality of horses, consistency of

training, and strength of the Hayden Clarke Sport Horses program.

Competing at the highest levels of the sport requires dedication from an entire team. We extend our gratitude to our owners, clients, grooms, sponsors, and supporters who help make these accomplishments possible.

We also want to congratulate Destiny Stewart and El Corazon for completing their 2nd Grand Prix successfully!

Congratulations to Lane Clarke and the entire Hayden Clarke Sport Horses team on an exceptional week at The Oaks. We look forward to building on this momentum as the 2026 season continues.

Results Matter. Consistency Matters. Three Horses in the Top 10 of a Grand Prix Says It All.





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Mission Viejo \$1,960,000

THERE IS A CHANGE IN THE AIR !!! IS IT TIME TO SELL ???

If you have been considering selling your home, now may be the best time in many years. And it may be the best time for several years to come. The inventory of homes for sale is exceptionally low, and buyer demand remains high. Despite the doubling of interest rates, prices are holding strong for now. Please give me a call to discuss the details of moving up to a new home, or downsizing if the time is right for that lifestyle change.



Marty Samuel
(949) 643-1321



DRE #00452321

**Want to stay updated on all Nellie Gail listing & sales activity?
Email me for a free personalized MLS Portal: marty@martysamuel.com**

Nellie Gail sales based on MLS data since Oct 1989

THE WATERING HOLE
WHERE NEIGHBORS GATHER

EMERGENCY PREPAREDNESS

★ NEIGHBORHOOD GET TOGETHER ★

STRONG NEIGHBORS

SAFE COMMUNITY

TOGETHER WE'RE READY

WELCOME NEIGHBORS

NELLIE GAIL RANCH
EMERGENCY PREPAREDNESS

Block Resident Training
June 20th, 7pm





Mai Park Capital | Pence Wealth Management

Managing Director, Mai Park, CPWA®

With more than 20 years of experience in private wealth management, Mai Park works with engineers, executives and families from companies like Raytheon, Northrop Grumman, Lockheed Martin, SpaceX and Tesla. She founded Mai Park Capital, in partnership with Pence Wealth Management, and specializes in developing wealth strategies tailored to the unique compensation structures and financial challenges of the aerospace and technology industries.

As a managing director at Pence Wealth Management, Mai is backed by an advisory team that manages over \$2.7 billion in client assets and offers comprehensive services in retirement planning, tax strategy, estate coordination and investment management. She was recognized by Forbes as one of America's Top Women Wealth Advisors Best-in-State in 2023, 2024 and 2025.

Highlights

- Wealth Management
- Retirement Planning
- Tax-Efficient Strategies
- Portfolio Construction

TELL US ABOUT YOUR FIRM.

I founded Mai Park Capital to gain the freedom to create fully customized portfolios for clients, and to access a breadth of investment vehicles. Partnering with Pence Wealth Management gives me access to an actively managed and tax-harvesting platform.

WHAT IS YOUR AREA OF EXPERTISE?

Goals-based wealth planning. I create personalized strategies that align every financial decision with a client's life goals. Rather than focusing solely on market movements or short-term performance, I help clients define what truly matters to them—whether that's retirement readiness, funding education or leaving a legacy—and then design tax-efficient, diversified portfolios to support those objectives. It's about turning wealth into a tool for living with purpose.

HOW DO YOU ESTABLISH TRUST WITH NEW CLIENTS?

Trust is earned through consistency, transparency and genuine care. We start by listening and understanding what truly matters to each client before offering any advice. Education and clarity are key. When clients understand the "why" behind their strategy, confidence naturally follows. And above all, we lead with integrity. Every recommendation we make is guided by our fiduciary duty to put clients' best interests first.

WHAT'S THE MOST VALUABLE LESSON YOU'VE LEARNED FROM ADVISING OTHERS?

True wealth isn't just about numbers; it's about purpose. Clients' goals, values and life experiences shape their definition of financial success. My role is to listen deeply, understand what matters to them and build strategies that align their wealth with their lifestyle.



990 W. 190TH ST., TORRANCE | 5000 BIRCH ST., WEST TOWER, NEWPORT BEACH
949-220-1376 | [MAIPARKCAPITAL.COM](https://maiparkcapital.com)

Let's Talk.

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TATE | LAMOTT GROUP

HAPPY 4TH OF JULY



27215 STAGEWOOD
OFFERED AT \$3,250,000



27101 SHENANDOAH
OFFERED AT \$3,260,000



25602 RAPID FALLS
SOLD FOR \$3,245,000



25582 RAPID FALLS
SOLD FOR \$4,120,000

BEN TATE
949.244.3748
DRE 01871507

SARAH TATE
DRE 01882269

JERRY LAMOTT
DRE 00469045

TATELAMOTT.COM

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COMPASS

Annual Meeting Results

The **Nellie Gail Ranch Owners Association** annual meeting was held Wednesday evening **June 10th**. Congratulations to **Mark Fisk, Dan Sparks** and **Josh Nessa** who were elected to serve on the Board of Directors for a two year term through **June, 2028**. We express gratitude to David Woolgar for his candidacy and to John Park for his 13 years of service on the Board.

The official Inspectors Report containing vote counts and write-in candidates is below. Thank you to the 435 homeowners who submitted ballots and participated in the election process.

