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Michael Landon Jr. and Leslie Landon Matthews. Front Cover Photo by Debbie Walton.



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It's 2010! It seems that we greeted in the new millennium just a short time ago, and yet, 10 years have flashed by with plenty going on: Our children and friends' children are now taller than us, reminding us that time has really marched on; and new technologies have evolved so rapidly that the computers, cars and cell phones we used in 2000 are now relegated to the passé heap. But then, thankfully, there are the reliable perennials in our lives – the things that never change year-to-year: the same steady love of our families and friends; the Super Bowl; the sporting rivalry between USC and UCLA; the gorgeous Californian coastline, and our ridiculously-perfect winter days.

Michael Landon, the legendary TV star of **Bonanza** and **Little House on the Prairie** had nine children, two of whom are this area's Michael Landon Jr. and Leslie Landon Matthews. The two were close as children, and the passage of time has only enriched the 'priceless' relationship that their respective families share. We wanted this New Year issue to be about family values, and we couldn't have found better representatives of that in the Landon and Matthews households. Their story is on Pg 44.

Westlake High School's Football Warriors (Pg 10) won the 2009 Marmonte League, and at the time of going to press, their success story had grown: They are now the CIF Southern Section Northern Division Champions. They're a tight, disciplined Band of Brothers who have provided great football to packed home stadiums.

Two teen sensations to watch out for are Hayley Kiyoko (Pg 22) and Kiara Nowlin (Pg 60). Hayley was voted by her graduating classmates at Agoura High School as the person most likely to become famous. Her career has taken off and it's no surprise. Kiara Nowlin recently returned victorious from The World Championships in Russia, winning two gold medals in Tumbling and Double Mini Trampoline.

The 2010 Winter Olympics are coming up in February. We've given you a picturesque feast of the beautiful terrain in Whistler (Pg 90) and The Fairmont Chateau in Whistler still has accommodation available. Book your place and experience the thrill of the Olympics – live. The hospitality in Whistler is incredible and they're pulling out all the stops to insure that you have a fantastic time.

In case any of you thought that 2010 was going to open with doom and gloom, forget that. You can now purchase a beautiful home at Lake Sherwood for around \$1.5 million. That's not a typo so get onto the phone to Stacy Richardson or Keli Dahl (or your favorite Real Estate specialist) and purchase your piece of paradise before the prices jump back up! Seriously, there couldn't be a better time to purchase property than in the next year or two.

We wanted you to know that we are being as environmentally responsible as possible with our printing. We use soy and vegetable-based printing inks with no ozone-damaging alcohol in our fountain solution.

We wish all our readers a better-than-expected start to 2010. Please remember to support our local businesses and hard-working professionals. The value of community support is especially relevant in these times.



Diana Lyle

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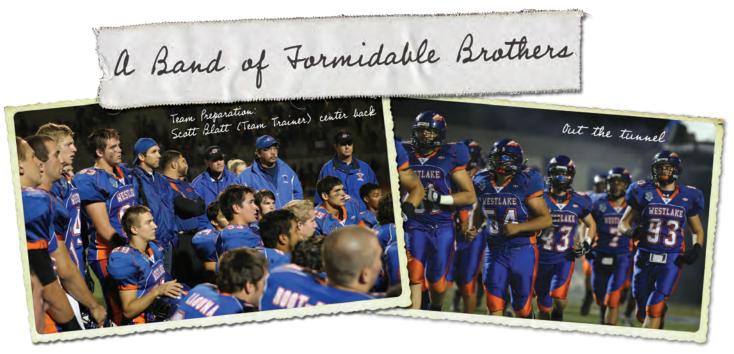
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WESTLAKE WARRIORS



Westlake High School's Football Warriors are a Band of Brothers - and that brotherhood - combined with their tight, disciplined play, has given them an array of weapons that has made the Warriors a formidably-strong team. They've played a perfect 10-0 season, reclaiming the Marmonte League championship for the sixth time this decade. In their final regular season home game against an up-until-then-unbeaten Moorpark team, the Westlake Warriors unleashed a complete-team victory showcase that thrilled the home crowd.

STORY BY DIANA LYLE • PHOTOGRAPHY BY ACTIONPHOTOS.NET



Head coach, Jim Benkert, who's been with the Warriors for 21 years, says, "Our goal is always to win the Marmonte League Championships and to make a run at the CIF title. We've achieved that and I couldn't be more proud of this team. This is a tough game for tough guys who are tested in so many ways – beyond the games. They put in hundreds of hours of practice in order to be thoroughly prepared. Oftentimes that's in temperatures of 100 degrees during the summer. It takes a tough guy to commit to that schedule and to work as hard as they've worked." Asked what he believes are the key strengths of the team, he says unhesitatingly, "They're a Band of Brothers – from the last guy to the first. We have 55 team members who all work together, and each is as important as the next."

The 'Band of Brothers' team name comes from the 101st Airborne Division in World War II. Made up of a lot of football players, the division was renowned for their brave action during the famous Normandy Landings. They banded together like brothers and really took care of each other. Benkert says, "This year's football team came from nowhere and I don't think anybody thought that they were going to achieve much. But, like the 101st Airborne Division back in World War II, they've banded together – like brothers – and now they're enjoying the successes that have come from that unity."

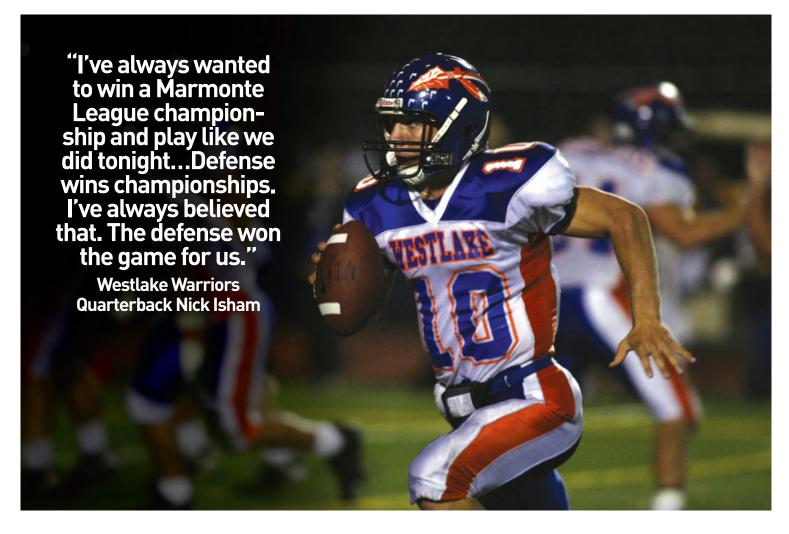
Nick Isham, the Westlake Warriors' quarterback said after the team's tenth runaway victory, "I've always wanted to win a Marmonte League championship and play like we did tonight......Defense wins championships. I've always believed that. The defense won the game for us." Nick Isham's performance is impressive. In the win against Moorpark, Isham displayed the scope of his abilities – performing as

well on defense - by intercepting a pass in the fourth quarter to set up a 2-yard scoring run – increasing Westlake's lead to 31 – 7 in the last 4 minutes of the game. This season, he has completed 75.5 percent of his passes for 1,607 yards and 23 touchdowns with two interceptions, and he has scored 8 touchdowns. Asked whom he looks up to in football as a guiding light, he answers, "Definitely Drew Brees from the New Orleans Saints."

Tavior Mowry, the team's running back, says with passion, "Football to me is not only about playing with friends, but it feels like they are my family." His strong belief in the power of team effort was emphasized when he said, "Our offensive line is great at opening up all the holes – especially when we're up against a good defense." Mowry's professional football mentor happens to be Darren Sproles (of the San Diego Chargers), a player who's known for his big-hearted efforts.

Nelson Spruce - another key strength in the Warriors' weaponry – is proving to be Isham's favorite passing target in his role as wide receiver. Spruce's efforts, including an 80-yard touchdown reception in the game that clinched the Marmonte League, has cemented his reputation as one of the team's most fearless and reliable players. Fully aware of the power of a fast-scoring start - early in a game - Spruce says, "It sets the tone and gets the momentum going". Asked what he enjoys most about football, Spruce responds, "It's a great feeling playing the game. It brings out your competitiveness." His favorite professional player is Troy Polamalu of the Pittsburgh Steelers.

John Stuart and Justin Solis are another two, committed rising stars in the team. Stuart says, "I really like football and the team aspect. On Friday nights we get into 'the zone' and it's such fun to play." Solis





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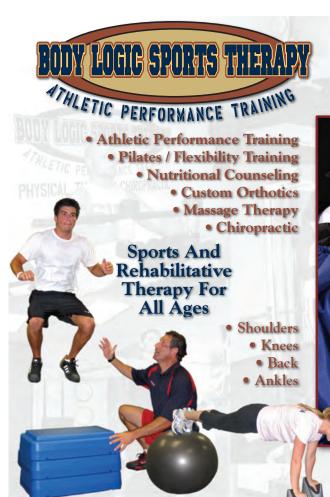
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Maria Shriver's Inspirational Leadership

The Women's Conference By Lesley Whitaker

alifornia's First Lady, Maria Shriver, has established the nation's most dynamic and inspirational forum for women: **The Women's Conference**. What has fast become known as 'The Conference with a Conscience', Maria Shriver and Governor Arnold Schwarzenegger host this nonpartisan, nonprofit organization that has become so powerful that in July 2009, a new website was launched to accommodate the conference's growth. Furthermore, the October 2009 annual conference was extended to two days because of its soaring success. 25,000 highly-motivated attendees gathered in Long Beach - fully absorbed as they listened to world leaders who have forged change and progress in the most positive ways.



Among the respected speakers that joined Maria Shriver were world-renowned entrepreneur, Sir Richard Branson; Katie Couric - anchor and managing editor of the The CBS Evening News; Elizabeth Edwards, Dr. Jane Goodall, who is a U.N. Messenger of Peace; David Gregory, Valerie B. Jarrett, Caroline Kennedy, Alicia Keys, Annie Leibovitz, Olympic swimmer Dara Torres, and former Secretary of State, Madeleine Albright.

Maria Shriver approaches The Women's Conference as a place for one-in-a-lifetime conversations and news-making moments that combine the world's most authentic and influential voices in discussions about issues that matter most to women. "The goal of The Women's Conference is to

transform women inside and out – and then empower them to help transform our world as Architects of Change," says Shriver. "We encourage women to pass on the wisdom, lifelessons and the practical tools they have learned to empower other women to see themselves as capable of making a difference in the world."

Shriver has created groundbreaking programs and initiatives that educate, enlist, empower, connect and honor people who are what she calls 'Architects of Change'. From day one, Shriver made the position her own by combining her journalist's eye for the needs of real people, with a deeply-ingrained passion for service and activism, and a creative entrepreneurial spirit and vision that embraces bold ideas.



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Shriver says, "When last year's Women's Conference sold out in just a couple of hours, it hit me that something profound was going on with women. We'd program a workshop on caring for aging parents, and it was standing-room only. We'd bring in speakers to talk about how to start up a business, and the rooms were packed. We couldn't book enough sessions on empowerment, activism, and spirituality. All of them were filled, and people were asking for more......We decided that we needed to learn some new, hard facts about today's American woman. Who is she? How does she live? What does she think? What does she earn? What are her politics? How does she define power? How does she define success? What does she think of marriage? What does she really think of men? How does she want to live her life moving forward?"

The Shriver Report: A Woman's Nation Changes Everything – breaks new ground by taking a hard look at how

women's changing roles are also affecting our major societal institutions; our government, businesses, religious and faith institutions, educational system, the media, and even men and marriage. It's an examination of how all these parts of the culture have responded to one of the greatest social transformations of our time.

Madeleine Albright, David Gregory, Amy Holmes, Claire Shipman, Valerie B. Jarrett

Shriver strikes a poignant, personal note with these words: "It's in this new world that I'm raising four children. I'm trying to teach my boys to understand that the women in their lives will work and will have independent minds. I'm trying to teach them not just how to hold the door open, but how to do their own laundry and make their own mac and cheese. I'm also trying to teach my girls how to advocate for themselves, be smart about their finances – and to look – not for a savior – but for a loving, supportive, open-minded partner."

This year's prestigious Minerva Award recipient was Agnes Stevens, a Malibu resident who created 'Meals on Wheels'. And after that high point, 25,000 inspired people emerged from two powerful days.

For ongoing information, visit The Women's Conference's dynamic website. www.womensconference.org

















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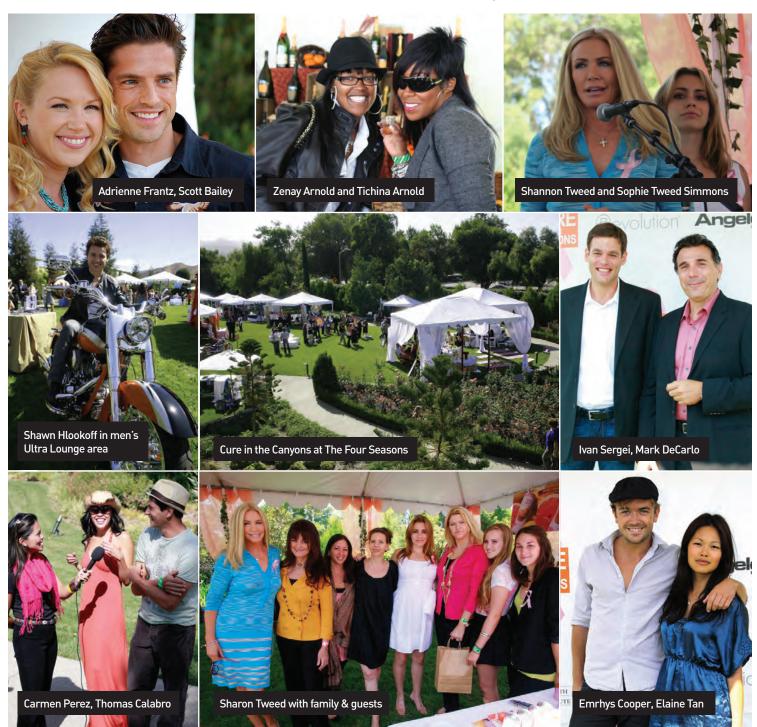
Scenearound

Cure in the Canyons III

Stars Kick Off Breast Cancer Awareness Month at Lux-Fest to Support Breast Cancer Research **Photography by Erik Fischer, Andre Cohen, Fitz Carlile & Rebecca Turk**

Cure in the Canyons III, the luxury-fest for breast cancer research, took place on October 4th at Four Seasons Hotel Westlake Village. Celebrities, survivors, and attendees enjoyed treatments, spa services, and live entertainment set between sequoia trees and cascading waterfalls. It was an afternoon filled with beauty, wellness, epicurean treats and fashion to raise funds for innovative medical and clinical breast cancer research. Included are California research at USC/Norris Lee Breast Center, USC/Norris Comprehensive Cancer Center, and Michael Press, MD. PhD. and National Researchers.

For further information on "Cure in the Canyons" please visit www.cureinthecanyons.com.







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Hayley Kiyoko's Rising Star

ayley Kiyoko – otherwise known as Hayley Alcroft – exudes all the positive attributes of a healthy teenager: she's happy, vital and sensibly grounded with genuinely good friends and supportive parents. However, she's not your average 18-year-old. She's a one-in-a-million package of talent whose 2009 senior classmates at Agoura High School voted 'the person most likely to be famous'. Their vote was resoundingly affirmative.

Hayley's gravitation towards the performing arts began as a toddler. Her friends would come over to play and she would round them up into girl groups - choreographing their debut performances. She laughs, "I would take the choreography from the 'Spice Girls' and we would prepare shows for our parents on the weekends." In 7th Grade, Hayley became inspired by the Gap commercials and knew that she had what it took to succeed. So instead of asking for the usual Christmas gifts, she asked her parents for an agent. From there the auditions began and her star was discovered.

