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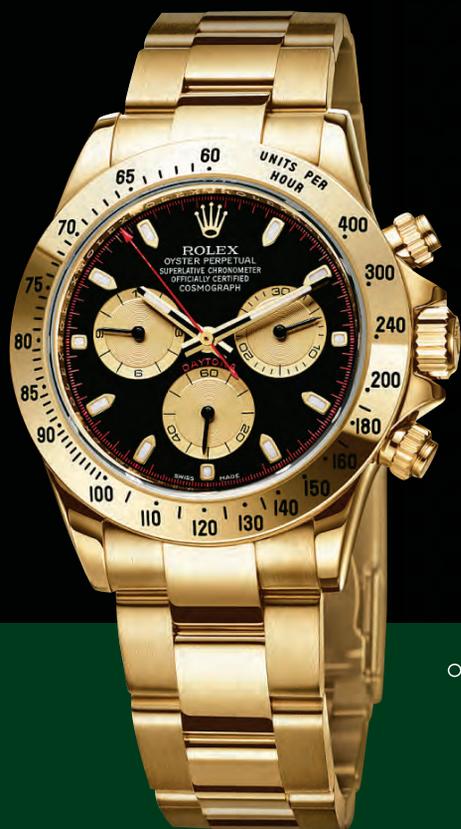


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In this issue 03.10



10



44



90

Portraits of Success

- 10 THE 2010 VANCOUVER WINTER OLYMPICS**
The Snowboarders who Raised the Standards
By KURT WASTELL PHOTOGRAPHY CURTIS DAHL

Portraits of Compassion

- 20 DR. AYOADE ALAKIJA**
Global Ambassador for the Upliftment of People
By DIANA LYLE
- 26 BEN HOPPS**
Casa Pacifica's "Amigos" Co-Founder
By ELAINE YAMASAKI
- 82 THE HANDS THAT HELPED HAITI**
Dr. Ian Armstrong joins forces with
Transformational Development Agency

Portraits of Power

- 30 THE CIA AND SECRET SERVICE**
A Look at Two of America's Top
Intelligence Agencies
By CHRISTINE SEISUN

Chatroom

- 36 SHORT STORIES ABOUT BIG PEOPLE**
By BOB EUBANKS

Scenearound

- 38 HEARTS FOR HOPE AT FOUR SEASONS WESTLAKE VILLAGE**
- 42 INDIAN AND PAKISTANI EVENING AT SHERWOOD COUNTRY CLUB**

Coverstory

- 44 CANDACE CAMERON BURE & VALERI BURE**
A Full House of Panther Talent
By DIANA LYLE

Things we love

- 52 ENTICING ITEMS FOR SPRING**

What's new in town

- 40 LAMBORGHINI AT WESTFIELD TOPANGA**
- 54 GOLDFELLOW OPENS IN VENTURA FOREVER BELLA SKIN AND TANNING SPA**

Fashionsense

- 56 COMING UP FOR AIR**
By MAGDA PESCIARIU

Enviroconscious

- 62 THE SUSTAINABLE AMAZON PARTNERSHIP**
Jungle Business with an Ecoconscious Twist
By MELISSA FREEMAN
- 87 PEPPERDINE UNIVERSITY'S GRUNION GREETERS**
By MELISSA FREEMAN

Home and hearth

- 64 HOMES DESIGNED BY ROOM AT THE BEACH**
- 70 THE LEVIN GROUP HOUSE SHOWCASE**

Moneysmart

- 76 2010**
A Time for Truth
By DOUG DE GROOTE
- 79 FICO**
Is Yours Fabulous or Fading?
By ROBERT J. KATCH

Your health

- 86 DENTAL INSURANCE EXPLAINED**
By ROBERT FREEMAN D.D.S.

Travelscapes

- 90 VISIT PERU & EXPERIENCE ITS VAST, RICH HERITAGE**
Offered by Adventure Life Journeys
PHOTOGRAPHY SCOTT BLATT

Localscapes

- 98 OUR OWN TUSCAN VINEYARD AT WESTLAKE VILLAGE INN**



On the cover

Candace Cameron Bure
Front Cover Photo by
Teren Oddo Photography



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Editor's letter



The Haitian earthquake tragedy occurred in January and we're proud to be associated with the humanitarians who didn't miss a beat when it came to going to Haiti's aid. Dr. Ian Armstrong, our Medical Editor, joined forces with Transformational Development Agency, and together they made a formidable team. Rikki Alakija's leadership allowed the medical experts to do their job superbly and the pictures on Pg 82 tell a moving story. The Alakijas are a remarkable couple: Rikki's wife, Dr. Ayoade Olatunbosun-Alakija, is a mountain of strength when it comes to effecting change in third-world countries. Her story is on Pg 20. Oh...and by the way, daughter Danni is a remarkable student at Oaks Christian who's heading to the 2012 Olympics in London.