This represents 31% participation as compared to 40% in 2025 and 41% in 2024.

NELLIE GAIL RANCH OWNERS ASSOCIATION REPORT OF INSPECTOR OF ELECTION ELECTION OF DIRECTORS

I, Lisa Schwartz, the duly appointed Inspector of Election at the Adjourned Annual Meeting of the Nellie Gail Ranch Owners Association, a California, nonprofit, Mutual-Benefit Corporation, held on June 10, 2026, do hereby report as follows:

- The number of members in good standing and entitled to vote on matters reported below was 1,405.
- In accordance with the Bylaws, I determined that a reduced quorum of 25% of the voting power was reached.
- I reviewed the member list and all ballots received.
- I determined the authenticity, validity and effect of each of the ballots.
- I determined all challenges and questions in anyway arising in connection with the right to vote.
- I received 435 valid, signed ballot return envelopes.
- I received 11 additional ballot return envelopes that were unsigned and were therefore invalid.
- The three (3) candidates receiving the highest number of votes will serve for a two (2) year term until the 2028 Annual Meeting.

<u>CANDIDATES</u>	<u>VOTES</u>
Mark Fisk	302
Josh Nessa	240
John Park	219
Dan Sparks	249
David Woolgar	184

<u>DIRECTORS ELECTED</u>	<u>TERMS</u>
Mark Fisk	2028
Josh Nessa	2028
Dan Sparks	2028

<u>WRITE-IN NAMES</u>	<u>VOTES</u>
Arthur/Art Flores	3
Kelly Clyde	1
Mark Sanquist	1
Leslie Waggoner	1
Meghan Weichert	1
Karen Robbins	1
Laura Zamorz	1
Reggie Arvizv	1

I hereby certify and declare that I have conducted the election/vote with fairness to all Members; I have performed my duties impartially, in good faith, to the best of my abilities and as expeditiously as possible, and that the count of ballots and the information contained in this report and certificate is accurate in all respects to the best of my knowledge.



25211 Empty Saddle Drive
Laguna Hills, CA 92653
949.425.1477 Phone – 949.425.1478 Fax
www.nelliegailranch.org

OFFICIAL NOTICE OF PROPOSED REVISIONS TO ELECTION RULES

July 3, 2026

The Nellie Gail Ranch Owners Association Election Rules and Procedures were last adopted March 15, 2022. They are proposed to be updated and approved for adoption at the August 18, 2026 Board Meeting effective with the 2027 Annual Meeting. The purpose of this notice is to offer Nellie Gail Ranch Members an opportunity to provide comments on the proposed revisions.

There are two primary reasons for proposing these revisions as follows:

1. Provide the option of electronic balloting in the future if it becomes viable for future elections.
2. Forgo the counting of ballots and elect Directors by acclamation if the number of candidates does not exceed the open positions on the Board. Acclamation would be subject to meeting a number of conditions outlined in the proposed rules. The benefit would be to save the Association the approximate \$5,500 expense of ballot mailings and hiring the Inspector of Election to count in instances where the election is uncontested.

In accordance with California Civil Code Section 4360, homeowners are provided with a minimum of twenty eight (28) days notice of policies proposed for adoption. The Board invites your comments on the proposed Election Rules and Procedures which will be considered by the Board at its open session meeting set for **Tuesday, August 18, 2026**. The meeting will be held at 7:30 p.m. at the Association Clubhouse.

Comments may be submitted via email to admin@nelliegailranch.org, may be delivered to the meeting, or may be mailed to 25211 Empty Saddle Drive, Laguna Hills, CA 92653.

NELLIE GAIL RANCH OWNERS ASSOCIATION

ELECTION RULES AND PROCEDURES

- 1. Application of Rules:** These rules shall apply to any meeting of the membership or solicitation of membership approval by a ballot vote (i) regarding matters specified in California Civil Code Section 5100(a), and (ii) any other matter unless the Association's Board of Directors has elected to conduct such vote or solicit such member approval for such other matter in accordance with California Corporations Code ~~Section 7513, in which case the provisions of (A) Corporations Code Section 7513, (B) and~~ the Association's Bylaws, ~~and (C) other applicable provisions of the California Corporations Code will apply to the exclusion of these Election Rules and Procedures.~~ The Election Rules contained herein are intended to be in compliance comply with Civil Code Section 5100 et seq., and should be interpreted as such.

The Association may choose, but is not obligated, to utilize electronic secret ballots in accordance with these Election Rules for any solicitation of membership approval, however, electronic secret ballots shall never be made available for an election regarding regular or special assessments.

Where the Association does not authorize electronic voting for any particular election, the solicitation materials shall identify the email or email(s) relevant to voting in such election.