"I loved high school – being surrounded by supportive friends while being given the opportunity to host talent shows and choreograph dance teams and pep rallies."



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But it's hardly surprising when you consider Hayley's DNA. Her mom, Sarah Kawahara, is a famous ice-skater who choreographed the opening and closing ceremonies of the 2000 Salt Lake Winter Olympics. She's won two Emmys and as Hayley puts is, is considered "a goddess in ice-skating circles". Dad, Jamie, is one half of the well-known comedy duo 'Mack and Jamie'. He recently became Executive Director of the Las Virgenes Education Foundation, and was voted 'Citizen of the Year' by the Westlake Village City Council.

Despite doing on-going commercials throughout her high school years, Hayley's career really began to explode in 2008 when she landed the coveted role of *Velma* in *Scooby Doo*. She jetted off to Vancouver for

7 weeks of intense shooting, and thrived on the demands. "The schedule was intense; we were working 13-hour days but I loved every second of it", Hayley enthuses.

Of course Hayley's life changed dramatically in that year. She missed 85 days of school in her junior year which meant that she had to become an 'independent study' scholar to accommodate the demands of her burgeoning career. However, despite the fact that she only attended school once a week, she went on to graduate with a 3.8 GPA while still immersing himself in as many high school activities as possible. She says, "I loved high school – being surrounded by supportive friends while being given the opportunity to host talent shows and choreograph dance teams and pep rallies." One can only imagine how much Hayley would pack into a day if there were more than 24 hours available. She moves, moves, moves, moves.......

Fast establishing herself as a talented musician, song-writer, singer, actress and dancer, Hayley's résumé in the past 12 months has sky-rocketed. After a nation-wide search three years ago, she was cast in the all-girl group, *The Stunners*. The group has created enough impact for Sony Columbia Records to sign them



up, and Lionsgate has given them a television development deal. A 5-song EP has been released on iTunes with Hayley co-writing one of the songs, 'We Got It'. *The Stunners* have also just released a music video with a single entitled 'Dancing Around the Truth'. Check it out on *You Tube*. They did a spot on *The Hills*, and Extra TV's heart-throb, Mario Lopez, recently interviewed the girls after their live TV performance.

The list of accomplishments goes on: Hayley has just shot a Disney Show, 'Wizards of Waverly Place', which you can see on the Disney Channel. And believe it or not, Hayley plays in another band called 'Hede', which is a mixed boy/girl group. She's the rockin' lead singer and it's obvious that her band mates really respect her.

And yet, despite the successes and the adulation which might have gone to a less-grounded person's head, Hayley takes the spotlight right off herself and says, "My 16-year-old brother, Thatcher, is amazingly talented at golf and I think he gets overlooked." Big sister, Alysse, lives in New York while pursuing a musical theater career, and Hayley has been accepted into NYU. She says, "I am deferring NYU for a year because there's

so much action going on here, but I definitely view going to college as a very important facet of my education". And her level-headedness she attributes to her parents. "Oh...my parents have taught me the value of staying humble. I have a very healthy relationship with them; we chat a lot and they support me but never drive me."

The drive is definitely in Hayley who knows that her abilities lie in being able to step up on a stage and deliver - powerfully. "I know what I love to do", she says uncomplicatedly, "and I'm so excited about the future." So are we.

www.myspace.com/stunnergroup www.myspace.com/hedetheband You Tube: Hayley Kiyoko Scooby Doo DVDs available nationally





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As proud sponsor of U2's 360 Tour, BlackBerry hosted celebrity guests in their VIP Lounge during the concert at the Rose Bowl in Pasadena, California. Guests mingled and relaxed in the Lounge before taking their seats to enjoy the opening performance by the Black Eyed Peas and then the U2 performance.



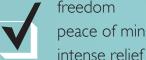




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Scenearound



Actresses Daryl Hannah and Hillary Shepard

Daryl Hannah, a committed environmental consultant and green movement leader, has acted in over 40 films since the age of 11. She's also invented family-oriented games including this latest one, **Liebrary**, which is a co-design with long-time friend, Hilary Shepard. It's a bluffing game where players attempt to create the most believable first line of a book. Says Daryl, "**Liebrary**" was



inspired by an old parlor game that requires a huge library of books in order to play. Hilary and I wanted to create something that was easily accessible and could travel well on vacation." Designed for three or four players, **Liebrary** includes a card catalogue of 350 books separated into five categories including classics, children's books; fiction and non fiction. With rainy winter days ahead, this is a great indoor game.

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Shelene Bryan's Brain Child: Skip1.org

Humanitarianism begins with a Simple Premise: Skip 1 Luxury and You Feed a Child for a Year

he concept – Skip 1 – is uncomplicatedly simple. Skip just one manicure; cappuccino; hair appointment, or the cheese cake that your hips really don't need, and that small sacrifice can change the world – literally. In this case, the change happens to be saving the life of a child. \$US 25 can purchase months of food for a destitute child trapped in a 3rd world country. And why should we care about children in other countries? The answer is simple: Because people who try to alleviate human suffering – don't draw up borders. We're part of a universal human race and suffering is real – no matter where it occurs. It just so happens that the worst of it takes place in wartorn regions and countries where the majority of the population lives way below the poverty line.

Blake (above) in Haiti

Shelene Bryan's story is remarkable. A successful talent agent turned Producer, she'd worked in Hollywood - producing films such as *Dandelion Dust*, starring Mira Sorvino. But she freely admits, "My lens back then was severely limited." Like many good Americans, she signed up - through African Renewal Ministries to feed a child in Africa for \$25 per month. "My husband, Brice, and I have two children, so we decided to sign up for two African children in Uganda - for a mere \$50 per month." As far as Shelene knew, they were supporting child # GBB 8348 and child # GBA 8453.

But curiosity got the better of the always-energetic Shelene. She says, "I had this burning need to find out if GBB 8348 really existed, or if this whole thing was just another one of those schemes

PortraitsofCompassion

where the money ends up in some Dictator's bank account." So, Shelene hopped onto an airplane and flew to Uganda – unannounced. She found her way to a village named Gaba, near Lake Victoria, and said, "Hi, I'm from America and I'm looking for this child." She showed the local lady the pictures and the numbers.

Two miles later, Shelene arrived at the door of her beneficiary's hut. Omega was the little girl who bore the ID GBB 8348. Her hut door was covered with a tattered-looking sheet. When Shelene pulled back the sheet and went inside, a child darted towards her with her arms wide open, saying "mzungu" (white person in the local dialect). She knew exactly who Shelene was and didn't display any fear. Shelene says, "I didn't recognize Omega at first because she had grown since her photo was taken. I said simply, 'I'm Shelene' and Omega replied, 'I know'. I hugged her like I would my own daughter and it was at that moment that it completely hit me that my \$25 a month had a real person attached to it." Shelene went on to tell Omega that she would get her anything she wanted, and Omega replied with a huge smile, "a bed!"

Shelene's eyes light up as she describes the joy she experienced during the rest of her visit. "I felt like Oprah! I took Omega to the stores and with just \$US 20 we were able to purchase a bed, a sheet, a mosquito net, a blanket and new shoes." That's the power of American currency in poverty-stricken countries.

Shelene's life was forever changed on that day. She describes her transformation like this: "I was reduced to my knees, taken out of my comfort zone – and brought face to face with compassion. I made a promise to Omega that I would never forget her or her friends. I would go back to my home in America and advocate for these children. They are victims of AIDS and none of this is their fault. The world was going to know about them!" Shelene continues, "My heart opened up in a way that it had never opened before. I realized that up until that moment, I had been missing heaven by 18 inches. My heart needed to connect with my brain – which was 18 inches away. Love is an action and

I was responsible for what I witnessed."

With that sense of urgency, Shelene returned to California and contacted the Founder of *Children's Hunger Fund*, Dave Phillips, whom she had met in Uganda. The organization operates in 71 countries all over the world (including here in America), but what is particularly impressive about it is that it's been rated by non-profit watch dogs as one of the most cost-effective charities. Less than 1% of all proceeds go into operating costs. 99% goes directly into food distribution worldwide.

In 2003, Shelene decided to found *Skip 1*. She says, "It's a simple as it says. Skip 1 lunch on campus, or your frothy latté; go onto our website - *Skip1.org* – and donate the cost of that lunch or latté. The money then goes directly towards the acquisition and distribution of food and water worldwide. For the month of January 2010, Shelene is asking everyone to skip \$1 and donate it to skip1.org. You set up a free, safe account on the website and 100% of the donations go to the recipients. Not a cent of public funds is spent on administration or paper clips."

Shelene's and Brice's children, Blake (13) and Brooke (10) have become transformed by *Skip I*. Despite Blake's burgeoning success as a child actor (he was in Jurassic Park 111 as Laura Dern's son, Charlie. He also features in the Mc Donald's commercial with Kobe Bryant), he asked his parents if he could go to Haiti with Shelene for his 13th birthday present. Not many children make that kind of unselfish request.

Recently, Sephora teamed up with Glamour Magazine at their 5th Avenue store in New York. Ashley Tisdale was featured giving back to her favorite charity of choice – skip1.org.

Since 2003, Shelene has traveled back to Uganda three times; she's also gone to Lima, Peru, Mexico, the Dominican Republic – and recently she just returned from a Haiti trip – on which her son Blake accompanied her. It's safe to say that Shelene Bryan's life has been changed permanently for the better – and there are many smiling children's faces as a result.

For more information, go to: 🕁 Skip1.org





Portraitsof Power



The Problem of Pakistan's Porous Borders

Al-Qaeda and the Taliban in Pakistan By Christine Seisun

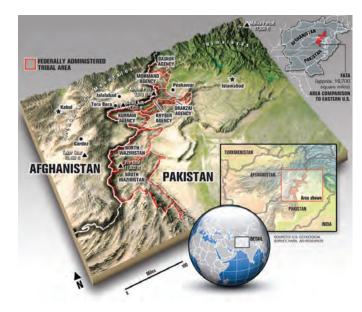
enator John Kerry describes it as "the world's greatest security risk." World-famous cricketer, politician and, due to his high-profile marriage to English heiress Jemima Goldsmith, celebrity Imran Khan calls it home. American Greg Mortensen was nominated for the 2009 Nobel Peace Prize for his work building primary schools for girls in its rural areas. It's a regional powerhouse, a sometimes US ally and more importantly a nuclear power with a growing radical movement. To say that the south Asian country of Pakistan is multi-faceted would be an obvious understatement.

Pakistan's current president, Asif Ali Zardari, was thrust into the limelight after the 2007 assassination of his wife, ex-Pakistani Prime Minister Benazir Bhutto. Following allegations of corruption in the 1990s, Ms. Bhutto underwent self-imposed exile from her home country until her dramatic return to Pakistan in October of 2007. Due to a political amnesty deal afforded to her by then President Pervez Musharraf, Ms. Bhutto - the first woman elected

to lead a Muslim state - was allowed back into Pakistan. Shortly thereafter in December of 2007, Bhutto was assassinated by Al Qaeda at a campaign rally during her third term bid for re-election as Pakistan's head of state. The Pakistani general election was only two weeks away.

The Al Qaeda-linked suicide bomber responsible behind the explosion killing Ms. Bhutto was reportedly trained and financially

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backed by the militant army led by Beitullah Mehsud. Mehsud was the leader of the Taliban umbrella group *Tehrik-i-Taliban* Pakistan, formed as an alliance between various Taliban militant groups in the northwestern region of Pakistan known as Waziristan. He had emerged as a major tribal leader in the volatile and lawless region of the Waziristan area after a power vacuum surfaced following the death of a local leader. While Beitullah Mehsud was killed by American forces in August of 2009 (the exact date is still disputed amongst military sources), his legacy of militant Islam lives on by way of his family members. In fact, much of the South Waziristan zone is unofficially called the "Mehsud Area."

The Waziristan region is known for the warrior-like qualities of

its tribal inhabitants and has long been considered the most anarchic and uncontrollable of the Pakistani regions. It is for many of these reasons that the Pakistani government has formally ceded nearly all official control to local tribal

leaders and it is now known as the Federally Administered Tribal Areas (FATA). The federal government of Pakistan only has nominal control over the area and is merely allowed to enforce the rulings and legislations within FATA. Furthermore, the jurisdiction of the Supreme Court and the High Court of Pakistan does not even extend to the Federally Administered Tribal Areas. The tribal areas have been divided up into seven different agencies with North and South Waziristan being the most infamous due to its hotbed of militant Islamist activity. FATA is bordered to the northwest by Afghanistan and this border is often

considered the most porous of Pakistan's long frontier with its south Asian neighbors. It is acknowledged by both Afghan and American officials that many of the foreign Islamist militants fighting American forces in Afghanistan have received their training and funding within Pakistan.

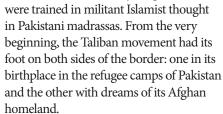
The Pakistani and Afghani history, and therefore future, is inextricably linked. Both countries offer brutally



rugged – and stunningly beautiful terrain making military operations cumbersome at the very least. Tribal politics most often trump those of the whims of the federal government located in Islamabad or Kabul. Both nations have a strong and proud sense of history and self-identity. This has proven in times past that any colonization or military occupation would be exceedingly challenging, if not impossible. In both Pakistan and Afghanistan there exist many tribes notorious for their fierce aversion to outside control – including control stemming from their own capitol. Lastly, poverty and lack of access to secular education has created fertile breeding ground for extremist Muslim madrassas (schools or Islamic seminaries) to flourish in their mountainous regions.

Both al-Qaeda and the Taliban have their roots in Soviet-occupied Afghanistan. After the country was invaded by the Soviet Union in 1979, Afghan Islamist extremists used the foreign occupation of their country as a rallying call for military action. Throughout history, Afghanistan has never managed to be fully controlled by an outside power and Soviet occupation was no different. Exactly a decade after the first arrival of Soviet troops on Afghan soil, and in the face heavy military resistance by al-Qaeda,

the Soviet Union officially withdrew all of its troops from Afghanistan leaving behind millions of refugees in camps in Pakistan and Iran. Subsequently, it is thought by many that the origins of the Taliban stem from displaced Afghan children and young adults who



For quite some time in history the Taliban and al-Qaeda worked hand in hand in their quest for their extremist brand of Islamic doctrine to be established throughout the region by any means and all costs. The Associated Press has confirmed that senior members of al-Qaeda have been meeting with top militants in







Pakistan, most likely Taliban officials. This general terrorist network throughout the Afghanistan/Pakistan region (or AfPak as it is termed within defense circles) has recently come under scrutiny yet again as President Obama is considering his next move on his war on terror. American foreign policy has always inadvertently focused on the militant activity continuously stemming from the FATA regions of Pakistan through military drone strikes. These automated strikes have been effective at killing many Islamists in the region with one even credited with the death of militant Beitullah Mehsud. However, they often come with a high collateral damage rate of innocent Pakistani civilians, more often than not fanning the flames of hatred towards American presence in the region.

It is for this reason that many high-profile figures have begun to call for a United States foreign policy to the region that places some emphasis on American "soft power." In a recent conference at UC San Diego, world-famous New York Times journalist Nicholas D. Kristof expressed surprise that the United States has been so slow to do so. "The extremists believe in the transformative power of education. They invest in madrassas. [Currently] we're the ones who don't invest in education." He went on to explain that empowering the Pakistani citizens through a secular form of education would have a great impact on Pakistan's stability and economy. While there is no silver bullet, a two-pronged approach to the militant Islam stemming from Pakistan's rural tribal areas would most certainly provide a helping hand.

Claude Salhani, editor of the online newspaper Middle East

Times acknowledges the fundamental importance of addressing the limited and incomplete education currently offered to many disenfranchised Pakistanis. The United States and other Western powers have tried in the past to pressure countries such as Pakistan and Saudi Arabia to loosen their curriculums, yet it is a slow, uphill process. "The difficulty lies in the fact that the vast majority of these madrassas are privately owned and therefore set their own agendas. We have had some successes in Saudi Arabia and Pakistan in getting the government to clamp down on some schools, but the fact of the matter is that it is a very difficult war to win because of the nature of the schooling system."