We've recently been enthralled by the 2010 Vancouver Winter Olympics. Just prior to that, we were in Mammoth Mountain (as were hundreds of other Westlake and Malibu people that we bumped into) at the Olympic trials where Gold Medalist Snowboarder, Shaun White, performed brilliantly (as did the rest of the team). I'll never forget watching Shaun flipping in the air, and when he was done, he started dancing to Led Zeppelin. How cross-generational can that be! So we decided to cover how the standards in snowboarding have been raised by this group of brave athletes whose maneuvers continue to defy the odds. Curtis Dahl of Dahl Photographers took world-class photos and Kurt Wastell – a familiar face from this area – provided his expert opinions (Pg 10).

Candace Cameron Bure was a successful child TV star in Full House for eight years. On her last season of Full House, co-star, Dave Coulier introduced her to hockey star, Valeri Bure. In 1996 they married and today they have three gorgeous children who have filled their lives. Recently, Candace went back to work and is now flourishing on ABC Family's new sitcom, Make It or Break It. They have graced us with the cover story which you'll find on Pg 44.

Another great asset to the magazine is Scott Blatt who not only does a great job at Body Logic Sports Therapy, but he provides us with photographs of the world that are uniquely stunning. He visited Peru and gives us a first-hand account of the experience. You'll find the rich cultural aspects of Peru captured on Pg 90 and Scott highly recommends Adventure Life Journeys (South & Central America) to put together your trip.

As usual we have a variety of articles that feed you with interesting information. The CIA and Secret Service article (Pg 30) is timely and fascinating; Our financial experts guide you through some of the challenges of the time (Pg 76 and 79), and the Levin Group and Room at the Beach have some exceptional Malibu homes for you to feast your eyes on.

Our Things We Love section (Pg 52) is filled with spring colors and inexpensive ideas. We encourage you to support our local businesses as much as you can.

We've had a better rainy season and the landscape is looking brighter as we walk into spring.

Diana Lyle

For those wishing to assist the people of Haiti, Transformational Development Agency, The American Red Cross, and International Medical Corps are suggested relief effort organizations who do great work.