- 2. Membership Voting:** Pursuant to the Association's governing documents, every person or entity who is a record Owner of a fee or undivided fee interest in any Lot which is subject by covenants of record to assessments by the Association shall be a Member of the Association. Each Member shall be entitled to cast one (1) vote for each Lot owned. When more than one (1) person holds an interest in any Lot, all such persons shall be Members. The vote for such Lot shall be cast at the Lot owners determine among themselves, but in no event shall more than one (1) vote be cast with respect to any Lot.
- 3. Record Dates:** In the absence of a specific resolution of the Board for any given election, the record date for determining the right of a Member to receive notice and to vote shall be the date that ballots are distributed, and shall include all separate interests reflected in the Association membership list as of such record date. Members may verify and update their individual information contained in the Association's records anytime up to the date ballots are distributed, and are encouraged to review their personal information by the deadline set for submitting nominations of candidates to ensure Members review their personal information at least thirty (30) days before the ballots are mailed. The voter list shall include for each separate interest: (1) name; (2) voting power; (3) the separate interest address, parcel number or both; and (4) the mailing address, if different. The candidate list shall include the name and address of individuals nominated as a candidate for election to the board of directors. The voting period shall start when ballots are distributed and shall close when the ballots are counted. The polls shall close for any Member vote as specified in the ballot materials or as determined by the Inspector(s) of Election at any Member meeting.

4. **Candidate Qualifications:** The affairs of the Association shall be managed by a Board of five (5) Directors. The term of office of each Director shall be two (2) years. The term of office for a Director who is appointed or elected to fill a vacancy created by resignation, death, removal or judicial adjudication of mental incompetence shall be the balance of the unserved term of his or her predecessor.

Subject to Civil Code §5105, all Candidates for the Board must meet the following qualifications:

- a. The Candidate must be an Owner. If title to a separate interest is held by a legal entity, such entity may appoint a natural person to serve or vote on such entity's behalf by delivering evidence of an appropriate written appointment to the Association;
- b. The Candidate must be current in the payment of all regular and special assessments. For the purposes of these election rules, "current" means no regular or special assessment is past due by more than thirty (30) days, or such period of time as is specifically defined in the Association's collection policy;
- c. The Candidate may not hold a joint ownership interest in the same separate interest as any other candidate or incumbent director; and
- d. The Candidate is not eligible to run if the Association is aware or becomes aware of a past criminal conviction that would, if the Candidate were elected, either prevent the Association from purchasing the fidelity bond coverage required by Civil Code §5806 or terminate the Association's existing fidelity bond coverage.

5. **Director Requirements:** To remain qualified to serve on the Board of Directors, an Owner who has been elected to the Board of Directors must:

~~a. Be current in the payment of all regular and special assessments;~~

- a. Meet each and every of the requirements set forth immediately above to run as a Candidate; and
- b. Comply with all state and federal labor laws with respect to board members, committee members, vendors, the property manager and staff, and any other persons associated with or retained by the Association.

6. **Nominations:** Nomination for election to the Board may be made from any qualified Member. Any Member may nominate themselves as a Candidate. Every qualified Member ~~returning~~ submitting a ~~candidate form~~ nomination by the deadline established in any candidate solicitation shall be included on the ballot and in any associated ballot materials. Nominations may also be made from the floor at the annual meeting. However, if the association opts to use electronic secret balloting for any particular vote, then nominations from the floor are prohibited.

7. **Ballot Materials:** Every Candidate and Member shall have equal access to the Association mailings, newsletters, and website during a campaign, if any such access is provided, for the publication of viewpoints reasonably related to any issue presented for membership vote.

- a. **Content**: The Association does not edit or redact any content provided by a Candidate or Member. The Candidate or Member creating such content, and not the Association, is responsible for any published statement.
 - b. **Limitation on Publication Space Made Available**: So long as each Candidate and/or Member is provided the same opportunities for publication, the Association may restrict the availability of any publication by limiting the printing space made available or the number of words that will be included from each Candidate or Member included in the publication. In the absence of ~~more restrictive~~ **any other** limitations adopted by the Board for any particular matter, each Candidate and/or Member shall be limited to no more than 350 words for any one publication. The Board may, in its sole discretion, present a candidacy questionnaire with questions for all interested Candidates and/or Members to complete. If such a questionnaire is provided, then the Association will only print the answers to such questions and may impose a limitation upon the number of words for the response to any question presented.
8. **Availability of Meeting Space**: Access to common area meeting space shall be made equally available, at no cost, to all Candidates and/or Members desiring to use such space for any reason reasonably related to a membership vote. The Association may meet the requirements of this section by hosting a “Meet the Candidates Night”, or other such special meeting, so long as every Candidate and/or Member is provided with an equal opportunity to participate in the event.
- ~~9. **Candidate Registration List**: Pursuant to civil code the name and address of every candidate shall be maintained on a Candidate Registration List and retained with election materials for such period as is required by law.~~
9. **Ballot Distribution**: A ballot shall be distributed to every Member reflected in the Association membership list on the date that ballots are distributed. Replacement ballots will be provided upon request to anyone who was a Member as of the date when ballots were distributed. The Association shall not deny a ballot to a person with general power of attorney for a Member. A ballot submitted by a person with general power of attorney for a Member, if valid and returned by the applicable deadline, shall be counted by the Association. At least thirty (30) days prior to any election, the Inspector(s) of Election shall deliver or cause to be delivered: (1) a ballot to each Member reflected on the voting list; **and (2) along with** a copy of these election rules. Delivery of these election rules may be accomplished by posting them on an internet website and including the corresponding internet website address, in at least 12 point font, the phrase: “The rules governing this election may be found here:”.
10. **Electronic Secret Ballot**: If the Association has elected to utilize electronic secret ballots Members may change their preferred method of voting from electronic secret ballot to written secret ballot or from written secret ballot to electronic secret ballot no later than ninety (90) days before an election. Electronic secret ballots shall contain the same list of items being voted on as