Yet, it is hopeful to hear that the two terrorist organizations of al-Qaeda and the Taliban are slowly growing apart and it is unlikely that the Taliban would allow al-Qaeda to establish bases in Afghanistan should they prevail. An irreparable rift was caused following the American invasion of Afghanistan. The Taliban realize that their loss of power in Afghanistan was directly linked to al-Qaeda's 9/11 attacks on New York's World Trade Center.

Within the last few weeks, the Pakistani army has launched an all-out offensive on the Mehsud clan and its Talibani followers. Resistance has been fierce and it is still unclear as to which side has the upper hand. However, regardless of the current military operations taking place inside the Islamic Republic of Pakistan, there is still hope yet in the nebulous war on terror. In the words of Nicholas Kristof, "investment in education is a better bet than anything else."

 $http://www.heritage.org/Research/MiddleEast/images/bg2076_map2-lg.jpg$



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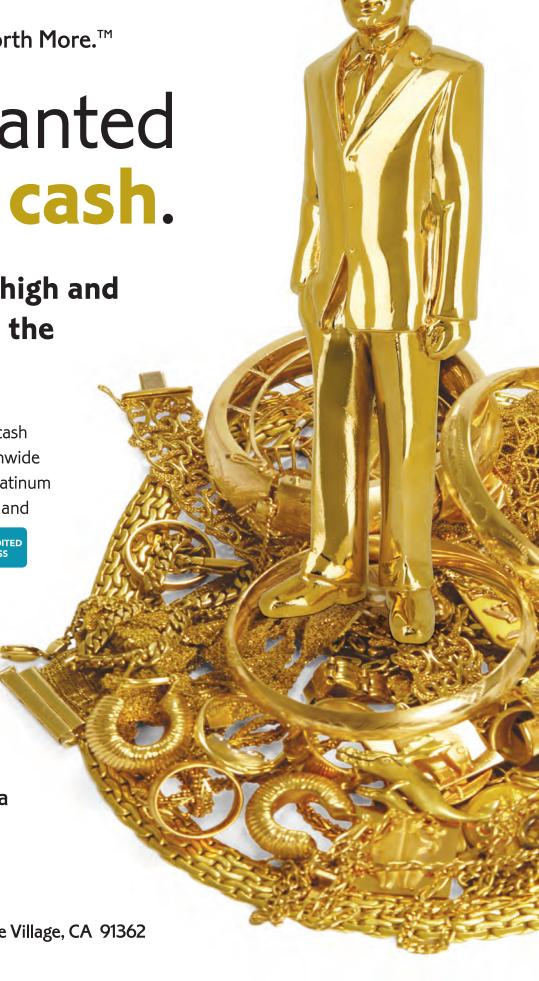
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Chatroom



Short Stories About Big People

By Bob Eubanks

want to take the time to thank all of you for your kind comments on my article and this incredible magazine. I produced and financed over 100 concerts a year for twenty years and it's fun to share my Short Stories About Big People.

THE WHO

In the late 60s I produced a Herman & the Hermits concert at the Anaheim Convention Center. I bought the act from Premiere Talent in New York City, which was the number one talent agency for English Acts. In order to get Herman I was forced to buy an opening act from the same agency. I wasn't happy about the situation since I knew we would sell out with just Herman and the Hermits. On the day of the concert, I caught the opening act sneaking girls into their dressing rooms back stage. I raised hell and said, "No more girls back stage". A few minutes later I saw the drummer dragging his bass drum case in the back door. It was so heavy he could hardly pull it. I knew something was very wrong because bass drums are just not that heavy. I walked up and kicked the lid off of the drum case and there was a girl curled up inside. I was furious and told him his group would never work for me again. He said fine and called me an English dirty word and said "You're right. We will never work for you again". And they didn't. Oh by the way, the drummer was Keith Moon of The Who.

REPLACED BY.....

I was living in Hidden Hills years ago, and every year the community put on a parade. It was really fun with horses, ponies, decorated bicycles and some makeshift floats. It was one of those parades where there were more people IN the parade than there were watching it. Each year they had a Grand Marshall, the likes of Lou Ferrigno from the Hulk or Amanda Blake from Gun Smoke. So I was asked to be the Grand Marshall one year and I accepted. Two weeks before the parade I booked a paying job and called the parade director and told him I would not be able to attend. He didn't seem to be upset and said "That's

Ok Bob, we have another Grand Marshall". Wow he didn't care if I showed up or not. I wondered who my replacement would be. Would it be Frankie Avalon, Robert Blake, or Bruce Boxleitner? They all lived in the community. When I got home I asked my kids who was the new Grand Marshall in the parade. They were very excited because they got to meet Lassie. I was replaced by a dog!



ELTON JOHN

I produced one Elton John concert. It was in Las Vegas. Two hours before the concert a kid walked up to me and showed me two tickets for the same seat. It didn't take a rocket scientist to see there was a set of counterfeit tickets on the street. The counterfeits were really good with only one flaw. So we had to check all 9,000 tickets as they came in the arena. When Elton arrived he came in with his entourage which included tennis star Billie Jean King. Elton was very aloof and would have nothing to do with me or my staff, even though I was paying his darn fee. Just before show time Elton's P.R. guy came out of the dressing room with a really smug look on his face. He said "We've got a real problem. Elton doesn't like cops. And he won't come out of the dressing room if he can see one". Now the Las Vegas Police Department are not to be fooled with so I told this little twerp that if Elton didn't get his butt on the stage I'd tell all 9,000 kids why the show had to be canceled. There was a lot of screaming and hand waving in the dressing room, but he finally came out to do the show. When he walked off the stage after his performance I had six uniformed policemen waiting at the bottom of the stairs to escort him back to his dressing room.

Well there you have it - more Short Stories About Big People.





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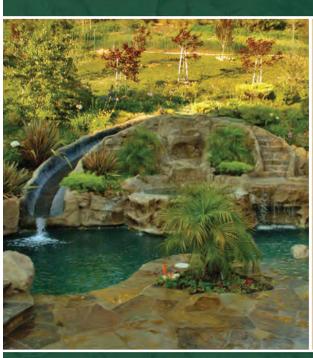
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Scenearound

Sunrise Westlake Village Annual Candle-lighting Ceremony

Photography by Julia Long & Christopher Kyzer

Sunrise Assisted Living of Westlake Village held their annual Candle-lighting Ceremony recognizing November as national Alzheimer's month. Celebrity advocates joined the dedicated staff at Sunrise to bring much-needed awareness to the growing need for Alzheimer's research. Funds raised went towards research at the Channel Islands Alzheimer's Institute (CSUCI).

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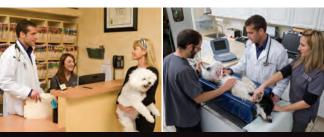
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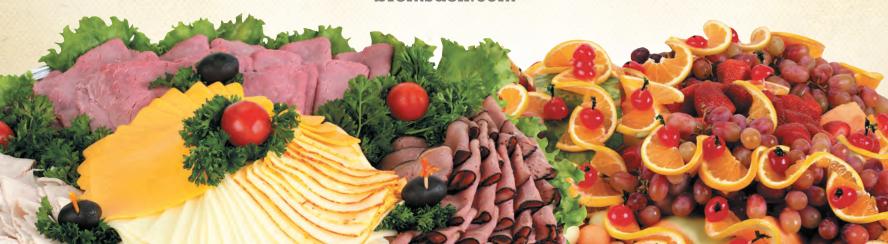


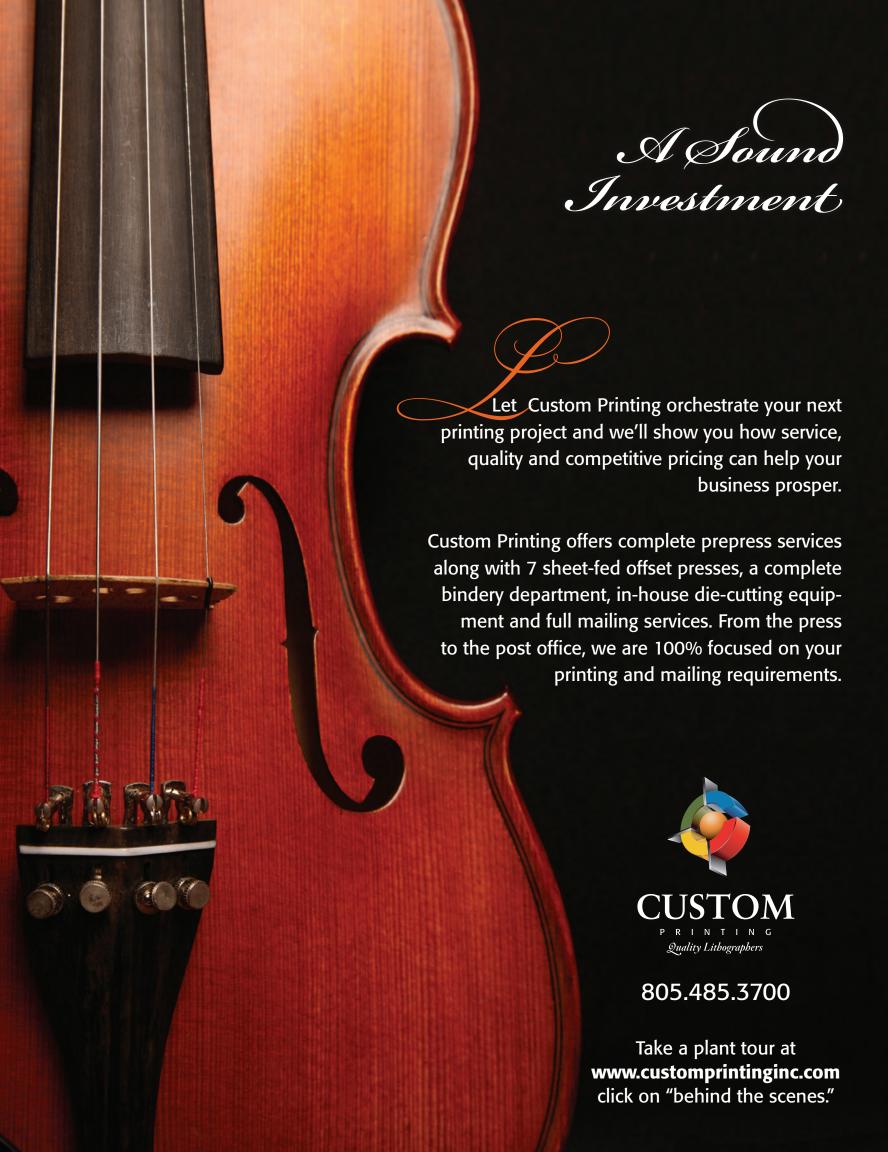
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Clara Barton Awards Gala at Sherwood

The 6th annual Clara Barton Awards & Gala, hosted by singer/songwriter philanthropist, Richard Carpenter, was recently held at Sherwood Country Club. It was an outstanding success with significant support from generous sponsors and donors. The Humanitarian of the Year award, sponsored by DOLE, went to Dr. Priscilla Partridge de Garcia. The Philanthropist of the Year, sponsored by the Ventura Star, went to Kathy Hartley, and the Life Saver of the Year, sponsored by Anthem, went to Lesley Whitehouse.



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Michael Landon's Children

Michael Landon Jr. and Leslie Landon Matthews

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Michael Landon was a television legend. Between **Bonanza**, **Little House on the Prairie** and **Highway to Heaven**, Little Joe, Charles Ingalls and Jonathan Smith captured people's hearts worldwide. His sudden, untimely death from pancreatic cancer in 1991 left a void in the entertainment industry. In this interview, Michael Landon, Jr. and Leslie Landon Matthews give us an intimate perspective of what it was like to grow up under their Dad's sunbeam. Michael Jr. worked as a film loader and assistant cameraman for five years on *Highway to Heaven*, and Leslie played the part of school teacher, Etta Plum, in the last two seasons of *Little House on the Prairie*.

STORY BY DIANA LYLE

PHOTOGRAPHY BY DEBBIE WALTON OF WALTON PORTRAIT GALLERY
AND FALL CREEK STUDIOS



Both Michael and Leslie have made a vast success of family life with their respective families. Michael and wife Sharee have been married for over 20 years and have three children: Ashley (18), Brittney (15) and Austin (11). They used to live in the Conejo Valley but are currently in Austin, Texas. As a writer, director and producer, Michael commutes to Los Angeles as he continues a successful film career. For example, Love Comes Softly, starring Katherine Heigl, is one of a dozen successful films that garnered numerous awards and was the highest-rated movie in the history of the Hallmark Channel by 40%. His latest film, The Velveteen Rabbit, inspired by the Margery Williams' classic, was released by Anchor Bay last year. Michael's second novel, The Silent Gift, has just been released.

Leslie and husband Brian have been married for over 19 years and live in North Ranch with their four children: Rachel (16), Justin (14), Catherine (9) and Joe (7). Their driveway was recently home to a 24-foot sophomore float for Oaks Christians Football Homecoming. It happened to be their son, Joe's favorite character, 'Indiana Jones'. Leslie has a PhD in Psychology and co-authored **When Children Grieve.** She's a great advocate for understanding children's needs and families spending quality time with each other – building up vital relationships. Leslie has immense respect for Brian, who is a Managing Principal and CFO at Payden and Rygel. He commutes into L.A. every day so that his family can enjoy the benefits of living in this area and being close to their chosen school - Oaks Christian.

WHAT IS IT LIKE BEING THE SON/DAUGHTER OF THE FAMOUS MICHAEL LANDON, AND WHAT MAKES YOU PROUD OF YOUR DAD?

LESLIE: We didn't know anything different. When Michael and I were born, Dad was well into *Bonanza* and so we were used to sharing him with the public. My Dad was my best friend. I remember his hands being power-packed with affection – always holding, hugging or tickling us. He was a very demonstrative and supportive Dad who took a keen interest in everything that we did. I still have the love notes that he wrote to me. He

Michael Landon in Bronanza

was a devoted family man. Despite the fact that he grew up in a dysfunctional environment, he was able to provide a stable life for us for many years. Our Mom, Lynn, was Dad's second wife and they were married for 18 years. I remember them being like two love birds. Michael and I have two younger siblings from the same marriage: Shawna and Christopher. By the time Dad married a third time, he had nine children.

MICHAEL: People have always been very gracious in their comments about my Dad and I'm very proud of what he accomplished. One of his qualities I'm most proud of is his work ethic, and the way he treated people on film sets. He didn't care if you were a guest star or set hand. He treated everybody with respect. That aspect about him is something I've embraced. When you bear the same name as your famous father, you're bound to experience some aspect of living in his shadow – especially when your Dad has had the kind of success that ours has. There are always going to be comparisons, but you hopefully find your own way, and create your own personal destiny.

LESLIE: Dad was so much fun to have around. He was a practical jokester. I remember one dinner time when he put his napkin up to his face, as if to blow his nose, and when he drew it down, he had two long green beans hanging from his nose. He made us laugh all the time.

MICHAEL: My stand-out memory of Dad joking around is when he would pretend to be the Soap Monster. We were little and he'd chase us around – covered in bubbles. We loved it!

YOU HAVE ALWAYS ENJOYED A VERY CLOSE SIBLING RELATIONSHIP, HAVEN'T YOU?

MICHAEL: Leslie and I are very close. We are close in age so we experienced our childhoods together. There are so many things about my life that fill me with deep gratitude. My wife and children uplift me every day, and Leslie's and my relationship is priceless.

WHAT WAS THE MOST IMPORTANT QUALITY YOUR DAD IMPARTED TO HIS CHILDREN?