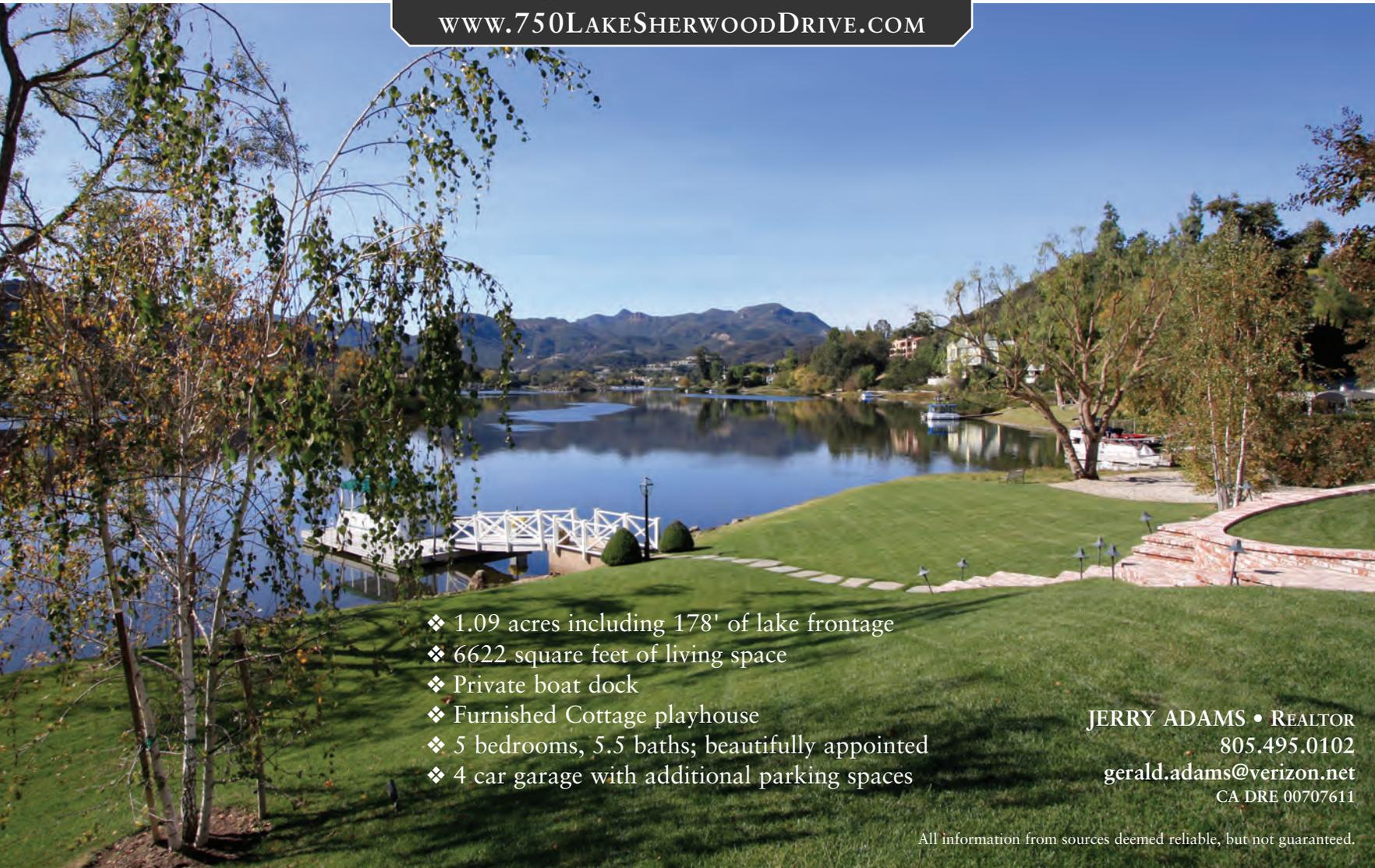
Correction: We wish to acknowledge that the two photographs of David Wilcox (that appeared in the January issue of Westlake Malibu Lifestyle) were courtesy of Jeremy Cowart and Doris Davidoff

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THE 2010 VANCOUVER WINTER OLYMPICS

RAISING THE STANDARDS

A LOOK AT OUR 2010 WINTER OLYMPIC SNOWBOARD TEAM

BY KURT WASTELL • PHOTOGRAPHY BY CURTIS DAHL OF DAHL PHOTOGRAPHERS

Walk into a Val Surf store a few days before a cold front is moving in and you'll see a throng of young snowboarding enthusiasts buying the latest gear as they anticipate a huge powdery mass of glorious snow falling on our Californian mountain slopes. It's become an increasingly popular winter ritual as the SUVs filled with college friends and plenty of snowboarding catches on as the newly-fallen snow. I grew up in Newbury Park and couldn't wait for those first November cold fronts.

As snowboarding standards have been raised every year. Right now we're watching the 2010 Vancouver Winter Olympics with Shaun White, Danny Davis, Scotty Lago, Kelly Clark and a slew of other snowboarding athletes doing tricks in the air that are incredibly difficult and daring. In the halfpipe, the top contestants ascend into the air doing 'double corks' and elusive double Mctwists that blow the mind because of their complexity. Landing safely is the ultimate feat.

HANNAH TETER
Olympic Gold Medalist who donates her winnings to a village in Africa



RAISING
THE
STANDARDS





THE TOP OLYMPIC SNOWBOARDING MEDALISTS

Shaun White (Carlsbad, CA) has been a dominant force in snowboarding for the last eight years. (Shaun was actually born with a congenital heart defect for which he endured two open-heart operations. Obviously he's overcome all of that and today has an Olympic medal count of over 14 golds.) I've watched Shaun White since he was super mini and you could just tell that he was going to be one of the greats of all time. His family was always right by his side almost like they knew something would materialize with his talent. He has always had this crazy amount of confidence and I think that's the main reason he continues to dominate in nearly every aspect of snowboarding. I love the fact that Shaun also skateboards and has always had a bit more respect for skateboarders/snowboarders.