written secret ballots. If the Association elects to use opt-out electronic voting then: **OPTING OUT OF ELECTRONIC VOTING:** The Association shall mail a written secret ballot only to a member who has opted out of voting by electronic secret ballot or for whom the Association does not have an email address required to vote by electronic secret ballot. Alternatively, if the Association opts to use opt-in electronic voting then: **OPTING INTO ELECTRONIC VOTING:** The Association shall send an electronic secret ballot only to a member who has opted into voting by electronic secret ballot. The Association shall maintain a voting list identifying which members will vote by electronic secret ballot and which members will vote by written secret ballot. Depending which the Association elects to use, the Association shall include information on the procedures to either opt out of **OR** opt into voting by electronic secret ballot in the annual statement prepared pursuant to Civil Code section 5310. Members voting by electronic secret ballot shall provide the Association with a valid email address.

11. Proxies: Proxies are not permitted.

12. Inspector(s) of Election: Prior to the presentation of any issue to the Members for a membership vote, the Board may appoint one (1) or three (3) Inspector(s) of Election. In the absence of a specific appointment by the Board, or in the event that an appointed Inspector is unable or unwilling to serve, then the Members in attendance at any duly held meeting of the Members at which a quorum is present may elect an Inspector or Inspectors to serve.

Any Inspector(s) of Election must be an independent third party. An independent third party may not be a person, business entity, or subdivision of a business entity who is currently employed or under contract to the Association for any compensable services other than serving as an Inspector(s) of Election. An Inspector may not be: (1) a Director; (2) a Candidate; (3) a Director's relations; or (4) a Candidate's relations.

The Inspector(s) of Election may appoint and oversee additional persons to verify signatures and to count and tabulate votes as the Inspector(s) of Election deem appropriate, provided that the additional persons satisfy the eligibility requirements for service as an Inspector of Election. Pursuant to Civil Code §5120(c), no person may review any tally sheet before the count, including expressly any member or management.

In the absence of a more specific determination by the Inspector(s) of Election, the Association's management company shall prepare and retain the association election materials ~~as an association record~~ (i.e., the candidate registration list, voter list, ballots, signed voter envelopes, and any proxies). for such period of time as is required by law.

Inspector(s) of Election shall perform all duties impartially, in good faith, to the best of their ability, as expeditiously as practical, and in a manner that protects the interest of all Members of the Association.

~~Pursuant to Civil Code §5200, returned ballots, signed voter envelopes, the voter list of names, parcel numbers, voters to whom ballots were sent, and the candidate registration list shall be available for inspection as an “association election record”. In accordance with Civil Code §5125, the sealed ballots, signed voter envelopes, voter list, and candidate registration list shall at all times be in the custody of the Inspector or Inspectors of Election, or at a location designated by the Inspector or Inspectors, until after the tabulation of the vote.~~

~~The Association and/or the Inspector(s) of Election shall not distribute lists, or other documentation or information, describing who from the membership of the Association has or has not voted in an election, and said information shall not be distributed to any Member of the Association, including Candidates, until after the election is complete.~~

~~The Association and/or the Inspector(s) of Election shall not distribute lists indicating when a particular ballot was received by the Inspector(s) of Election and/or the Association. Confirmation that a Member’s ballot has or has not been received, and the date received, may be communicated to that requesting Member only.~~

13. Meeting Conduct: Any counting of ballots shall be done at an open meeting of the membership or the Board of Directors. Any Candidate or Member may observe the count, but shall stand at least five feet away from the Inspector(s) of Election. No person may harass, cajole or otherwise interfere with the Inspector(s) of Election while the count is taking place. Persons not specifically authorized to do so may not touch any secret ballot or other election materials. All ballots will be made available for inspection by any Candidate or Member during regular business hours at the Association’s management office once the meeting is concluded. Any person violating this section may be asked by the Inspector(s) of Election or the meeting chair to leave the meeting to prevent further disruption.

14. Election of Directors by Acclamation: Notwithstanding anything set forth in these rules, California Civil Code Section 5100, or any provision of any of the Association’s governing documents, if, as of the deadline date for submitting nominations for election of Directors, the number of qualified candidates is no more than the number of positions on the Board of Directors to be filled as determined by the Inspector(s) of Election, the Association may, but is not required to, consider the qualified Candidates elected by acclamation if all of the following conditions have been met:

- a. The Association has held a regular election of Directors in the last three (3) years (the three-year time period shall be calculated from the date the ballots were due in the last full election to the start of voting for the proposed election);
- b. The Association provided individual notice of the election and the procedure for nominating candidates as follows:
 - i. Initial notice at least ninety (90) days before the deadline for submitting nominations, which initial notice must include the following:

1. The number of seats on the Board to be filled at the election;
 2. The deadline for submitting nominations;
 3. The manner in which nominations can be submitted; and
 4. A statement informing members that if, at the deadline for making nominations, there are no more qualified Candidates than there are Director seats to be filled, then the Board may, after voting to do so, seat the qualified Candidates by acclamation without balloting.
- ii. A reminder notice between seven (7) and thirty (30) days before the deadline for submitting nominations, which notice must include the following:
1. The number of seats on the Board that will be filled at the election;
 2. The deadline for submitting nominations;
 3. The manner in which nominations can be submitted;
 4. A list of the names of all of the qualified Candidates to fill the Board seats as of the date of the reminder notice; and
 5. A statement reminding Members that if, at the close of the time period for making nominations, there are no more qualified Candidates than there are Director seats to be filled, then the Board may, after voting to do so, seat the qualified Candidates by acclamation without balloting (this statement is not required if, at the time the reminder notice will be delivered, the number of qualified candidates already exceeds the number of Board seats to be filled).
- c. The Association provides, within seven (7) business days of receiving a nomination, a written or electronic communication acknowledging the nomination to the member who submitted the nomination.
- d. The Association provides, within seven (7) business days of receiving a nomination, a written or electronic communication to the nominee, indicating either of the following:
- i. The nominee is a qualified Candidate for the Board; or
 - ii. The nominee is not a qualified Candidate for the Board, the basis for the disqualification, and the Association's internal dispute resolution procedure (California Civil Code Section 5900 *et seq.*) by which the nominee may appeal the disqualification.
- e. The Association may combine the written or electronic communication described in c. and d. above into a single written or electronic communication if the nominee and the nominator are the same person.
- f. The Association permits all candidates to run if nominated, except for nominees disqualified for running as allowed or required pursuant to Paragraph 4 above.
- g. The Board votes to consider the qualified candidates elected by acclamation at a Board meeting for which the agenda item reflects the name of each qualified Candidate that will be seated by acclamation if the item is approved.

Join Us for a Trailer Familiarization Day! Location: Nellie Gail Ranch Equestrian Center
Date: July 26, 2026 • **Time:** 2:00 PM – 4:00 PM **Cost:** Free

Do You Have an Emergency Plan for Your Horse? Or better yet, is your horse prepared to follow that plan?

What Can You Do to Prepare?

- If you don't own a horse trailer, connect with neighbors or professional haulers to ensure you have several options when an urgent, unexpected situation arises.
- Practice trailer familiarization in a calm, low-pressure environment so that when the unexpected happens, you and your horse are ready.
- Having issues? Connect with a local horse trainer for guidance and support on how to properly train your horse.

Tips for Familiarizing Your Horse with a Trailer

1. Start with Basic Groundwork

Before introducing the trailer, your horse should:

- Lead willingly
- Stop and back up on cue
- Remain calm when asked to stand

These basics build trust and communication—key ingredients for successful loading.

2. Make the Trailer a Friendly Place

Park the trailer in a familiar area and leave it open. Let your horse:

- Approach at their own pace
- Sniff and explore
- Associate it with positive experiences such as hay, treats, and rest
- Stay calm and relaxed while you handle them—horses can sense your stress or uncertainty
- Avoid being forced into the trailer; curiosity is your best ally

3. Use Positive Reinforcement

- Apply gentle forward pressure with the lead rope. The moment your horse steps forward—even one step—release the pressure and reward them. This teaches them that moving toward the trailer is the correct response.
- Patience is key. Progress may come one hoof at a

time.

- Celebrate each success: One foot in? Reward. Two feet? Reward again. Standing quietly? Big reward.
- Short, positive sessions build confidence much faster than long, stressful ones.

4. Loading Is Only Half the Lesson

Your horse should also learn to: Stand quietly inside

- Stand quietly inside
- Wait for cues before exiting
- Back out slowly and calmly

This helps prevent rushing and reduces the risk of injury.

Taking the time now to familiarize your horse with a trailer and practice in a relaxed setting can save precious minutes when it matters most.

Several local residents and professional haulers have volunteered their time and trailers to help horses become more comfortable and confident with trailer loading.

Bring your horse and join fellow community members for a fun, supportive, no-pressure Trailer Familiarization Day designed to build confidence and valuable emergency preparedness skills.

For questions, please contact: **Joanna Schielein**
Joanna@ocequine.com



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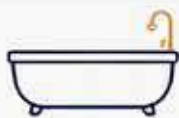


Modernize your home
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From design guidance to finished construction, we create beautiful, functional kitchens and bathrooms with clear planning and quality craftsmanship—from start to finish.



Kitchen
Remodeling



Bathroom
Remodeling



Design
Guidance



Quality
Construction



WHY HOMEOWNERS CHOOSE US

- ✓ Full-service remodeling
- ✓ Clear communication
- ✓ Quality craftsmanship
- ✓ One team from start to finish

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We help Nellie Gail Ranch homeowners create timeless kitchens and bathrooms. Ask about select local project references to see examples of our completed work in the neighborhood.



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SCAMS HAVE GONE HIGH-TECH

What Every Nellie Gail Resident Should Know About Today's Fastest-Growing Fraud Threats

By The Security Committee

Not long ago, spotting a scam was relatively easy. Fraudulent emails were riddled with spelling errors, suspicious callers were easy to identify, and most scams followed predictable patterns.

Today, that has changed.

Artificial intelligence, social media, and sophisticated cybercrime networks have transformed fraud into a multi-billion-dollar industry. Modern scams are polished, personalized, and increasingly difficult to detect. In many cases, victims are intelligent, educated individuals who simply encountered a scam designed specifically to bypass their defenses. The question is no longer whether scammers are targeting you.