LESLIE: What Dad imparted to us was the value of family. My husband, Brian, and I are committed to giving our kids a real sense of home life and family time. We make a point of sharing family dinners together so as to build strong relationships within the family. Both Brian and I are products of divorce and when we got married, we committed to honor our vows and to really value our marriage – which is a blessing to us and to our children. It's a legacy that you pass down to your children. I always remember Elizabeth Browning's words: "Grow old along with me. The best is yet to come."

YOU AND YOUR FAMILIES SHARE A STRONG FAITH IN GOD.

LESLIE: Brian and I have a deep faith in the Lord. God is at our helm and is taking us through this journey. We cannot imagine our life or the stability of our marriage without the Lord.





AT THIS POINT, MICHAEL EXTENDS THE CONVERSATION TO SOME OF THE SOCIETAL VIEWS ON FAITH:

MICHAEL: It concerns me that people view religion as some kind of delusional activity involving blind faith. For instance, they'll say that evolution is a fact and God cannot be part of the scientific debate. What some people don't understand is that there are many renowned scientists that hold to parts of evolutionary science while embracing a Creator – notably Francis Collins, the current Director of the Human Genome Project, and Professor Bill Phillips, winner of the Nobel Prize for Physics in 1997. However, I would love to see people of faith bringing forth stronger, factual evidence that proves that faith isn't just an emotional thing – and that there are strong philosophical and existential arguments that support it.

MICHAEL, YOU'VE PURSUED A FILM CAREER. DO YOU THINK YOU WOULD HAVE GONE THAT ROUTE HAD YOU NOT HAD THE INSPIRATION FROM YOUR DAD?

MICHAEL: It's hard to tell but he definitely inspired me. I visited the film sets of *Bonanza* and *Little House on the Prairie* when I was a child and so I did take a particular interest in the craft of telling stories. Certainly at the age of 15, I knew that I definitely wanted to direct. I took some detours along the way but that was pretty much firmed up in my mind at that early age.

WHAT ARE THE ASPECTS ABOUT BEING A DIRECTOR THAT FULFILL YOU?



MICHAEL: Firstly there's the core interest of telling stories whether it be for television, film or a novel. There's that need and that desire to tell a story. That's an innate part of my being. Then, there's all the facets of the craft – whether it's the technical side or other areas. I spent seven years in camera, starting off as a camera loader, and then went on to being a first and second assistant cameraman. I was also an apprentice editor and production assistant. I'm thankful now that I started off at the bottom and would recommend that to most aspiring film directors. It gives you a better understanding of what you're asking for and what you're dealing with.

LESLIE JUMPS IN WITH THIS COMMENT:

Ah....you should see Mike when he works with children in particular. He has such a gift with them. He really and truly comes YOUR CAREER, LESLIE, HAS INVOLVED ATTAINING YOUR PHD IN PSYCHOLOGY AND BECOMING A LICENSED MAR-

LESLIE: I was in my doctorate program after Brian and I had had our first two children. My dissertation was on 'Grief Resolu-

FROM PANCREATIC CANCER: HOW DID THAT AFFECT YOU?

LESLIE: I was in my 20s when Dad died suddenly from pancreatic cancer. Brian and I married, and when Dad took me down the aisle, I could see in his eyes that he did not look healthy. He was diagnosed in April and by July 1 he was dead. Michael and I were in our 20s but our younger siblings were so young. Jennifer was 7 and Sean was 4 when our Dad died. I went to the Grief Recovery Institute - run by John James and Russell Friedman - and gained so much from a Grief Seminar that I attended. From there, John and Russell asked me to join them in writing a book written for adults to help children through grief. We wrote the book, 'When Children Grieve'. There are many life experiences that can produce feelings of grief in a child - from the death of a relative to a divorce situation – or the moving to another neighborhood, loss of health or the death of a pet. Furthermore, every child is unique and so they have a unique relationship to the loss. Acknowledging the feelings of sadness and fear – the two most common emotions associated with loss - is the most constructive way to work through grief in children.



MICHAEL: The losing of a person close to you is unbearable – as it is for anyone else who goes through that ordeal. It's definitely a reminder of our mortality and it makes you realize how important it is to love the people who are closest to you.

WHAT CHANGES IN THE ENTERTAINMENT INDUSTRY DO YOU HOPE FOR?

MICHAEL: There's very little space on television channels and film theaters for movies that are family-type viewing. What is apparent is the fracturing of families within the home where there will be several television sets so that everyone can hive off to their own corner and watch what they want to watch. The days of the whole family sitting together and enjoying the same family-oriented shows are fast disappearing. I hope that changes.

WHAT ARE YOUR HOPES AND DREAMS FOR YOUR FAMILY – ESPECIALLY YOUR CHILDREN?

LESLIE: Each of our children is so unique and we embrace that individuality. Rachel loves theater and is so talented in that arena. Recently she visited an orphanage in Uganda, Africa where she noticed how these children had no material possessions, yet they were happy and joyful. I was so proud of her observations and her desire to serve these children who have so little. Justin is such a good, gentle soul. He watches over his little brother Joe who can't wait for big brother to get home from school. Catherine – like Justin – has this really sweet spirit, and is our athlete. She plays softball and is a great pitcher. My Dad was bigger than life and so he became my god when I was growing up. I never want my children to view Brian and I like that. I want them to have the faith of knowing that God is their real strength. We also love to provide a home where our kids can have fun and laugh. We're strict parents but it's important for our children to know that home is a place where they can relax, be themselves, and have good, healthy fun.

MICHAEL: I hope to instill in my kids certain qualities that will bring out the potential in them. I try to guide them into rejecting passivity; to accept responsibility and to lead loving and courageous lives. I also have them understand that their Mom and Dad aren't the end-all. At times we mess up, say the wrong things, and do the wrong things. Ultimately, purpose and meaning comes from the one who knows the

number of hairs on their head - the one who will never leave them or forsake them.



MICHAEL: It's set in the Depression era of the 1930s and it's about a mother whose child is deaf and mute. However, many believe that this child has the gift of prophecy – which is both a blessing and curse for them. It's essentially about that mother's unconditional and infinite love for her child. I hope I've done that justice. I'm

inspired by my wife who pours her heart and soul into our children. It also deals with brokenness - how all of us are broken in some way. In Jack's case, his external brokenness is displayed in the fact that he cannot speak or hear. His mother, Mary, displays internal brokenness. She believes that she is not worthy of being loved.

WHAT ARE THE ISSUES IN SOCIETY AND IN LIFE THAT GET YOUR ATTENTION?

LESLIE: I have such empathy for children. A lot of times they are simply not heard and so they get lost. Kids need to feel safe enough to express themselves. Children are in their own survival struggle and they are trying to learn how to find their own path in life. Divorce has such an impact on children; it leaves children with undelivered emotional communications and these components make up unresolved grief. Children caught in a divorce are experiencing multiple losses; one of the most painful is the loss of the expectation that the family would be together. That's when they find relief and distractions in abusive activities that might involve drugs, alcohol or eating disorders. They think they're freeing themselves but what they're really doing is creating bondages that are addictive and dangerous. These feelings become a ticking bomb, waiting for the wrong stimulus to trigger an explosion. I know because I developed an eating disorder after my parents' divorce and my brother Mike gave me the courage to come forward and admit that I had a problem.

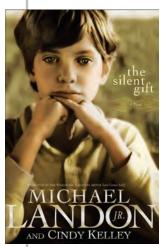
MICHAEL: What gets my attention is moral relativism. You can't even make the statement that there are no moral absolutes without the statement being self-refuting. It's amazing how expedient people become when it suits them – and when they want to make up their own definitions of what constitutes moral behavior. It suits us when we're dishing it out for an end goal, but when we're on the receiving end of it, we don't like it. We tell our kids at Harvard that morality is relative, and then when they go off to Wall Street and destroy our pension plans, we want to stick them in jail. I see a lot of moral relativity in story telling and that definitely gets my attention. Obviously art has gray areas and that's why you always have to look at the intent of the artist before the content.

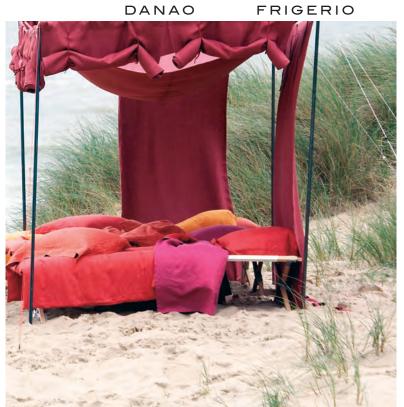
LESLIE: The problem is that we live in an entitled, 'me' society that demands instant gratification.

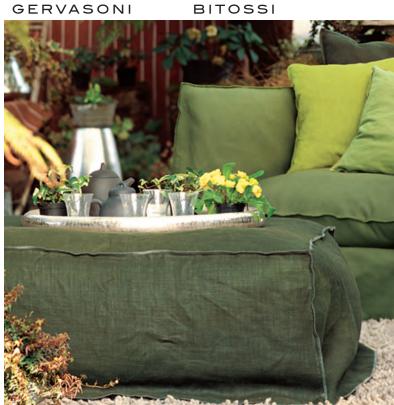
WHAT CAN WE LOOK FORWARD TO?

MICHAEL: There are two movies that I'll be filming in the spring. One is "The Shunning' – which is about the Amish and the other is "When Calls the Heart', a film that's been adapted from the novel written by the same author as 'Love Comes Softly'. I'm also working on 'Deep in the Heart', an extraordinary true story about race reconciliation and forgiveness.

LESLIE: Both Mike and I recognize how exceptionally blessed we are. My family loves Mike's family and one day I'll convince him via e-mail that Texas has far too many tornadoes and that he needs to move back here!













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What's new intown



rleen is the confectioner and name behind this deliciously-inviting new store in Westlake Village, Sweet Arleen's. Your reception will be sweet on all fronts – whether it's savoring the taste of Arleen's strawberry cupcakes with fresh berries on top, or her apple cinnamon bread pudding. Cup cakes

Sweet Arleen's

Opens on Townsgate Rd, Westlake Village

and bread puddings are Arleen's specialty and the third sweet component is her warm reception. We sampled the chocolate marshmallow cup cakes and declared them irresistibly delicious. Other inviting prospects for your next party are her red velvet or lemon cupcakes.



Arleen's talents were evident in childhood. She was raised in the country and began cooking and baking at an early age. She's an adept business woman whose Process Management skills are honed – thanks to years in the Financial Services industry. Her true vocation is cooking and baking for others – an art that most of us will never master quite like she has. Watch out for Sweet Arleen's bread puddings with a line of sweet sauces. Large and small orders are welcome.

Sweet Arleen's. 960 S. Westlake Blvd. Ste 4; Westlake Village. Tel: 805.373.7373 www.sweetarleens.com

Chocolate Box Café

he Chocolate Box Café recently opened at the Malibu Lumber Yard at Cross Creek. Their November 22nd launch party was hosted by Malibu Family Wines, and the enthusiastic turnout was an indication of how much local Malibu residents looked forward to its arrival. So here's what you need to know about this full-service café: They make the most incredible gourmet chocolate, but it's not just a place where you can satisfy your craving for something sweet and delicious. The Chocolate Box Café offers a wide range of healthy salads and sandwiches. Their sauces are vegan and gluten-free and their dressings are omega-rich.

You'll be able to get 20% off a sandwich or salad with mention of this article until February 28, 2010.

3939 Cross Creek Rd. Ste C 100, Malibu, 310.456.7977 www.chocolateboxcafe.com





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Fashionsense





With Discretion Through Depression

By Magda Pescariu

hange is hard. It's scary and mostly uphill, we see that. It involves a transformation of some kind, while we all love the cocoon of the familiar and the warmth of a lesser evil – the evil we know. If it's pressed on us as social change (in any shape or form), we treat it like our public enemy no. 1. If it comes from within, insidious personal change, we call it our private Nemesis and resist it every inch of the way. Funny human nature! All too often we decide to move mountains (and make it happen, too), yet now and again choose to let things happen to us and deal with the consequences later, if ever.

Blumarine, C'N'C CoSTUME NATIONAL & José Miguel Valdivia – Photos by Thomaz • Donna Karan – Available at Neiman Marcus Topanga * 818 316 7000







Nonetheless, each New Year summons in us the old itch for making amends and twitching adjustments here and there. So far, we did well and got by. 2010, though, is a different mongrel. It challenges us with much darker problems, all demanding and convoluted.

To outsmart it, not only do we need better judgment, but we also need the sensitivity to make wise decisions and the ability to sail troubled waters and prevail. We need - to come to the point – a world of discretion.

The epiphany of this simple truth came to me on an ordinary Tuesday evening, while attending a fashion intimate event. It was towards the end of 2009, the general atmosphere – gloomy (to say the least), everybody tip-toeing around their own fears and dilemmas. Caring about fashion when everything else was so tense and economically worrisome seemed almost frivolous. But the event was hosted by a dear friend, in our lovely Westlake Village, and the invitation was signed: Neiman Marcus.

Finding it hard to resist my curiosity, I drove to the serene and elegant home of Corina Greynald with calm expectations. Neiman Marcus Topanga was presenting Donna Karan's "Manhattan Tango" Summer 2010 Collection, along with informal modeling, champagne and hors d'oeuvres.

Unambiguous fashion trends help us grow comfortable with being different and standing apart, reviving at the same time our desire for a clean beginning

Welcomed inside from the freezing winter evening, I recognized almost all guests chit-chatting on invitingly-comfy sofas. They were all familiar faces, our area's most wonderful ladies – rich in culture and educated taste. Throughout the entire soirée, their manners were

(with no exception) discreet. They were laughing with measure, assessing sophisticated styles with quiet pleasure, making silent notes of prices and possible discounts, and weighing up combinations for work & pleasure, travel & comfort, elegance & casual with the diplomacy of a Japanese poker-player.

I watched them with open fascination. And it was then - basking in the soft light while trying on cashmere knits to-killfor, surrounded by beautiful models - when it struck me: those ladies mastered discretion like a philosophical tool. They certainly knew its unquestionable power and the freedom it provides. They also knew "the better part of valor is discretion", and that only with faith in the etiquette of insight and value do we overcome dire straits.

In the ethereal fashion world of that particular room, there was no fear and no recession.

This subtle and mature freedom of choice dominates the fashion stage throughout the spring and summer of



2010. It has a little bit of everything for everybody: femininity, lightness, color, nerve, transformation and free-attitude.

Unambiguous fashion trends help us grow comfortable with being different and standing apart, reviving at the same time our desire for a clean beginning:

- * Techno-Romantic Utopia is a travel back into the future, the romanticism of the Facebook era. Juvenile flower-prints seem to be computer-generated on technical fabrics (taffeta, jacquard linen, coated canvas). Colors are fresh in an experimental way, looking chemically enhanced: bright yellow, laser orange, shimmering grey. Silhouettes are sweet, functionally modern, with the naïveté of the '50s.
- * Vertical Garden is inspired by everything bio, eco and spiritually ceremonial. Evoked images of vestal virgins, poetic goddesses and lanky ballerinas pay homage to nature and

life. The color palette is vintage, soft and serene, with kaolin accents - chalky and powdery, aqua-pastels and vibrant eco-greens. The profiles are stretched in length, with vertical structure for supple, fluid dresses, pants, tunics or skirts. Fabrics are vapory: voile, gauze, tulle, crepe, muslins or silks, and played in transparent layers.

* South American Exotic tells the exhilarating story of retro-Hispanic elegance. The mysterious ghost of Cartier's famous La Doña haunts our thoughts, too dried up lately with vanity and arrogance. The inspiration coming from María Félix is a humble mix of influences and civilizations, with the background of traditional folklore outfits: rough looks, rustic floral skirts, military jackets - decorated by amulets, magic ornaments, Aztec motifs, impressive embroideries and appliqués. The colors are joyous, of precious stones

lost in nature - purple amethyst, fierce red, cactus green, and soften with clays, wet-sand, oyster-shell, mother-of-pearl beiges or burning terra-cotta.