As for **Danny Davis** (Detroit, MI), I love how free-spirited the kid is, and how much I see the kid stoked on what he is doing for snowboarding. I was a teammate of **Scotty Lago's** (Seabrook, NH) for a number of years on Billabong and got to go on memorable trips with him. Scotty has an amazing style that I really like to watch and he has such amazing control in the air. He and Danny are the next generation of snowboarders and I like where they are taking the sport. Scotty and Danny, as well as Louie Vito, are dudes to watch out for, but there are many aspects about snowboarding and there are guys that aren't competitors that are mind blowing and contribute just as much to our sport as these Olympians.

Kelly Clark (Mt. Snow, VT) is for sure in charge of the push for women and snowboarding. She's currently participating in her 3rd Olympic team berth. The aspect I like about her is her ability to actually go big in the pipe, which seems to be a rarity on the women's side. I can't wait

• **Scotty Lago** is another big name Olympian to watch out for

RAISING
THE
STANDARDS

o Olympic gold medalist
Shaun White double
corking 20 feet in the air



to see some of the younger women taking snowboarding to the next level in the future. **Hannah Teter** (Belmont, VT) is another strong force in women's snowboarding who enjoyed a great run at the Mammoth Grand Prix. She's also a pretty amazing person. She sponsors a village in Africa through the production of her maple syrups and the donation of all her contest earnings. As far as **Kevin Pearce** goes, I hope he has a speedy recovery from his recent injury and gets right back at it again. I'm sure that **Danny Davis** is taking Kevin's energy with him to the Olympics. (At the time of going to press, we were informed that Danny Davis had suffered a back injury which put him out of the February 12th Olympics)

THE CREATIVE FORCE THAT SNOWBOARDING IS

Snowboarding is extremely creative as far as the individuals go. It becomes an art form for them. However, as long as I can remember, when it comes to contests, there has always been a trick that wins the contest and it seems to stick around for a while until someone comes up with a new contest-winning move. I love that a few of the kids are

VAL SURF SUPPORTING KEVIN PEARCE

In the light of Kevin Pearce's serious snowboarding injury, snowboarders are invited to get arm bands from any Val Surf store location and wear them in a show of solidarity for Kevin's recovery.



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© Danny Davis: top snowboarder injured just before the Vancouver Olympics



capable of coming up with new tricks because those new tricks will always get the judges' attention. However, the sport can start to look the same when other contestants start copying those innovations. I think the creative side of snowboarding has always been in video and photo.

SNOWBOARDING FROM A SPECTATOR'S VANTAGE

Anybody who has gotten the opportunity to go to the **Vancouver Winter Olympics** will be blown away. I'm excited to see the USA team dominate the halfpipe.

It's a mind-blowing thing to watch people flip and spin themselves all over the place with almost robotic consistency. For spectators, the thrill lies in watching this small group of elite athletes achieve the level of riding that they do for our sport and for the rest of the world. As far as double corks go, it's an amazing trick that only the best dudes in the world will be able to do. I think it's weird how they train into foam pits nowadays and don't just try the trick, but that's just the way snowboarding seems to be going. With the Olympics and such high-level contests that can lead to gigantic contracts from mainstream companies, our sport has changed forever.

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Olympic Gold Medalist
Shaun White



MY OWN EXPERIENCE OF SNOWBOARDING

The thing I like most about snowboarding is going to Brighton or Snowbird with my friends on a powder day with no cameras or pressure. That experience of just being out there takes away all my daily stress and all my thoughts become positive. My favorite spots for snowboarding are **Brighton, Snowbird** and **Jackson Hole**. I grew up riding in Socal at **Big Bear** and **Mountain High** and occasionally go up to **Mammoth**. I remember how blown away I was when I got to ride Mammoth and how much they have pushed the progression of snowboarding.

My wife and I actually met at a sushi spot in Salt Lake City that she worked at. We started going snowboarding together and I was so stoked on how good she was. I took her out snowmobiling/snowboarding the day we got engaged and she dropped some hefty cliffs and made me proud. We love going snowboarding together and it will always be something we are passionate about.

I think the highlight of my career as a snowboarder was getting MVP at superpark 1999 at Mammoth. I set a world record at the time for a park jump of 112 feet via snowmobile tow-in. I remember that morning when I rolled up and saw the jump that I worked on the night before and was blown away at the size. I wasn't really sure at that point if I was even going to hit it. We realized that speed was an issue so I had one of the Mammoth employees tow me in at 56 mph in order to clear the jump. It was such an amazing feeling that seemed to last forever. Another almost equally amazing experience was dropping into a sizable line-up in Alaska for the first time.