It's whether you'll recognize the attempt before it's too late.

The Rise of AI-Powered Fraud

One of the most concerning developments in recent years is the use of artificial intelligence by criminals. Voice-cloning technology can now replicate a person's voice from just a few seconds of audio. Fraudsters have used AI-generated voices to impersonate family members, claiming to be in an emergency and urgently

needing money. AI can also create convincing emails, text messages, photographs, and even video content that appear authentic. The result is a new generation of scams that look and sound legitimate.

Community Safety Tip: Consider creating a family "safe word" that can be used to verify identity during unexpected emergency calls. It is a simple step that can prevent a costly mistake.

Why Scams Work

Most successful scams do not rely on technology. They rely on human behavior. Fraudsters understand that people are more likely to make mistakes when they feel rushed, frightened, excited, or concerned for a loved one.

Warning Signs to Watch For

- Urgent requests for money
- Threats involving accounts, taxes, or legal action
- Requests for gift cards or wire transfers
- Unexpected links or attachments
- Pressure to keep conversations secret
- Requests for passwords or verification codes

If someone insists that you act immediately, that alone should raise suspicion.

The Most Common Scams in 2026

Package Delivery Texts

A text message claims there is a problem delivering a package and asks you to click a link. The link often leads to a fake website designed to steal personal information or credit card details.

Bank Impersonation Calls

Criminals can make a call appear to come from your bank's actual phone number. Victims are often



persuaded to provide account credentials or transfer funds to a supposedly “safe” account.

Romance and Investment Scams

Scammers build trust through online relationships over weeks or months before introducing investment opportunities or requesting financial assistance.

Grandparent Scams

A caller pretends to be a grandchild or family member facing an emergency and urgently needing money.

Cryptocurrency Fraud

Promises of guaranteed returns, insider opportunities, or celebrity-endorsed investments remain among the fastest-growing fraud schemes nationwide.

Five Habits That Offer the Best Protection

Slow Down

Urgency is the scammer’s greatest weapon. Give yourself time to think before responding.

Verify Before Trusting

Contact companies, banks, and family members using known phone numbers—not information provided in a suspicious message.

Use Multi-Factor Authentication

This simple security feature can stop many account takeovers, even if a password is compromised.

Protect Personal Information

Never share passwords, verification codes, Social Security numbers, or banking information unless you initiated the interaction.

Trust Your Instincts

If something feels unusual, investigate further. A healthy level of skepticism remains one of the most effective fraud prevention tools available.

FRAUD PREVENTION QUICK CHECK

Before clicking a link, sending money, or sharing information, ask yourself:

- Did I verify who is contacting me?
- Am I being pressured to act immediately?

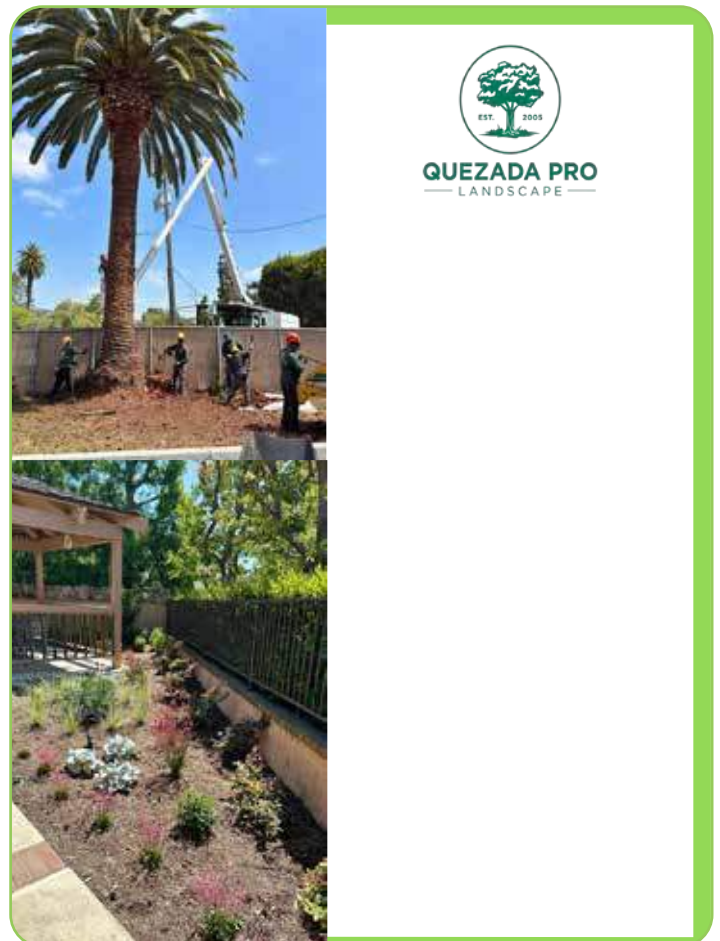
- Have I independently confirmed the request?
- Would I make the same decision after taking time to think about it?

If the answer raises any concern, stop and verify before proceeding.