* Urban Chic morphs classic Jackie O's look into everyday wear. The lines of the '60s are reworked with Audrey Hepburn's appeal in mind: Capri pants and slim everything: slim silhouettes, slim skirts, slim-bust jackets. A woman-child plays cheerfully between the '60s and the '70s. Fabrics are natural - cotton and wool, washed-out supple denim, linen and canvas.

Now, go ahead and check up your wardrobe. See what follows the new trends and what works best for you, while keeping in mind a few other strong favorites for the coming spring-summer season:

One of the magical pieces of the year is the "boyfriend" blazer. If you couldn't lose that weight, it's fine. Confidently

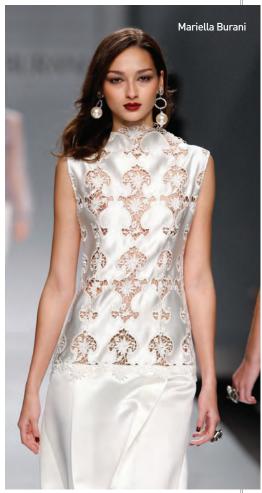












wearing a jacket that looks "borrowed from your boyfriend" (i.e., one size larger, with jacket's shoulders about an inch and a half wider than your own) will simply do the trick. Roll up your sleeves (or push them back) and you'll get the accented shoulders to slim your figure, plus a chic vulnerable look of laid-back cool.

Another great look is pulled off with the "duo of the year": man's shirt with miniskirt (of course for those of us blessed with toned legs, completely cellulite-less).

2010's summer gravitates also towards transparency all over; see-through and sheer fabrics, lace and fringes play like never before the part of an intensely self-conscious femininity.

Let me see what else? It is a season of showing strength without showing muscle. Well, we may show off a little, only we need to do it with disarmingly naughty elegance. Therefore, we say hello to demonstrating our gorgeous legs and au revoir to classic pants. Step aside blue jeans, the jean-skirts are moving in!

We indulge as well in wearing stylish, powerful hair-dos: the antique chignon, the disco-dance à la Donna Summer, the bob casquette and the Mia Farrow's shortissimo pixie.

All these trends should suffice as transformation tools for any woman. Didn't we say we wanted to change

Oftentimes it helps to redo the façade first, and work on the inner walls and interior heart-deco later, taking our sweet time

something about ourselves in 2010? We could start from the outside, experimenting with the new looks, and letting the adjustment seep through slowly, at its own pace. Oftentimes it helps to redo the façade first, and work on the inner walls and interior heart-deco later, taking our sweet time (because private

revolutions are not easy, are they?)

True to my thoughts, I did just that. Fully clad in the winter warm blacks, hair gelled back, cold manner and wintry pallor, I stepped into a beauty & fashion venue determined to kick off some change in me. While waiting for my turn, I took a mental picture of my old look, holding onto it as if it were my best friend's hand in a crowded airport. Why couldn't I let go? How hard is change, really?

Later on, I studied my whole new appearance in the wall-to-wall mirrors. They reflected back a younger-looking woman, with a lively bob (perfectly cut) framing her face, somewhat taller and slender, fluidly chic in an aqua-grey voile tunic, showing dreamy legs and a magnificent smile, alive and fearless.

Looking at that image, I didn't recognize my own eyes without the burdens of the yesteryear weighing down their green. I didn't know that fascinating woman at all. She seemed strong, enticing and knowingly hopeful. She wasn't I anymore. But, see, she was.

Teentriumph



Kiara Nowlin

Celebrates Victory in St. Petersburg, Russia

merican gymnast and 9th grade Oaks Christian schoolgirl, Kiara Nowlin, recently attended the 24th World Championships for Trampoline, Tumbling and Double Mini Trampoline in St. Petersburg, Russia, and captured the gold medal in both Tumbling and Double Mini Trampoline. Kiara, who is articulate, intelligent and super polite, said after her victory, "The moment I shall remember forever is the pride I felt at being able to bring back two gold medals

to my country. Standing on the podium with the national team coaches was the best feeling in the world."

Despite Kiara's explosive motion when she's somersaulting, flipping and twisting in the air, she couldn't be more grounded. Back home with her family and friends, Kiara emphasizes the vital role they play in her life: "I love to be with my family and hang out with all my friends. They help me to stay calm when the pressure is on. I'm just a regular kid who goes

to a regular school and I like to cook and watch movies with my friends." The Oaks Christian junior varsity cheerleading squad gave Kiara a good-luck teddy bear when she left for Russia.

Coach Karl Ziehn describes his 14-year-old pupil as extraordinarily talented and dedicated. He says proudly, "Kiara is the only athlete in that entire world age group competition to win two gold medals". She's a world champion who has earned herself the 2009 USASF Gold Medal Young Athlete Merit Scholarship. She's also a level 5 cheerleader for the senior large coed team of California All Stars based in Camarillo and San Marcos. Kiara is currently on the 2009 – 2010 USA Gymnastics Junior National Tumbling and Double Mini Trampoline team.

Kiara was a recent guest on the Ellen de Generes show, and so

far there have been over 10 million views of her in action on You Tube. Add that to her Facebook hits and you have one pretty popular teenager. Recently, she featured in a Discover Card commercial with WNBA star Tamika Catchings. Upon seeing herself for the first time on TV, Kiara says, "It freaked me out a bit! But Tameka was really nice and I had a lot of fun."

Keep track of Kiara on ₩<u>www.</u> kiaranowlin.com.







As the sun sheds light on the vast and seemingly imperishable abyss of the Earth's oceans, the truth of its depletion lays buried among the floor of dying coral. The demise of wild life in oceans throughout the world is becoming an increasingly pressing issue, with the entire marine ecosystem in danger of indeterminable alterations.

Though pollution-causing coastal development and rising global temperatures are additional culprits, overfishing has led to the most detrimental effects to marine wild life. Given the increase in demand for seafood over the last several decades, the rise in industrial-scale fishing, both in the wild and through fish farming, has created a large and poorly managed system of fish

production around the globe. The impacts of overfishing have the ability to impose dramatic and lasting effects on the ocean, which comprises 71% of our planet.

The overfishing of certain popular species, such as tuna and cod, inevitably affects the entire underwater community, altering the ocean's ancient food chain of predator and prey. When a predatory spe-

cies is hunted faster than it can reproduce, the availability of its prey overwhelms the underwater community, increasing the demands on other marine animals and plants to impossible levels. This leads to the global phenomenon of "fishing down the food web," the movement of hunting a new species of fish after the depletion of the more attractive species, eventually leading to the collapse of an entire ecosystem.

In addition to species targeted for seafood, many other varieties of wild life are becoming endangered due to the prominence of bycatch, the unintentional capture of wild life during the process of fishing. The unfortunate animals caught in the crossfire are typically thrown



haphazardly back into the ocean, often causing death or injury. Most susceptible to bycatch are animals that are slow to mature and produce small numbers of offspring in a lifetime, such as sea turtles, sharks, marine mammals and sea birds. Sea turtles are particularly affected, as they often take decades to reach breeding age, and are frequently killed before ever beginning to reproduce. Currently, six out of seven species are considered endangered.

In recent years, aquaculture, the rearing of aquatic animals, has begun to slowly replace sea fishing throughout the world. In fact, this year will be the first in history that people have eaten more farmed seafood than wild seafood. Though aquaculture has the power to alleviate poverty and hunger in some of the world's poorest regions, if unwatched it can be detrimental to the ocean's already fragile ecosystems.

Though it seems large companies such as Walmart are the key players in the fish industry, it is ultimately the consumers who make the largest impacts. By demanding sustainable seafood, asking questions, and promoting knowledge, consumers can make a difference.

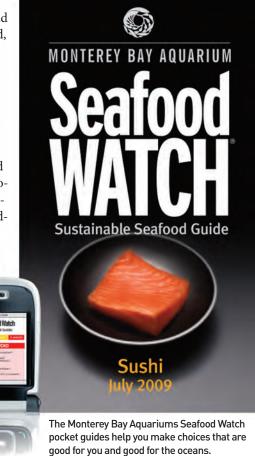
The biggest problems caused by aquaculture lie in the raising of carnivorous fish, such as salmon and tuna, and the use of ocean-based farm systems, such as net pens. Though carnivorous fish raised in aquaculture do not directly increase overfishing, 16 million tons of wild fish a year go to fulfilling the high protein requirement of farmed carnivorous fish. Because of increasing efficiency the amount of fish meal needed per fish is expected to drop in the coming years. However, due to the expansion of fish farming as a whole, the total tons of wild fish necessary for sustaining aquaculture is unlikely to drop any time soon.

In addition to the issue of taking wild fish from natural waters is the problem of non-native fish escaping into the wild from the use of ocean-based aquaculture systems. Net pens and other such systems allow fish to escape captivity and wander into open water. When released, these intruders disrupt the established marine ecosystem, adding competition for habitat, disrupting spawning, and preying on native fish. Furthermore, interbreeding between native and nonnative species can be detrimental to the future of distinct species. For example, the Atlantic receives two million farmed salmon each year, even more than the total of wild salmon. Their immense presence and high occurrences of interbreeding has the potential to drive discrete salmon populations to extinction in a short amount of time.

Aquaculture encompasses over one hundred species and an enormous variety of farming methods. Each individual farm leaves its own stamp on the environment, some larger than others. As individuals become more aware of their own environmental footprint, sustainable seafood is increasingly being thought of as an important step in the battle to

protect the earth. Currently in development are several seafood certification programs, both private and public, to ensure public knowledge of sustainable seafood. Many retailers have also taken a stand, dictating the market trends by demanding suppliers reveal information about how their seafood was caught, and refusing those deemed unsustainable. Walmart is one of these companies, having pledged in 2006 to purchase only from certified fisheries by the year 2011. As the world's largest retailer, with roughly 60,000 suppliers world-wide, Walmart's impact on the seafood market will be an enormous leap towards sustainability.

Though it seems large companies such as Walmart are the key players in the fish industry, it is ultimately the consumers who make the largest impacts. By demanding sustainable seafood, asking questions, and promoting knowledge, consumers can make a difference. The Monterey Bay Aquarium has created the Seafood Watch consumer pocket guide for each region of the United States, guiding consumers towards ocean-



friendly restaurants and grocery retailers for sustainable seafood choices. When purchasing, consumers can select products certified by the Marine Stewardship Council (MSC), which was established in 1997 to label wild-caught seafood from eco-friendly fisheries. Buying local seafood also improves consumer knowledge on where the fish came from and how it was caught, in addition to a lower carbon footprint due to less packaging and transportation.

With the ocean at our doorstep, we may not always see the changes in our ocean occurring each day. The sand feels the same on our toes and the same sparkling blue-green reflects our golden southern California sun. Beneath the surface, however, the ocean wild life needs our help. Fortunately, the world is awakening to their plight. With growing global awareness we have a chance to reverse the damage to marine ecosystems and restore the ocean to its full potential, one fish at a time.

Acknowledgement: "The State of Seafood Report" by the Monterey Bay Aquarium











One of Roxanne's clients, Karen Armstrong, offered this praise: "Roxanne became a close friend through the process of decorating my home. She had a way about her that allowed me to express who I was in my home. I had pored over decorating magazines for years and felt that I knew what I wanted but could not get there. It probably took less than a week to start and complete my home design with Roxanne's careful observance, respect of who I am, my family, and my taste. She made me feel as though I owned

PHOTO ABOVE: English Country Kitchen: Lee Jofa, Ralph Lauren fabric on window and chairs. Backsplash in used brick gives this kitchen a relaxed, old-world look with all the conveniences of new appliances and cabinetry.

THE CLIENT: Roxanne's client was a darling Thousand Oaks family who have three children. Mom wanted a classical European look and durability was important with a busy, active family.

PHOTO RIGHT: A great spot to begin the day overlooking Lake Arrowhead from the patio. Fabric on pillows: Kravet & Lee Jofa.

Homeandhearth



ABOVE: Black polka dot chairs add whimsy to a beautiful home. Green Scalamandre fabric with embroidery adds a unique, original flavor to this family dining room. Black and white silk check drapery; MacKenzie-Childs plates make the room unique.

THE CLIENT: Roxanne's client in Westlake Village wanted her to incorporate a black hutch in the design work. She wanted an elegant yet fun and informal room with durable chair fabric for her active family. Roxanne was able to place fine fabrics on the outside back of the chairs with unique, embroidered initials.

LEFT: Black and white dining room chairs are accented by fabulous pillows with hand applied ribbon and beading detail. The pillow really pulls the polka dot and checked pattern together for a beautiful punch.

my own process – yet in reality is was she who made it happen. Her amazing talent comes with patience, love, high standards of ethics, stewardship (a percentage of her income she gives to charities, people in need and her church). This all made me able to let go and trust her with the overall plan. We also share a deep faith and love for the Lord and by the end, I felt that I had a lifelong friend. I am so grateful for my beautiful home and I feel so happy to be surrounded by my favorite colors, Bible Scriptures and the love of my family."

Roxanne and daughter Hannah will be releasing a beautiful book in the spring entitled 'Inspired Design'. All the proceeds from the sale of the book will go to charity. Roxanne says, "It's so important that you stick with what you love. It's





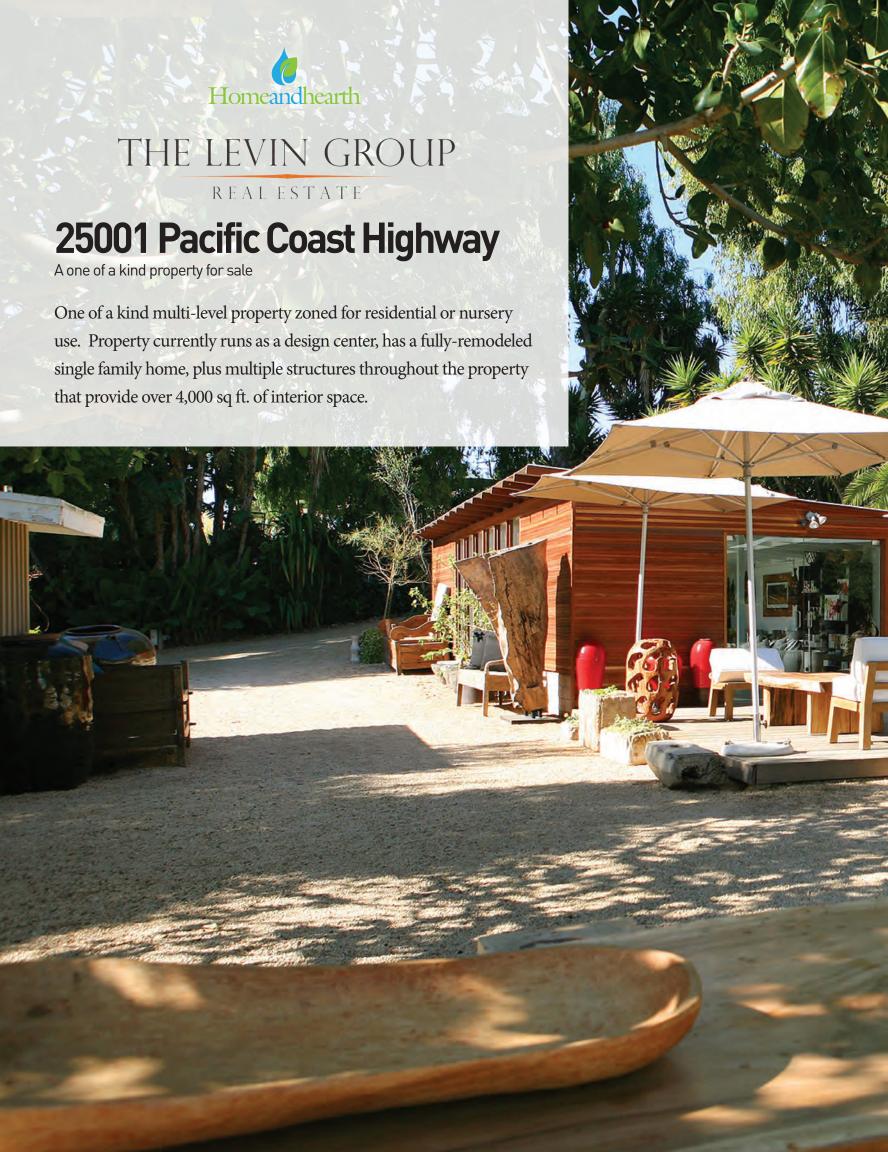


your home and so it should be 'originally you."
For orders on *Inspired Designs*, (Mothers-Day Release) contact Roxanne. Proceeds go to charity.

www.roxannepackhamdesign.com
Phone 805.388.5795
roxannepackhamdesign@yahoo.com
Allied ASID, IDS, FGInternational

LEFT: Tiny powder room with gorgeous hand-done blue and silver polka dot wall-covering. Silver five-tiered stand with fresh hydrangeas.