SNOWBOARDING'S FUTURE

My hope is that snowboarding stays cool and doesn't cheese out like most sports do. There are so many kids out there to look out for and they seem to be getting younger and younger each year. 🌱



Olympic gold medalist
Kelly Clark at the
finish line



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Rikki, Dr Ayoade &
Danni Alakija Photo by
Renee Lansdowne





Portraits of Compassion

Dr. Ayoade Alakija

Global Ambassador for the Upliftment of People **By Diana Lyle**

The first impression one has of Dr. Ayoade Olatunbosun-Alakija – affectionately known as ‘Yodi’ - is that she’s a model who’s taken over from where Naomi Campbell left off. That assessment is not far from potential reality: she was snapped up in London at the age of 18 by a shrewd modeling hawk eye – but her father threatened to disown her if she veered away from a straight ‘A’ university education. The catwalk lost out but the medical community gained. Yodi went on to graduate from the London School of Hygiene and Tropical Medicine (at University of London) with a bachelor’s degree in medicine and a bachelor’s degree in surgery. This was followed up with a diploma in Tropical Medicine and Hygiene, as well as a Master of Science in International Development and Public Health. That’s an impressive academic résumé but it’s nowhere near as impressive as Yodi in person.

THE ALAKIJAS’ HELPING HAND IN HAITI

We visited Yodi at her North Ranch home – the week after Haiti’s earthquake tragedy. It was a late Friday night and Yodi and husband Rikki were leading a group of forty volunteers who were filling up a 30-foot container with vital medical resources and supplies for the Haitian survivors. The next day, the relief team flew out of LAX for Port-Au-Prince on two chartered planes that were funded by the Alakijas’ Westlake Village-based charity organization: **Transformational Development Agency (TDA)**. Rikki Alakija, a highly-experienced and successful businessman, headed the group in what he called a ‘scope and relief mission.’

There are few people who can mobilize people and resources the way Yodi and Rikki can. Armed with a dynamically-expressive British accent, Yodi’s energy and likeability are powerful enough to change the DNA around her. People become transformed under Yodi’s leadership and before you know it, the local banker and baker are lining up at the Alakijas’ garage door at midnight to deliver clothes and food for the victims of the Haiti earthquake. The compassion which drives Yodi is fueled by her understanding of the deeply embedded physical and mental scars that blight the lives of people

who’ve been shattered by forces beyond their control. Yodi’s unflinching goal is to stem the crisis and jump-start the recovery.

YODI AND RIKKI: COMPLEMENTARY COUPLE

Yodi is a powerfully-packed 6-foot-athlete who represented England in the 100-meter track. It was there that she met equally-powerful husband, Rikki Alakija, who was representing England in the 800-meter race. She jokes about it to this day by saying, “I initially got away from Rikki because of my explosive speed but his endurance enabled him to catch up with me and he has never let go since!” Rikki refers to his wife as a “human whirlwind”. Joking aside, Rikki and Yodi have a marriage that is rock solid.

TRANSFORMATIONAL DEVELOPMENT AGENCY’ (TDA)

Yodi and Rikki are the Founders of **Transformational Development Agency (TDA)**, which is a non-governmental/non-profit agency committed to empowering social change globally. This dynamic couple knows only too well that long-term sustainability is key to insuring national self-sufficiency.

While Yodi attends to the immediate medical needs of a disin-



tegrating region, she also facilitates the provision of training to local doctors and nurses so that their areas of expertise can grow and expand. Rikki comes in with the entrepreneurial wing – applying socially-enterprising solutions to devastated economies. He uses transferable business models that have worked elsewhere and is particularly interested in pulling single moms out of the victim pool. Furthermore, he says, “If we can empower young girls so that they can break the cycle of emotional scars, you win a big battle.” Right now Rikki is working on starting up an organic soap factory in Rwanda. The soap will be sold to overseas markets and nothing is better than giving people the capacity to earn their own living. It restores their dignity.

YODI'S IMPACT ON THE WORLD

Yodi has served the **United Nations** in various capacities from managing regional reproductive and maternal health programs with **UNPFA** to health and development with **UNICEF**. She also served as chair of the **UNAIDS** technical working group for AIDS in the Pacific region from 2000 - 2003 and was also involved in the initiation of the 2002 Global Fund first-round talks within the Asia Pacific Region and Small Island States (SIS).