A Final Thought

Technology will continue to evolve. So will the criminals who seek to exploit it. Fortunately, the most effective defense remains remarkably simple: pause, verify, and think critically before acting. In an era of artificial intelligence and digital deception, caution is no longer optional –it is an essential life skill. The few moments spent verifying a request today may save thousands of dollars and countless hours of frustration tomorrow.

Trust is valuable. Verification is essential.





MEMORIAL DAY WEEKEND HALF MARATHON, 5 AND 10 K

- by Karen L. Robbins

Memorial Day, Monday, May 24 At 6:00 AM, streams of runners arrive as race registration and packet pickup buzz with activity. As I approach the stage, I spot Grand Marshal Red Ramos standing near the start line with his wife, Krista, and their children. Each proudly wears a race shirt and bib, ready to run.

"Good morning!" Red beams. I ask how they slept.

"We're ready!" he says, hopping between his Good leg and prosthetic. Krista laughs as she wraps her arms around their son and daughter.

"I'm impressed," I tell her. "All of you are doing the race!"

Events move quickly after that. Race Emcee TC Carson, a veteran with a booming voice and congenial humor, calls the Grand Marshal to the stage. The Color Guard arrives, the National Anthem is sung, and with the sound of the horn, Laguna Hills' annual Memorial Day Half Marathon, 10K, and 5K runners surge from the gate.

Marine veteran Sgt. Michael Spivey stands beside me wearing his familiar grin.

"Let's let the fast runners go first," he says. "We can catch up behind them."

I agree, and after the crowd thins, we step onto the 5K route. Michael deployed to Afghanistan in 2010 with the Darkhorse Marines, whose 25 tribute banners now line the course. During that deployment, he was injured by an IED blast and ultimately lost his left arm below the elbow.

Michael served as the City's 2016 Race Grand Marshal and has returned every year since with his wife, Kris, to walk the race. This year, her work schedule kept her home, so it is just the two of us. As we walk, he

fills me in on the past year's events. His optimism is contagious, and the miles pass quickly.

At the finish line, I step aside to film as he beams, waves, and crosses the line. From there, we head to the Expo and the Team Darkhorse booth.

THE EXPO

Spread across the soccer fields next to the Laguna Hills Community Center are booths, food vendors, games, and displays where runners and spectators gather until the event concludes at 11:00 AM.

At the far end stands the impressive Team Darkhorse display. Behind it hang the Battalion Darkhorse banner, an American flag, and two Marine Corps military vehicles staffed by active-duty Marines who volunteered their time to participate.

Under four tents are smaller versions of the tribute banners, along with biographies of each Marine. Visitors often spend several minutes reading their stories and learning about the young men who gave their lives in service to our country. Alongside the Afghanistan tributes are memorials to Darkhorse Marines killed in action during deployments to Iraq.



The display serves as a reminder of what Memorial Day is truly about—remembering and honoring those who made the ultimate sacrifice. While their sacrifices can never be repaid, what we can do is live honorable lives worthy of their example. **Semper Fi.**

THE PRESENTATION GRAND MARSHAL RED RAMOS

At 9:00 AM, Councilman Joshua Sweeney invites Grand Marshal Redmond Ramos to the finish-line stage for recognition. Team Darkhorse members, Gold Star families, active-duty service members, veterans, and runners gather to hear him speak. Nearby, his daughter spins a hula hoop while Krista prepares to record his remarks. A few weeks earlier, Red had asked, “What should I say? How long should my speech be?”



Our answer was simple: “Just be yourself. Share your reflections on the day.”

Red smiles and waves to the crowd as Councilman Sweeney presents him with a City Plaque of Recognition. Team Darkhorse Board Member Evan Gost then presents him with a symbolic key to the Surf & Sand Resort, courtesy of the hotel’s owners. When Red begins speaking, he reflects on finding a gray hair and noticing the first signs of aging. Then he looks at the tribute banners and realizes the 25 Marines honored there will never have that privilege. They will never grow old. The thought humbles him and reminds him to be grateful.

“These Marines were more than uniforms,” he says. “They were young men with talents, passions, dreams, and futures.”

As he speaks, I notice the family of Lance Corporal Irvin Ceniceros standing nearby—his parents, sister, nieces, and nephew listening closely.

Red encourages us to live fully, live gratefully, and never take life for granted. Most importantly, he reminds us never to forget the young men who chose to serve their country and, in doing so, sacrificed their own futures.

Looking again at the Ceniceros family, I think about the years that have passed. When the tribute banners were first raised in 2014, Irvin’s nieces were just 4 and 8 years old, and his nephew was 2. Today, the oldest niece has earned a bachelor’s degree in dental hygiene, the younger niece has graduated high school and is heading to college, and the now 12-year-old nephew won his age division in the race.

Each year, this family travels from Mexico and Arkansas to honor their son, brother, and uncle and to be among people who remember him.

We are grateful for them. We are grateful for our city, our volunteers, and our supporters, all of whom help ensure these sacrifices are never forgotten and were not made in vain.



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Nellie Gail Garden Group

By Kase Rogers.

One of the greatest advantages of gardening in Southern California is the freedom to grow a wide diversity of plants and create landscapes that reflect our own personal style and priorities. Our Mediterranean climate allows homeowners to design everything from traditional manicured gardens to drought-tolerant xeriscapes, productive orchards, tropical retreats, and pollinator-friendly habitats.