THE CLIENT: Roxanne's Ventura clients, Mallory and Brant, left the design completely to her imagination. They simply wanted classical traditional. So Roxanne incorporated a contemporary pattern with the traditional ocean blue color.











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Another Bubble about to...

By Doug De Groote

BAILOUT NATION

As the Government and the Federal Reserve continues to take unprecedented steps of driving interest rates down to 0% and bailing out numerous industries and companies, it seems appropriate to ask: How are we doing on the project of stabilizing our economy and what should we expect as a consequence?

It is also important to frame these thoughts and questions around your personal financial situation. There has never been a more critical time to ask: When was the last time you had an honest conversation about your unique financial situation? How have changes in our fiscal and monetary policy affected

your finances and impacted the decisions you make going forward? These are tough questions that revolve around very serious issues. As you go forward, I hope you find yourself reflecting on these questions as they pertain to your professional and financial life.

For several months we have been writing about the implications of the global deleveraging and what it means for our economy. As has been reported extensively, Corporate America and the U.S. consumer are finding debt harder to obtain and, when available, it is increasingly expensive. Our research team created the chart below to help illustrate the challenges we are facing, how we should think about what we are doing as a country, and how it might affect us as U.S. taxpayers and investors as we enter the new year.

Savings Consumer Finacial Banking System Revenues

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We can see how consumer spending, the banking system and U.S. corporations are interlinked. (*See Chart above*) Think of it like a seesaw. As consumers save more (and spend less), the less revenues accumulate for industry, and vice-versa. Removing debt is akin to increasing savings. Decreasing debt slows spending as well as our overall economy.

The banking system is the pivot that supports the flow of money throughout the economy. Initially, the banking and credit crisis that caused the market turmoil in the fall of 2008 created panic because the whole seesaw collapses without the support of a healthy banking system. After passing several bailouts for the banking system to purchase bad debt, the government decided to invest directly in to the banks and companies that they decided were too big to fail. Yet, many banks who received the bailout funds have continued to hold on to the money in order to bolster their balance sheets to support the toxic assets they still own instead of lending the money to consumers and businesses.

By not focusing on the fulcrum of the seesaw, Congress and the White House Administration are now going down the road of supporting all participants on the seesaw and that will only complicate matters, prolong resolution and take a



RALLY COMPARISON	1982	2009
P/E Multiple	8X	26X
Dividend Yields	6%	below 2%
Book Value	Discount to Book	2X Premium
Monetary Policy	Reducing money growth and inflation rates	Creating money growth and inflation rates
Fiscal Policy	Aimed at reducing nondefense spending	Aimed at accelerating nondefense spending
Deficits	Peaking and coming down relative to GDP	Surging to 10%+ relative to GDP
Global Trade Barriers	Were being torn down	Are being erected
Regulation	Deregulation in vogue	Re-regulation rising
US Dollar	Plaza Accord bull market	Mercantilist bear market
Household Credit	Balance sheets and participation rates expanding	Balance sheets now contracting
Tax rates	Income, capital gains and dividend taxes declining	Taxes Rising Now

Sources: Gluskin Sheff, S&P, Bloomberg

lot more money. We are now sliding down the moral hazard slippery slope many economists have been concerned about: Where do we stop and just who is worthy of government and taxpayer support? How does it get decided?

In 1982, the beginning of the last great bull market, things were very "different" (*See Chart above*). Not only was unemployment higher but government policies were very different and company valuations stood at opposite ends of the spectrum, as you can see from the data above.

WHAT ARE THE IMPLICATIONS GOING FORWARD?

The amount of money we are pumping into the financial system to offset the loss in debt circulating in the system is staggering. This year alone we added \$1.4 trillion to our deficit. It has taken our whole history as a country to get to roughly ten trillion in debt and we are increasing that number by well over ten percent this year, and probably the same amount next year again.

It is not our place to make political statements about our actions; however, there will be some very clear implications for all of us over the next few years:

1. A weaker dollar: You cannot issue this much in new debt and not drive down the value of your currency unless every other country does the same thing. Of course a weaker dollar will reduce the amount we owe the rest of the world but invariably it will lead to higher interest rates.

2. Higher interest rates: Today there is still a flight to safety in our currency but in order to keep the flow of money into US treasury securities, we will have to offer higher rates on a comparative basis.

3.Reflation and inflation: It appears that our Federal Reserve has decided to continue to flood the system with money, which invariably leads to asset bubbles. It happened during the cash flood prior to Y2K, which led to the Internet bubble; and again post-9/11, we saw a liquidity flood which led to the real estate bubble. We do not know today when it will occur but don't be surprised if we see commodities become a lot more expensive again (oil, food and everything else we use every day).

4. Taxes: With over \$100 trillion in unfunded liabilities according to the General Accounting Office (GAO), Medicare and Social Security needs continue to build momentum and put more and more pressure on our country's resources. In fact, if Medicare were a children's fairy tale, it would be called "The Monster That Ate Social Security", according to Scott Burns of the Dallas News. Consumers and everyday citizens will have to tighten the belt to figure out just how they can pay for it. 2010 will also be the year wherein we are faced with the end of the Bush tax cuts. This will not only affect income taxes but capital gains and qualified income rates. In essence, the end of 2010 effectively means we all are going

to see our taxes go up with or without the passing of any new legislation.

5. Regulation: Government regulation is on the rise. As citizens, we are now the largest owners of banks, the auto industry and the possibility of our government taking over 20 percent of our economy in the form of health care reform. By the way, we are now the proud owners of over 100,000 homes and our government now owns and operates the largest home rental business in the U.S.

6. Deflation: After it is all said and done and one bubble has led to the next, we are left with fewer dollars chasing more assets as ordinary Americans are faced with higher taxes and more expensive cost of capital due to the continued deleveraging of real estate and the equity and commodity markets. This means that we face the very real possibility of deflation after the bubble pops.

SO WHAT SHOULD YOU EXPECT?

2009, and quite possibly the early part of 2010, may very well be remembered as the time period of reflation, bringing about one of the fastest recoveries of all asset classes we have seen in the last 80 years. The Fed will most likely continue to keep the Fed Funds rate low, yet this will have very little influence on real interest rates to consumers and businesses and what it actually costs to borrow. This action by the Fed is trying to make holding cash unattractive for everyone (presuming we are not in a deflationary environment) and they hope people will





start spending and investing again.

2010 could be the year we ring in a new bubble and another difficult period for the economy. We are clearly in the midst of more government intervention in several sectors of our economy. From health care to the auto industry, government regulation is on the rise along with taxes to pay for all that we have promised ourselves. Decades of increased spending and guarantees in the form of government programs leave us with very few options but to raise taxes and/or cut established programs.

For many small business owners - the very fabric of our society - we are faced with the possibility of higher payroll taxes, more regulation and the ever increasing cost of capital. American businesses and consumers need credit to spend and grow. Without it our economy will take longer to recover, and deleveraging will continue at unprecedented rates.

The consumer (you and I), can expect to be squeezed at every level. Commodity prices are up due to a weaker dollar and signs of increasing demand due to growth in India, China and parts of Latin America. Taxes have increased across the board at the state and local level,

while the Federal rates will stay the same in 2010 unless bills are passed prior to the sunset provision of the Bush Tax cuts in 2011. For many, home values are now less than what they owe on their homes. The power of deleveraging is affecting rents, wages, and employment, while every day living costs continue to rise. The current market correction, even with this meteoric rise since March of 2009, has knocked off nearly \$7 trillion from household net worth. With asset values down and risk premiums high, the cost of borrowing is hitting everyone. Credit card rates are near their all time highs and banks are virtually frozen with fear and toxic assets still on their balance sheets will continue to plague the consumer.

While this rally has been historic, we can look at the last two years as outliers. 2008 and the beginning of 2009 was the black swan that no one wanted to factor in to their financial plan, and yet it was very real, changing the lives of every one of us in some way. Yet, the last half of 2009 has been the exact opposite. We have witnessed record moves off of the bottom since March of 2009 and all major indexes are up significantly from the market trough.

Both moves are dramatic and still the markets are significantly off from the highs. We constantly remind our clients and investors to focus on their own capacity for risk. This ultimately means that you may be able to tolerate the risk of the markets, but if you can accomplish what you want with less risk, one should do so. It is important that you understand the value of what additional risk creates for you.



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2010, Year of the Roth

To Roth, or Not to Roth: That is the Question By Robert J. Katch

he Beatles' George Harrison wrote these famous lyrics in "The Taxman" when he realized his earnings were pushing him into the 95% tax bracket in England:

Should 5% appear too small, be thankful I don't take it all, 'Cause I'm the taxman, yeah, I'm the taxman.

It may sound far-fetched today, but it was not too long ago, and I believe much higher taxes are coming sooner than any of us wish to believe. During the 'Roaring '20s' taxes were in the 25% range for top earners. Due to lower tax receipts at the onset of the Great Depression, our Congress increased the tax rate in 1932 to 63%, and then steadily pushed it up to 91% by 1963. It was still as high as 70%

in 1980, before President Reagan slashed it down to 28%. With today's top tax rate near 40%, and government budget deficits soaring, we are likely to experience a wave of new taxes and deduction limits.

Over the past 40 years as tax rates have fallen, it has been better to stash money into a retirement account during high tax years, and then withdraw the money at lower tax rates many years later. This 40-year trend is about to swing in the opposite direction, making the misunderstood Roth IRA your best tax friend.

WHAT WE DON'T UNDERSTAND, WE AVOID

Most articles written about Roth IRAs are filled with complicated tax jargon – sometimes trying to be technically precise, but more often in an attempt to impress the reader. Either way, the information is too complicated and boring, making it virtually useless. While the actual tax rules are complicated, and include many deadlines, amounts, limits, and exceptions, the essence of the rules are very simple. What you need to know is...if, why and how a Roth IRA is to your advantage.

WHY ME?

- 1. Age: The younger you are, the more a Roth is a great retire ment tool for you.
- 2. Wealth: The more likely you are to leave some of your IRA to your heirs, the more a Roth is a great estate-planning tool for you and your heirs.

WHY NOW?

- **1.** Never before available to those earning over \$100,000
- **2.** Pay the tax at today's lower rate
- **3.** Advantageous IRS rules only available for 2010

WHY CARE?

- 1. Tax-free withdrawals
- 2. Lower estate tax
- 3. More spendable income
- 4. Lower tax on Social Security
- 5. No required withdrawals



WHAT'S AN IRA?

I imagine you have heard the term, but what is it? It actually stands for Individual Retirement Arrangement, of which there are several types, but the Individual Retirement Account is the most common since its creation in 1975. Money contributed to an IRA is tax deductible, it grows inside the IRA over the years with no taxes due on the increasing value, and then tax is due on each withdrawal. To avoid confusion, many people now use the term 'Traditional IRA' to avoid confusion with a Roth IRA. I should note that 401(k), 403(b), SEP, Simple IRA, Profit Sharing Plan, etc., all work similarly to an IRA.

WHAT'S A ROTH?

Created in 1997, the Roth IRA works differently than a Traditional IRA when money is contributed or withdrawn. Money contributed to a Roth is not tax deductible, it still grows inside the Roth with no taxes due on the increasing value, but no tax is ever due on withdrawals. In the long-run, Roths are better than IRAs in generating more spendable income, because the taxes are paid early and then never again. This allows the power of compounding returns to work their long-run magic for younger savers and older, wealthier investors leaving money to their younger heirs.

WHAT'S A CONVERSION?

Roths can be very beneficial, and since so many people already had money in IRAs and the like, the IRS created a process to convert IRAs into Roths if desired. Thus, a Roth Conversion allows you to convert some or all of your IRA into a Roth and pay the tax on the converted amount now, resulting in no future taxes.

A BREAK FOR THE WEALTHY...REALLY?

Yes, but only because Uncle Sam is desperate! Prior to 2010, the only people who could have a Roth were those making under \$100,000 per year. Why? Because the government realized that Roths allow you to pay some tax now, versus lots more tax over the decades ahead, which is better for you and worse for them. Therefore, Congress initially

The bottom line is...IRAs are tax deductible, than merely tax deferred, whereas Roths are not tax deductible, but tax-free for you and your heirs. Roth IRAs are a very powerful retirement and estate planning tool and 2010's new tax rules are exciting. With increasing income tax rates on the horizon, it's time to seriously consider a Roth Conversion.

decided to limit the number of people who could have a Roth in order to maximize the amount of taxes paid over the years. However, with our government's budget out of control, Congress has decided to let you win in the longrun. They are willing to take less of your money if they can have some of it right now. Furthermore, a Roth Conversion makes even more sense with current tax rates being relatively low and likely moving much higher – you will be paying at today's lower rates, and never again!

Beginning in 2010, two things change. First, everyone can now convert. Second, to sweeten the deal and entice more people to convert in 2010, you can elect to pay the tax due in 2011 and 2012. If you believe your tax rates will be higher in those years, you can still pay all the tax in 2010.

WHAT'S A RECHARACTERIZATION?

Sorry! I hate to bring up another term (especially this ominous sounding one), but it is important since it provides you an easy out and some great tax and investment planning opportunities. Put simply, a recharacterization reverses a conversion. Thus, if you convert your IRA to a Roth, and later need or want to move some or all of the money back to your IRA, you perform a recharacterization.

One useful strategy for recharacterization is if you convert and the Roth later drops in value. Unfortunately, you paid tax on the higher converted amount. Amazingly, the IRS allows you to pretend that you never converted. By

recharacterizing your Roth back to an IRA, you get your taxes back. Then, if desired, you can again convert to a Roth, but at the lower value and pay less tax, keeping the difference. This is just one of many great strategies that use this tax provision to your advantage.

CONCLUSION

The IRA & Roth pool of required knowledge is deep and wide with new rules being added almost weekly. A great resource is www.irahelp.com. There are so many great planning opportunities, but an advisor must expertly apply the rules to benefit your personal situation.

- 1. 2010's new Roth rules provide a unique planning opportunity that should not be ignored.
- If your retirement account values are lower now than they were last year, then conversion or recharacterization strategies could improve your long-term results.
- Roth Conversion or Recharacterization strategies involve investment, tax and estate planning considerations. It is important to work with an advisor who understands the interplay of these three areas and who will concisely analyze and simply explain to you how you would benefit.

The bottom line is...IRAs are tax deductible, than merely tax deferred, whereas Roths are not tax deductible, but tax-free for you and your heirs. Roth IRAs are a very powerful retirement and estate planning tool and 2010's new tax rules are exciting. With increasing income tax rates on the horizon, it's time to seriously consider a Roth Conversion.

This material provided for general and educational purposes only, and is not legal, tax or investment advice. For each strategy or option mentioned, there are detailed tax rules that must be followed.