Her experience is broad and spans many regions of the world. In 1998, she was instrumental in the setup and development of establishing the **Pacific Reproductive Health Training Pro-**

gram based at the **Fiji School of Medicine**, which served 22 nations. The Program involved curriculum development, training and education of health-care workers at tertiary district and community levels, with the aim of reducing maternal and child mortality and preventing the spread of HIV/AIDS.

Yodi is acutely aware of how poverty develops and ends up. “Ignoring the poorer regions of the world is not an option for industrialized westerners”, she says. “When there is a humanitarian cry for help – those with the education and the means have a responsibility to step up to the plate. Moreover, poor, devastated nations become unstable fermenting grounds for radicalization and global problems. In the long-term, the problems caused from ignoring these regions will come back to bite us.”

POST-GENOCIDE RWANDAN RECOVERY

Yodi's and Rikki's work in Post-Genocide Rwanda is particularly remarkable because of its positivism. As most people know, Rwanda has recently emerged from one of the worst genocides in history. Rwanda's President Kagame was the Liberating Commander after the genocide and is known personally to Yodi and Rikki. The encouraging fact is that Kagame is proving to be one of the most accountable leaders in Africa who is determined to restore Rwanda with sound democratic principles. He is also bringing pressure to bear on some of Africa's corrupt leaders.

Dr Ayoade Alakija at a
Zambian orphanage where
she distributed clothes



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Yodi describes him as “the velvet glove on an iron fist”. An Association for Genocide Survivors has been formed. Yodi tells the heart-wrenching story of Roger – one of their protégés – who was left for dead by his Hutu murderers. He was buried alive in a mass grave and a dog saved his life – by scraping him out of the grave.

Yodi and Rikki are spending a great deal of time on developing Rwanda’s youth so that they can heal, learn valuable skills, and transform their own lives. Yodi says with passion, “Just look at Bangladesh. Their so-called sweat shops have gotten them out of an economic quagmire. Their survival is based on that simple premise. Furthermore, I believe that education is a right; not a privilege. We cannot afford to allow children to fall through the cracks because of fractured education. The second you put a school uniform on a child, you build their self-esteem. The key to a stable economy is an educated middle class. You can’t achieve that unless you invest in a country’s children.” Yodi sits on the Board of George Washington University D.C. and advises their **African Center for Health and Human Security**.

THE ALAKIJAS’ FAMILY ROOTS

Nobel Peace Prize winner and the United Nation’s Secretary General from 1997 to 2007, Kofi Annan, is Rikki’s uncle. Yodi is visibly squirming as I insist that I insert her roots into this story. She comes from Nigeria’s Royal Family - the Akure Dynasty. She was raised in a privileged, complex environment which started off in Nigeria and then she was shipped off to boarding school in England. But Yodi gets uncomfortable talking about privilege. She’d prefer to focus on the good that can be done when one is empowered with a good education. She says, “I cannot lose sight of the fact that 9.2 million children die in this world every year – needlessly. The majority of those children live in Africa. If we can get to them before the critical age of 5 (which is when most of them die), then we can really say we’ve made significant progress.”

Yodi is the African spokesperson for the **Child Health NOW Campaign**, which was launched in November 2009. In her speech as the campaign’s spokesperson, she said with conviction and passion:

“I endorse World Vision’s efforts to seek justice and life for those who cannot do it for themselves. Our children cannot be allowed to die needlessly and without a fight. It is our collective responsibility to see that ALL children live happy, healthy and productive lives, and to this end, I join World Vision in saying that now is the time. We must be a voice to this and future generations – not merely an echo. Let our voices resound around the globe. Our children – all children – must live and not die. My daughter Danielle lives and did not become a child mortality statistic. I endorse these efforts on behalf of her sister and brother who did not live (Yodi lost two of her children) – on behalf of my children Linda and Mofe Alakija, Sarfaz and the millions of other children who did not live to see their 5th birthday.”

In 2009, Yodi chaired the first **Maternal and Child Health Conference** in Rwanda. Just before we went to press, she headed back to Rwanda to re-initiate the process. She was also visiting the Kenyan Prime Minister’s Office to work on a similar program.

Yodi’s story is large enough for ten books. But for the purposes of this article, suffice to say that her influence in government policy has spanned the continents of Africa, Australia, Asia, and the South Pacific. When Yodi speaks, people listen.

Her presence commands respect because she is a genuine humanitarian; an articulate stateswoman with a host of incalculable skills; and a mover of mountains because she cares so much. Add to that a razor-sharp understanding of humanity and you have Yodi – the realist – the person who knows where human dignity begins and ends.