Over the years, our garden group has explored many different landscape styles that thrive in our community. Some homeowners prefer balanced gardens filled with California native plants that support bees, butterflies, and other pollinators. Others focus on growing fruit trees and subtropical plants that flourish in our mild climate. Figs, bananas, mangoes, loquats, cherimoyas, and various cultivars of sapote can all be grown successfully here. Citrus also performs exceptionally well throughout our Laguna Hills community.

Many people enjoy a manicured front yard while creating a backyard orchard for fresh fruit production. Others have embraced xeriscape landscaping using drought-tolerant succulents, cacti, gravel pathways, and low-water plantings to conserve water while still creating beautiful outdoor spaces. One of the wonderful aspects of living in Nellie Gail Ranch is that we truly have the ability to grow almost anything we desire.

Our area can also support apples, pears, cherries, apricots, peaches, nectarines, plums, and pluots. Pluots and nectar plums are hybrid fruits developed from combinations of plums, apricots, and peaches, creating entirely new varieties for both home gardeners and commercial growers. One well-known example is the Spice Zee Nectar Plum.

When selecting fruit trees, it is important to understand that some varieties perform better in our climate than others. Chill-hour requirements, pollination needs, rootstock selection, and planting location all influence long-term success. Some pluot varieties, such as Dapple Supreme, require fewer chill hours and are better suited to our warmer winters. Many plums and pluots also require another compatible variety nearby for cross-pollination. Multi-graft "fruit salad" trees can be an excellent option for smaller yards because they combine several compatible varieties on a single rootstock while helping with pollination at the same time.

Gardening is personal, and every landscape reflects the interests and goals of the homeowner. Some people enjoy formal landscapes with carefully trimmed hedges and lawns, while others prefer fruit trees, pollinator plants, and a more natural ecosystem filled with birds, bees, and seasonal change. Our climate allows room for all of these styles to coexist beautifully within our community. While our climate gives us tremendous flexibility in what we can grow, thoughtful plant selection is still important.



Understanding a plant's mature size, root system, water needs, and long-term maintenance requirements can help prevent future problems for both homeowners and neighboring properties. Fast-growing vines, invasive bamboo varieties, or very large trees planted too close to homes, walls, pools, or property lines can eventually create maintenance and structural issues. Careful planning in the beginning often saves significant pruning, removal costs, and landscape problems later on.

Even popular fruit trees such as avocados should be planted with their mature size in mind. While young nursery trees appear small and manageable, many avocado varieties can eventually reach 30 to 40 feet in both height and width over time. Proper spacing, irrigation, pruning, and thoughtful placement away from structures and neighboring properties can help trees remain healthy and manageable for years to come.

Planning ahead will give you the best outcome for long-term enjoyment of your yard.



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\$20.00



Adult Woolly 6-Panel Cap
Flexfit | 16277_16663421
\$24.00

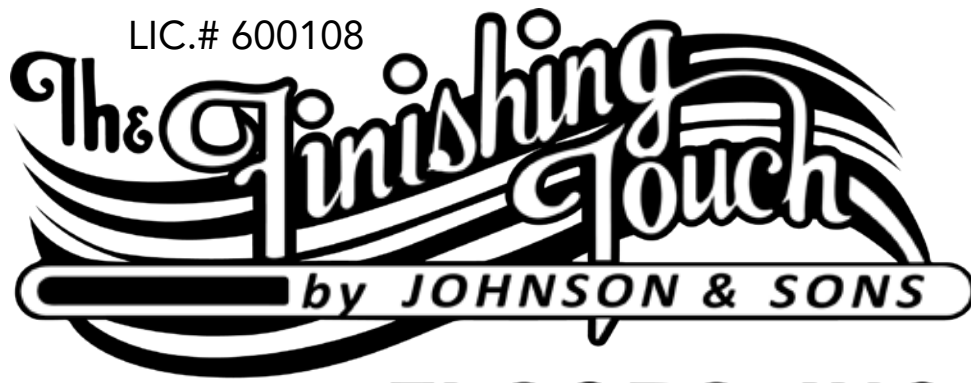


Beach Towel
Port & Company | PT42_16663421
\$36.00



Port & Company Improved Gym Bag
Port & Company | BG970_16663421
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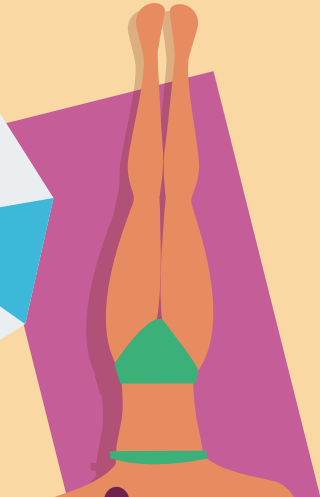
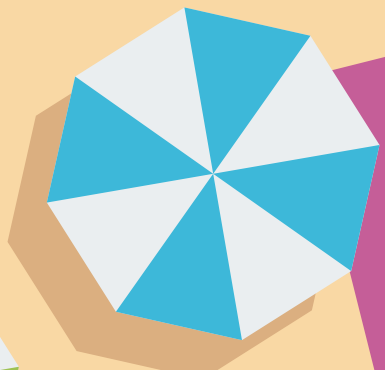

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