Robert J. Katch is the founder of Manchester Financial, an Investment Counsel/Wealth Management firm located in Westlake Village. For more information call 805 495 4405

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Kim Michel, An Extraordinary Breast Cancer Survivor



im Michel didn't stop being a mom of two boys. She didn't stop award-winning Michel Financial Group's aggressive expansion plans. In 2008, Michel was diagnosed with breast cancer which she attacked like any challenge she has faced in her rich, textured life.

A proven team builder of the company she founded, Michel managed the loss of both breasts, chemotherapy, reconstructive surgery and the simple fact that she had to take care of herself with the skills that have brought her such accolades as a listing among the top 100 women-owned businesses by the Los Angeles Business Journal.

On Aug. 1, 2008, during a visit with her gynecologist for hot flashes, it was discovered that she had lumps deep in her breasts. "Thank goodness for hot flashes," says Michel. "They very likely saved my life."

The former Junior Miss' first step was to let her employees, her husband, clients and even her two young sons know that she was about to embark on interesting times.

For the most part her news was greeted with support - even from her competitors. "They sent flowers, food, milk and cookies -- and they didn't poach my staff." And Michel had peace of mind in one area -- her family was financially secure.

Next, Michel built her all-woman medical team, a decision she would come to realize was critical. Her oncologist, surgeon and plastic surgeon were not only chosen because they were the best, but because they could work as a team.

The news came as Michel was planning her firm's expansion to four offices, including her new Mid-Wilshire, Woodlands Hills and Orange County locations. Over the course of several months, Michel would undergo six months of chemotherapy, a 13-hour double mastectomy and a November 2008 retreat with her management team -- as she sported a bald head -- to formalize their expansion plans.

With her Blackberry in tow, Michel counted on a strong management to carry out her vision when she was unavailable. The California native has turned her successes in her fight for her life into a gift to the community -- she is an active supporter of the Lorraine Jackson Foundation, which provides scholarships for secondary education for children who have lost a parent to breast cancer. Michel Financial Group also provided a team for the Revlon Walk for the Cure.

With an indomitable spirit that is tempered with a plethora of humor, Michel looks on the bright side of her breast cancer journey: She hasn't had to shave her legs for 15 months; her hair is so short, she doesn't have to spend 30 minutes a day styling it; and she got to pick the size of her new breasts.

Michel encourages breast cancer survivors to accept that they will be tired. "Make the most of it," she says. "When else can you say, 'I'm tired,' and get away with it?"

The CEO of Michel Financial Group does not seek balance, contrary to the

advice of her mentors. She seeks harmony. "There are so many demands – home, volunteer work, business commitments. You have to come to a place of acceptance. I have no balance and I'm OK with that because I've accepted it," the 51-year-old says.

"A date night once a week is NOT going to happen. I'm NOT going to be a 'Supermom' at school. I'm NOT going to be on every work teleconference – that's all OK. Accept your limitations. Set guidelines. For example, I will never miss a child's birthday. Things that are attached to your heart are non - negotiable."

Her pursuit of harmony rather than balance spills over into her management style. "Life is not perfect. I recently offered a job to a woman, and the day I offered her the job, she found out she was pregnant. Even as the newest addition to my team she felt she needed to tell me prior to accepting the position. Was I thrilled? Was I going to have balance in that management area? No. But I'm harmonious with it," Michel says. "She's going to give me an excellent nine months. If I saw her pregnancy as a barrier, I would have denied myself access to a truly wonderful talent."

Today, Michel leads her firm and manages her family with that harmony she has found. Her company's 98 financial professionals and specialists offer retirement, investment and risk management services to individuals and small businesses. As of January 2009, the 8-year-old company serviced \$400 million in insurance, investments and retirement assets.

In the same way that her team of doctors worked together and did not push a particular drug or procedure, Michel's firm offers what she calls a holistic approach, a total plan where a group of specialists work toward clients' overall financial health. "We offer conflict-free advice," she says. "Our only aim is to help make sure you're as financially healthy as you can be."

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Preventative Healthcare

Start by Taking Care of Your Spine — Spine-healthy Lifestyle **By Ian Armstrong, M.D.**

DEVELOPING A SPINE-HEALTHY LIFESTYLE

This is the time of year to embrace new healthy habits and establish daily routines with healthful benefits. It is the time of year we try to make positive change, attack old problems with new-found vigor, and eliminate bad habits and create new healthy ones. The fact is that spine problems are one of the most common

ailments known to man, and spine problems have an estimated national cost of \$100 billion per year. 90% of us will suffer from back or neck pain and seek medical attention from our family doctor, chiropractor or spinal surgery specialist. Spine problems are one of the most common causes of disability and lost time at work. The most significant effect I see in my practice is the personal devastation that is

created by a chronic spine problem. Spine problems can make a patient a prisoner of their own pain because the spine is involved in everything that we do. It makes sense, therefore, to do everything we can to prevent the onset of spine problems. The problem usually affects the middleage worker or athlete who is frequently in the prime of their career. Everything that they do can literally come to a screeching halt – as many back-pain sufferers know. It's as severe as that.

But the positive news is that 80 – 90% of all episodes of back or neck pain resolves itself within a few days to a few months. This is true even with significant problems like a herniated disk. Treatments can be confusing; that's why knowledge is important – so that we can modify our behavior. The majority of spine problems are avoidable and preventable through education, understanding and awareness. Remember: Prevention is far better than Reaction.

CONTRIBUTING LIFESTYLE FACTORS THAT ARE ASSOCIATED WITH BACK PAIN

The major contributing factor to back and neck pain is de-conditioning – where the support muscles of the spine weaken over time. Acute onset of back pain is not from a singular event, but from a sequence of events that lead up to the 'back attack'. These events are: Stress at work over a protracted period of time; extensive travel; long work hours that necessitate foregoing gym time or healthy physical activity; weight gain; long hours of sitting and bad posture. Once you've drawn up a picture of the sequence of events that led to the pain, behavior modification and the adoption of healthy habits can be appropriately initiated.

Impact sports or long periods of uninterrupted sitting or standing, repetitive bending and lifting, repetitive twisting or rotation of the spine (as in golf) may be contributing factors. Implementing new habits or activities that will help recondition the support for the spine – is important. While a physical therapist, chiropractor may be necessary for more serious injuries, most of the spine problems I see



can be avoided by a simple 30-minute daily walking regime – followed by 10 or 15 minutes of light exercise.

SPINAL BALANCE: GOOD POSTURE VERSUS BAD POSTURE

The spinal column is the main structural support for our bodies. It isn't straight; it has 3 normal, gentle curves. One of the major jobs of the spinal musculature is to support the spine and to maintain these curves. Changes in spinal curvature (poor posture) affect the balance - the muscular effort needed to stand or sit, and the forces across the vertebrae and disks. Therefore, when a spine is not in balance and reflecting good posture, it is more susceptible to injury and strain. It is important to realize that one must consider both 1) active posture - which is posture while lifting and bending, and 2) passive or resting posture. It is important to maintain a balanced spine under both circumstances to decrease the likelihood of spinal injury and spine pain. Resting posture can be greatly affected by chairs, mattresses, shoes, and work-place ergonomics.

ELIMINATING OR MODIFYING ACTIVITIES

The spine is an elegant biomechanical model that must be maintained diligently and cared for properly. The myth of the spine being poorly engineered is just that – a myth. Its form and function are exquisitely elegant. Problems develop as a result of genetics and lifestyle; improper maintenance and lack of conditioning. The more miles, the more years, and the older the equipment – the more critical is the maintenance program. A compounding problem that is associated with aging is weight gain and lack of physical activity. The support weakens as a result and the spine becomes more susceptible to injury.

Eliminating or modifying activities that contribute to back and neck problems is crucial. The spine is intended to bend, twist and extend – all the while protecting the delicate spinal cord and the nerves that exit the spine and branch out to the entire body. The spine sits within the core of the body – offering support much like the mast of a sail boat. Much like a mast that is dependent on the stays or surrounding supports for structural strength,

the spine is dependent on the muscles surrounding it for much of its strength.

WEIGHT GAIN

Weight gain can potentially cause a myriad of problems, and with the spine, its negative impact is direct and simple. The 15 extra pounds that you're carrying is like carrying a 15-pound backpack. By the time the back pain has set in, you will have to consult a specialist to determine a solution. Pain leads to less activity, which means the problem of weight gain is being compounded. Breaking out of this self-perpetuating cycle is crucial.

WHEN TO SEEK MEDICAL EVALUATION

Problems that are associated with neurological deficit such as weakness, numbness or bowel or bladder problems require medical evaluation. The goal here is to rule out red-flag problems - medical problems that can be associated with and cause back pain such as infections, abdominal aneurysm, kidney problems, tumors or other medical issues. Once these things have been ruled out and the pain continues, the goal becomes determining the specific pain generator in the spine. This may involve an MRI, Xrays, a nerve study, EMG, bone scan, CAT scan, or myelogram.

In more complex problems, a pain management specialist is sometimes brought in - to complete diagnostic injections to determine the precise pain generator in the spine. One process that is used is a discogram. A dye is injected directly into the disk under mild pressure to see if a disk is painful. Facet injections directly into the joints of the spine can help determine whether the pain may be coming from the facet joints. Nerve blocks can determine whether a specific nerve is involved. These injections may also alleviate and treat the pain as well.

DIAGNOSIS AND TREATMENT

Only about 2% of spine problems require surgery. Adopting the principles of a spine-healthy lifestyle early in life is crucial. However, if surgery is required, spinal surgery has improved greatly over the last decade. We are able to now use minimally-invasive techniques that involve functional restoration of the spine. New

technologies allow the advantages of being able to implant artificial disks as well as utilize adult stem cell biology. But despite revolutionary advances in spinal surgery, the philosophical position of spine surgery for the treatment of spine problems remains relatively unchanged. Spine surgery is considered as a last resort when conservative management has failed and the patient has neurological deficit or incapacitating pain. In these situations spine surgery now offers more effective and more successful outcomes.

The best way to deal with an acute episode of back or neck pain is to avoid strenuous and pain-provoking actives or impact sports where you impact the ground. Running, playing football, tennis or basketball are examples of impact sports.

Ice the area for the first 24 hours and use heat thereafter. Anti-inflammatories such as Advil or Motrin can be helpful. There is no need for bed rest. In fact, activity as tolerated is usually beneficial. A visit to the chiropractor or physical therapist could be very helpful during this acute period.

One of the obstacles in the treatment of spine problems is that we all want a quick fix: a pill, a shot, a new form of traction, laser therapy, a mattress, a brace, or even surgery. The air waves and internet are saturated with these promises of instant cures and prey on this desire. Unfortunately, even though some of these treatments may be helpful, the real solution involves the patient understanding the anatomy of the problem and the factors that contributed to the onset of the spinal pathology and pain. Adopting a lifestyle that can help reverse and avoid some of the contributing factors is your best choice.



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Yourhealth



Not Tonight, Please

Bruxism: Teeth Gnashing and Its Implications By Robert Freeman, D.D.S.

o you feel like you're one big "pain in the neck"? When you take a bite of that delectable filet mignon, does your jaw hurt? Or perhaps you have chronic headaches, and you don't even feel like watching your favorite TV program, let alone enjoy a romantic dinner out with your sweetie pie.

Stiff neck...jaw pain...headache. Are these words all too familiar to you? Most people attribute these symptoms to stress, but although that can be a factor, the real problem might be related to your bite, or a syndrome called BRUXISM. Bruxism—gnashing the teeth—is an automatic reflex of the neuromuscular system; it can exert thousands of pounds per square inch on your teeth and surrounding tissues. This could mean lots of pain, money, aggravation...and the start of a beautiful friendship with your dentist.

People often grind their teeth in a subconscious effort to correct irregularities on the chewing surface or to eliminate a spot that is too high. This allows them to find a comfortable place where the upper and lower jaws can meet. A high spot on a tooth can create an area of instability, putting strain on the lower jaw muscles as they try to compensate.

That can cause stress in the teeth as well as in the ligaments and muscles.

You may or may not know that you grind your teeth, but the signs of it can be dramatic. Your pearly whites can eventually wear down and become flat, cracked, chipped, or even fractured. The strong forces involved can cause them to shift or become loose. Gums can recede and roots wear away, a process known as abfraction.

The pressures of grinding can extend to the temporomandibular joint, commonly known as TMJ. Your lower jaw, which is held in place mainly by ligaments at the joint, is less rigid than your teeth, so it can actually shift to accommodate your bite. At that point, the teeth, muscles, and joints are no longer in sync. Think of the Golden Gate Bridge; you might not have a pleasant drive over San Francisco Bay if trusses, cables, and girders

are rickety. It's the same with your mouth. When one part of the system is compromised, the rest of it can become destabilized. All that tension can cause soreness in the muscles of your head and neck, leading to headaches, jaw pain, and a stiff or sore neck.

What, then, can be done about bruxism? Plenty. I always ask my patients if they suffer from head or neck pain. A very high percentage say yes, and a great majority turn out to have significant wear and signs of bruxism. I start with a thorough examination of the teeth, the temporomandibular joint, and the muscular system to determine if grinding, clenching, or gnashing could be the culprits. If so, a relatively simple remedy is a splint or night guard to

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simulate an ideal bite so that the muscles can relax. Another approach might be orthodontics or braces, which can move teeth into a more harmonious position. Finally, equilibration, the careful grinding of tooth surfaces to improve the bite, can be a helpful treatment. Depending on the problem and patient preference, any or all of these procedures can be employed.

So, the next time you wake up feeling as if your mouth has been doing bench presses all night, you might want to pay a visit to your family dentist. Giving bruxism the boot will allow you to sleep better, savor your food with gusto, and leave the headaches behind. Take care of your teeth, and they will take

care of you.



Robert Freeman D.D.S. Established Dentist in Westlake Village for 12 years 818.879.7480 www.dentalwellnesswlv.com

Humanpursuits



avid Wilcox takes the stage, accompanied by little more than his acoustic guitar. No fancy costumes, pyrotechnics, or elaborate sets. He simply plucks the strings, shares a warm or witty story, and starts singing. It feels like he's singing straight to you.

"I consistently try to go to that place where music can still surprise me," says the successful singer/songwriter/guitarist. "I work hard and then try to improvise completely with each moment. Maybe I'm different in that way: I don't get on stage with a set list, but rather try to be ready to play what the audience needs to hear."

For varied audiences around the nation, Wilcox shapes his performances according to the emotional currents

"I love hearing the perfect song at the perfect time as if it's the soundtrack for what I'm living, Over the years I've made up hundreds of songs that have worked like musical medicine to heal my heart and mind. But my favorite song to sing is the one that works for who I'm singing it for."

of the individuals seated in front him. He offers songs on heartbreak, forgiveness, addiction, peace, faith, parenting, or appreciation. He shares moments of humor or poignancy in daily life, or memorable journeys, like his cross-country trip in an Airstream trailer.

"I love hearing the perfect song at the perfect time as if it's the soundtrack for what I'm living," he remarks. "Over the years I've made up hundreds of songs that have worked like musical medicine to heal my heart and mind. But my favorite song to sing is the one that works for who I'm singing it for."

The North Carolina-based musician will be singing to a Southern California

Humanpursuits



HOTO BY MEGAN HUARD

audience March 6, when he comes to Malibu for his 17th performance at Pepperdine University. "Pepperdine is a setting where there's great sound, and people are comfortable and into the music enough to stand long sets," says Wilcox, who first performed at the university in September 1991. "The room is so quiet that there's a lot of intimacy. I can really follow closely what works and what doesn't."

Venue plays an important role in Wilcox's connection with his audience, as does his attunement to social and political climate. Over the past year, he observed audiences were particularly drawn to the song "Dream Again," about hope for the future in the face of uncertainty. "It's who we've always been/ The land of dreams and visionaries/The frontier starts again/Make our way with what we carry," he sings, noting, "It isn't just about getting through times like this, but about what these times call us to be."