And at home, Yodi and Rikki are the proud parents of Danni, their super-talented 13-year-old daughter who’s a freshman at Oaks Christian School. She’ll be heading to the 2012 London Olympics as a track star. If ever a couple has balanced their life well, the Alakijas surely have. Their home is filled with plenty of love and genuine laughter. 💧

For more information on Dr. Alakija’s work, visit: www.tdaafrica.com. Also, check out Dr Ian Armstrong’s medical article on Pg 82 -85 – where he joined the Alakijas in Haiti.



Dr Ayoade Alakija, Dr Jack Abdoutie (Head of World Health Organization), Richard Szebira (Rwandan Minister of Health)



Dr Ayoade Alakija with Kenya's First Lady

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Portraits of Compassion



"This is me with Sanke, an 8-year-old girl who was one of 635 Kenyans fitted with a hearing aid on a mission in one day. She had never spoken before or heard, but by the time I was done, I had her saying 'mama' and 'papa.' It was very moving." Indeed, according to the SHF sigte, "the best 'thank you' our sponsors receive is through the tears of joy and smiles of gratitude from those who are given the Gift of Hearing." More information on the Starkey Hearing Foundation can be found at: <http://www.starkeyhearingfoundation.org>

A Friend For Life

Casa Pacifica "Amigos" co-founder Ben Hopps makes a difference one buddy at a time.

By Elaine Yamasaki

The story goes that a little boy was walking along the seashore and, finding a starfish stuck on the sand, he picked it up gingerly and tossed it back into the sea. As he went along, a man stopped him and said, "What are you doing? Look at all the starfish on this beach—must be a million or more. Don't you know that you're not going to make a difference at all? Why even try?" The boy looked back as he picked up another starfish and simply replied, "Because it makes a difference to this one."

And so it goes, that while the rest of the world hurries along, there are a few starfish-catchers among us who take the time to stop and make a difference, one hurting soul at a time. Such a

dreamer is Ben Hopps, one of the co-founders of Camarillo's Casa Pacifica's "Amigos" program, which provides companionship and mentoring for troubled youths residing in the facility.

"We see babies to teens, some stay months and others a few days," says Hopps. "If you look at some of their charts, they have had horrible backgrounds—abused physically, sexually, having gone through things that are uncomfortable to talk about. You might see a kid at one event, and the next thing you hear, they tried to commit suicide. But when you see them here, it's like you'd never know anything was wrong—they are so happy and they put on their best behavior." As an auxiliary support to The Angels--Casa Pacifica's fundraising and children's special event



Portraits of Compassion

arm--Ben's group of mostly male Amigos make it a point to provide what money can't buy—genuine friendship and companionship from an adult who is on their side. And the kids can't get enough.

The Amigos vision came to fruition just seven years ago through the efforts of Hopps, and friends Dennis Murphy and Tim New, "They were the first presidents before me, and really are the backbone of the Amigos," says Hopps. The three "amigos" has a simple goal: Provide Casa Pacifica's resident kids some positive and healthy interactions with solid role models. "Even though the Angels do an incredible job of providing financially for them, the kids needed other kinds of assistance—people who can spend time with them, teach them valuable life lessons, and care about them.

"Adults in their past have been problematic and damaging to them. So we wanted to introduce positive relationships, mainly through business leaders in the community who were willing to give up a few hours in their week or month to help out," says Hopps. With over 70 active Amigos now, they are a fun-loving bunch that meets monthly to plan and organize memorable events. Excursions range from biking, to hiking, to the ever popular Pinewood Derby and Raingutter Regatta, lifeguard-

training day and custom car shows and auto maintenance clinics—everything a young person might learn from a doting dad or favorite uncle are wrapped up in events designed to foster laughter and build relationships.

"We're all business professionals trying to balance our families with these activities, so we usually work around our member's interests and connections," says Ben. "Someone might be into soccer or enjoy the outdoors, so we build events around those specialties. We've been pretty consistent and self-sufficient for seven years now—the main idea has been to get out there with the kids and have fun."

One thing is clear; the Amigos know how to have fun! On the third Friday of each month, they gather at an Amigo's casa and have a friendly card game to fund the events for Casa Pacifica kids. "It's a great way to meet the Amigos and give to the program at the same time—For all of our events, all you need to do is show up," says Ben. A loosely structured organization, he insists that their once a month meetings take up about an hour tops, and "that's about it! If you also have a couple hours on a weekend to join in an event, we'd love to have you."