Wilcox felt his own calling during his college years. After hearing Bob Dylan's

"Buckets of Rain," he picked up the guitar and began writing his first songs within half a year. His first album, *The Nightshift Watchman*, debuted in 1987, followed by fourteen more, including *How Did You Find Me Here* (1989),

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Home Again (1991), Turning Point (1997), What You Whispered (2000), Live Songs and Stories (2002), Into the Mystery (2003), and Vista (2006).

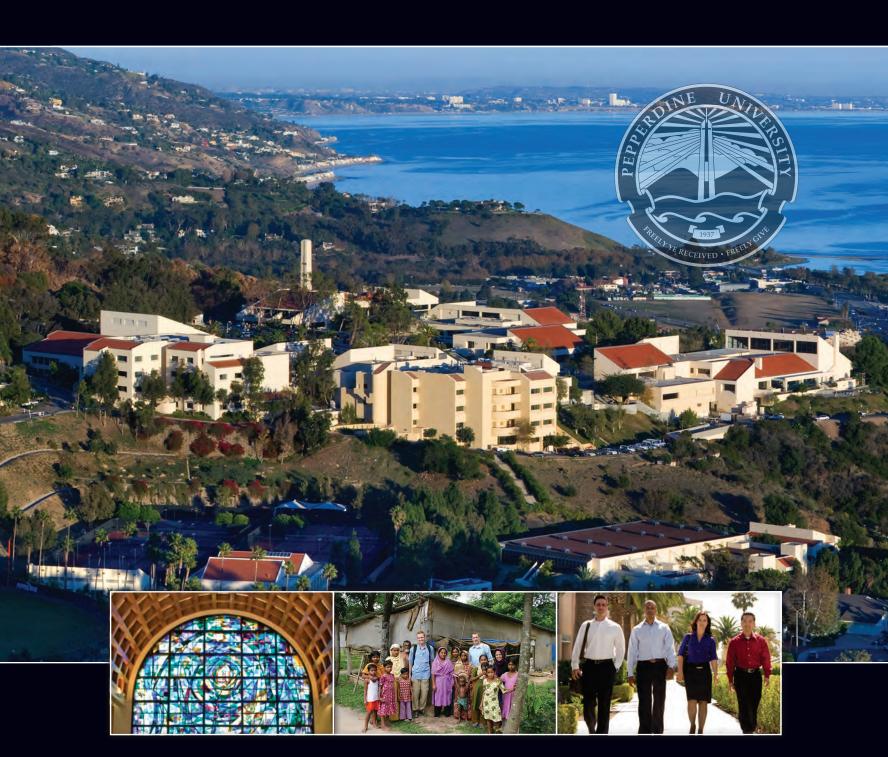
His latest, *Open Hand*, was created in December 2008, featuring Dan

Phelps on guitar and keyboard, Jon Evans on bass guitar and upright bass, and James McAlister on drums and percussions. Using a 2 inch 16 track analog tape, the musicians recorded the album in only one week and without any computer editing. Leading up to session, Wilcox took a liquid fast to preserve his voice and boost his energy. "I wanted to get each song on the first or second take, and I wanted it to be the best I'd ever sung it in my life. I love the added thrill of there being no chance to fix or edit stuff on Pro Tools."

It's an experience quite similar to taking the stage and giving his all to the audience. "Music is sacred ground," he says. "It's a place where you have to tell the truth about what you've been through, who you are, and where you're going. I love how a good song can show you the world through someone else's eyes in three minutes."

Purchase tickets to Wilcox's Pepperdine performance at www.arts.pepperdine.edu.

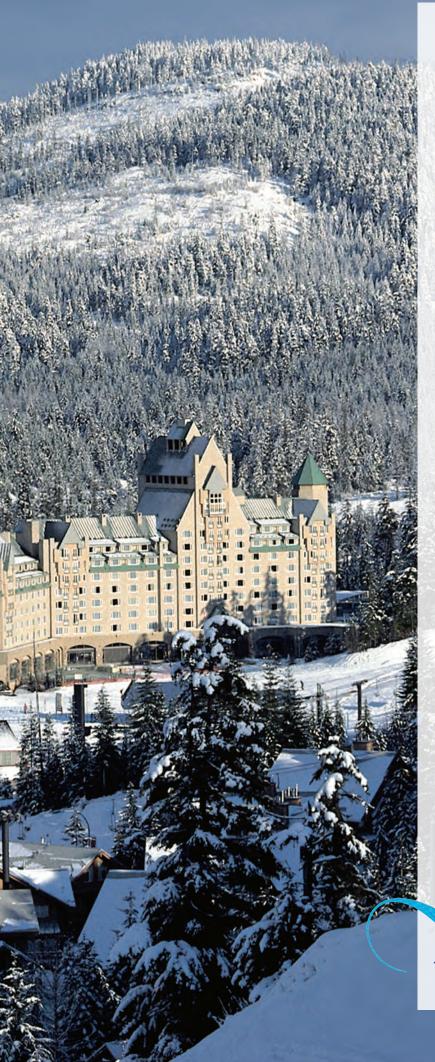
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Travelscapes

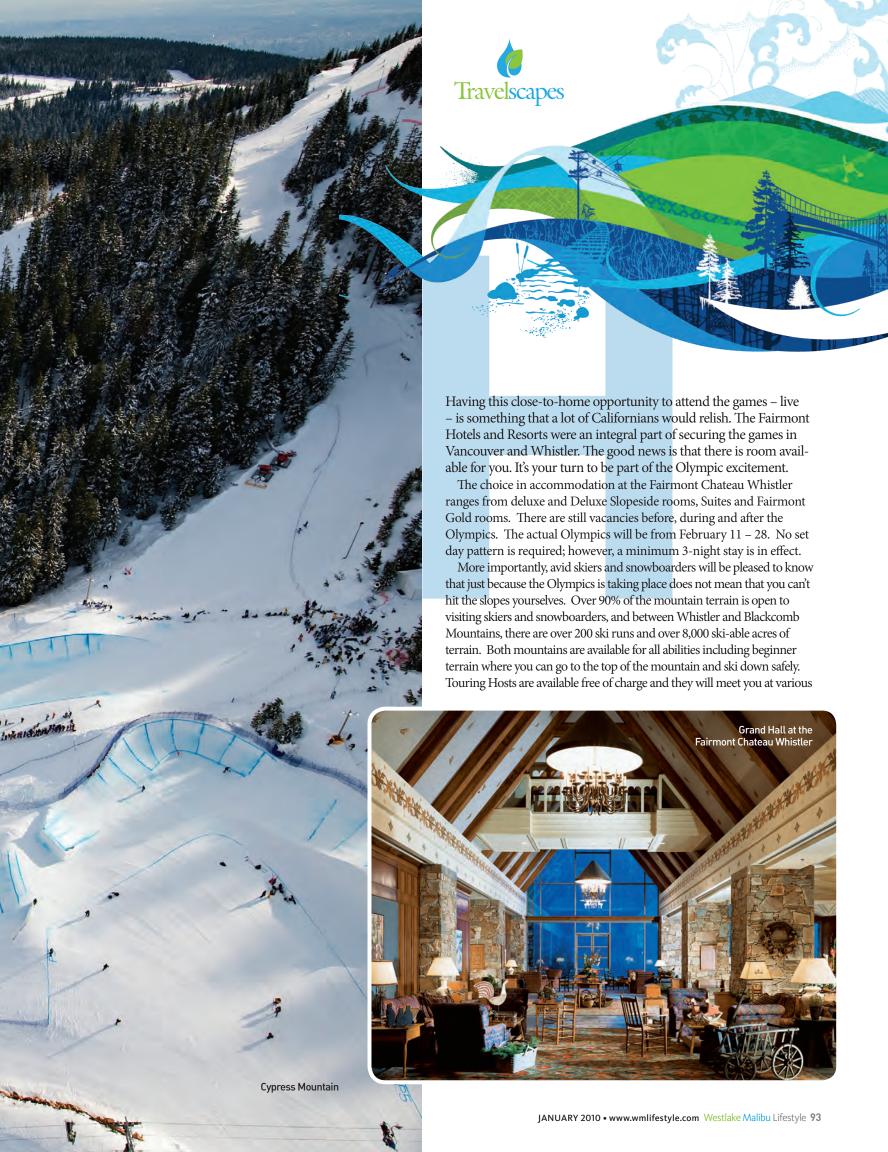
THE FAIRMONT CHATEAU WHISTLER

AND THE 2010 WINTER OLYMPICS



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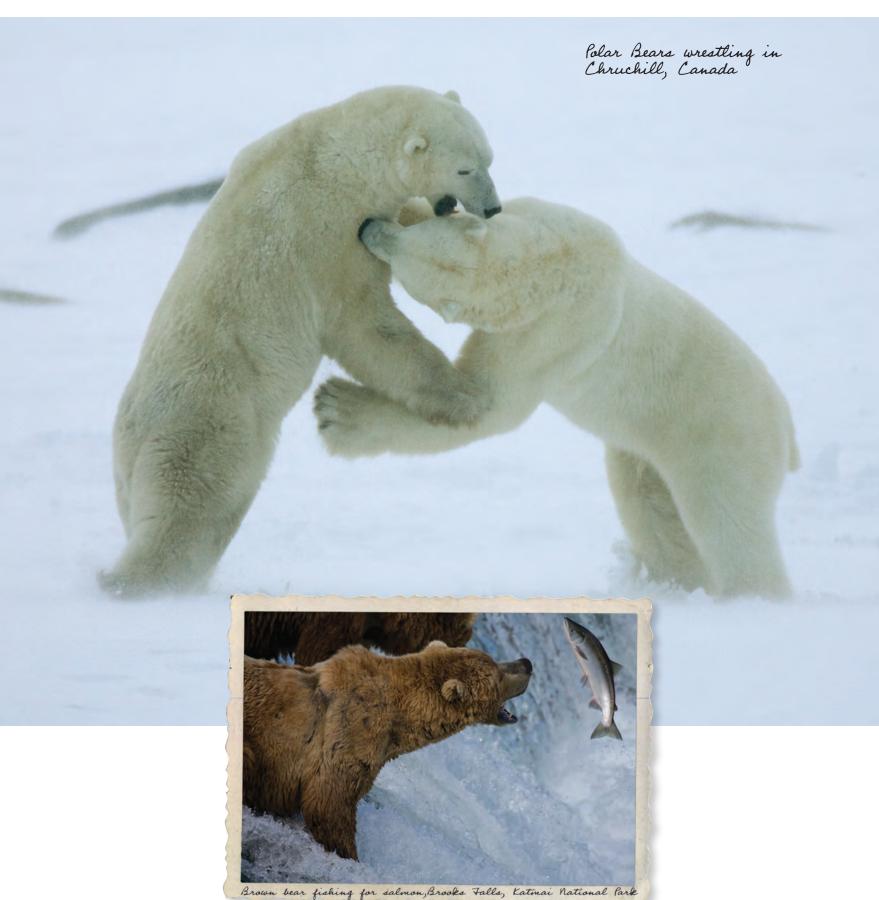




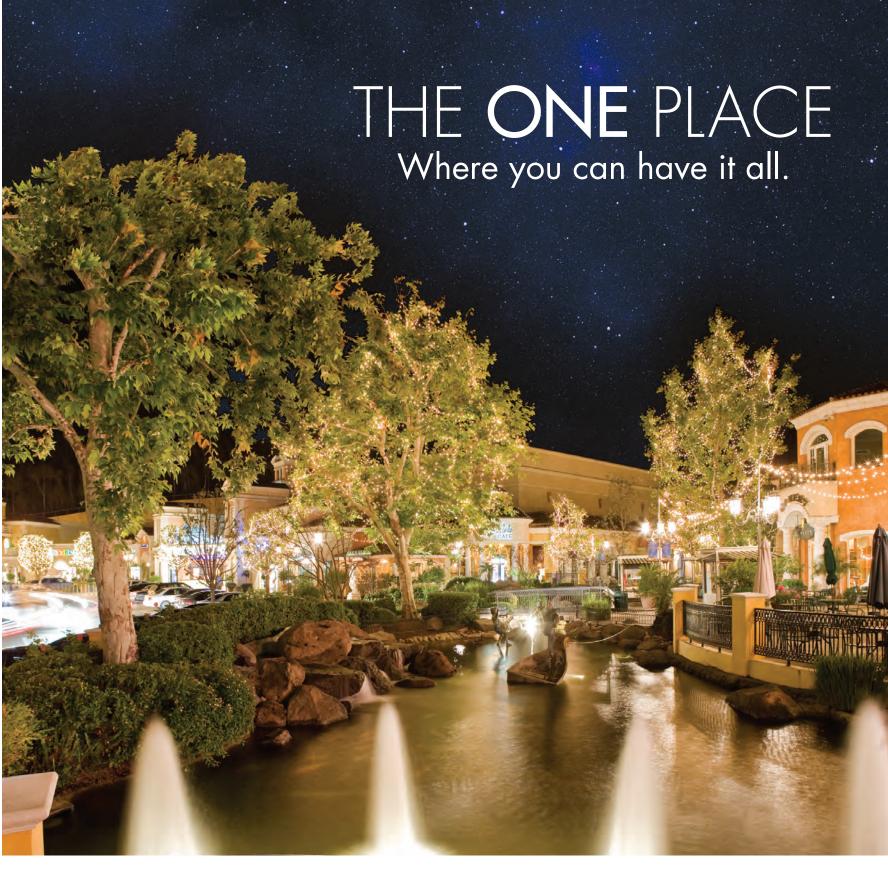




Portraits of Winter



PHOTOGRAPHY BY SCOTT BLATT



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THE COMMONS at Calabasas

Firesmart



Wild fires are one of Southern California's biggest threats – particularly when we've endured a long, dry summer and the Santa Ana winds kick up with ferocity. We're all familiar with pesky, dry brush – which ignites in seconds when embers or flames are nearby. Firefighters are constantly requesting that brush be cleared away from private dwellings. But the reality is that the areas that require brush clearance are increasing, and it's a costly endeavor to clear away because it involves extensive manual labor, chemicals and heavy equipment.

That's where George Gonzales, a Chino rancher, came up with a simple, effective idea. Goats were the answer. These quiet creatures simply graze the overgrown areas. They're particularly adept

at clearing under-brush and pruning the lower branches of trees. All of this helps to decrease the fuel load for fires. Moreover, goats can traverse rugged, hilly terrain that is difficult for men to reach with machines. They also love to chomp up noxious plants such as poison oak. So there you have this simple solution: a herd of inexpensive goats grazing in the areas that are fire traps.

George says, "The beauty of employing goats is that they don't take sick leave or apply for workers' compensation. They work seven days a week and their small, pellet-shaped droppings are biodegradable. They are also noiseless and they don't smell."

The goats serve another purpose: As human dwellings have encroached on wild areas, the animals in that eco-system have clashed with their human neighbors. "Rattlesnakes and human-dwellings are



incompatible", says George, "so what invariably happens is there's a human tragedy where a child gets bitten by a rattle snake, or coyotes or deer get killed violently on the road. What the goats do is 'discourage' wild critters from straying too close to human habitations. When there are goats present, the wild animals instinctively move to higher ground away from the human dwellings."

To make sure that the goats don't stray, George uses a solar-powered fence during the day which deploys a mild electrical shock to confine the animals to their work area. In Westlake Village, Summershore property - across the road from The Landing - has recently employed George's herd of goats to reduce the potential fire hazard. Also in attendance are George's dogs, which are raised to do one thing only: herd and protect goats. They are particularly content dogs as they run on

the pastures taking care of their charges. At night they sleep with their goats in an enclosure – making sure that any coyotes that sense they may have the meal of a lifetime nearby – are dissuaded with a 'not welcome' doggy sign.

George's goats are bred specifically for the hot, dry Californian climate. His Boer goats originated in the desert areas of South Africa. They are docile, have a high resistance to disease, and are perfectly adapted to hot, semi-desert areas.

The goats munch on, and the firefighters breathe a sigh of relief.

For more information go to: www.rtbrushcontrol.com.







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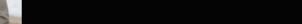
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