A lifelong believer in volunteerism and service, Ben came into his position at the suggestion of his mother, who was

"We're all business professionals trying to balance our families with these activities, so we usually work around our member's interests and connections," says Ben. "Someone might be into soccer or enjoy the outdoors, so we build events around those specialties. We've been pretty consistent and self-sufficient for seven years now—the main idea has been to get out there with the kids and have fun."



Children have plenty of fun at Casa Pacifica

Become an Amigo!

The Amigos are all volunteers and everyone can bring their ideas to life. If you have a vision for how to help Our Kids, the Amigos can make it happen! Do you want to share your passion for photography? Computers? Cars? Sports?

Whatever it is, you can share it. Not only do you have opportunities to work with amazing kids, but you also become part of a dedicated, friendly, and fun group of people who all care about Our Kids. Join us at our next event and start making a difference today!

If you are interested in learning more about the Starkey Hearing Foundation or the Casa Pacifica, please contact Amigos President, Ben Hopps at (805) 278-3632. Casa Pacifica Amigos website: <http://www.casapacifica.org>. Join the Amigos on Facebook- Search "Casa Pacifica Amigos" to find their page.



Ben overseeing the Watermelon race at Casa Pacifica

Aside from his involvement with the Amigos, Ben's most recent foray has been participating in "hearing missions" with the Starkey Hearing Foundation—an international non-profit program committed to assisting the deaf and hard of hearing, who have no other resources to acquire hearing aids. The domestic arm of the foundation, Hear Now, focuses on those permanently residing in the U.S.

already impressed with the Casa Pacifica program and its effectiveness in getting families back on their feet. "I sort of fell in love with it from the start," he laughs. "Vicky Murphy, who's the director of development and operations, has so much dedication to the organization and has involved a lot of local people with big hearts, just incredible community givers," says Ben. But what keeps him and all his Amigos going is the tangible difference they see in the lives of those they touch.

"What's been exciting for us now is some of the kids we've helped through the years have actually returned to be helpers and give back to the program," says Ben. "Seeing them is great, and we make them honorary lifetime members. One of the things we're working on is having a transitional program for them, to help them develop skills, get jobs, learn about

different career paths. We want them to know they can reach out to us as a mentor or a sounding board if they need to." Fellow Amigo Art Perez agrees that the long-term benefits are worth the short investments in time: "If spending a little time will help in mending one of their hearts, I say spend it and make the world better for someone."

Aside from his involvement with the Amigos, Ben's most recent foray has been participating in "hearing missions" with the **Starkey Hearing Foundation**—an international non-profit program committed to assisting the deaf and hard of hearing, who have no other resources to acquire hearing aids. The domestic arm of the foundation, **Hear Now**, focuses on those permanently residing in the U.S.

Inspired by internationally-renowned founder of SHF, Bill Austin, Hopps jumped on a plane and experienced for himself the joy of giving the gift of hearing. In a video highlighting a trip to Kenya this past summer, Ben is seen with a smiling youth who is lost in the moment of hearing for the first time. Says Ben, "This morning he couldn't hear his own voice, and now he's singing!" Such a simple humanitarian gesture, such a changed life in just moments—the smiles and tears say it all.

"It's just a powerful moment when they turn the volume up and the deaf can hear. You realize the impact that you have on changing so many lives, that with so little effort. You see the emotion that everyone is feeling—you can't put it into words! It's a new life, a new self; you know you've helped them develop in a way they couldn't before. It's like nothing else I've ever experienced." His experience on hearing missions in Africa and Guadalajara for over a month last year have inspired him domestically to hold a fundraiser at Oxnard's Topa Tower Club on March 4th. Says Ben, "I'm also working with them to hold a hearing aid mission in our own backyard next year! This would involve almost anyone within 100 miles of Ventura who need but can't afford hearing aids."

As a young father and husband himself, Ben Hopps manages to balance community service with family life by integrating his love of the outdoors and exercise into his community outreach. "I think we live what we give, and if people would take a few minutes to have this experience, they'll see. You can't 'buy' changing someone's life---to experience working with somebody who needs what you can offer, and to see the joy that comes from giving up some time of your life – it's priceless." 💧

Ben Hopps is a Certified Financial Planner for Morgan Stanley and holds an MSSB. He has received awards for top performance for the past six consecutive years. Prior to joining Morgan Stanley in 2002 he worked in the Aerospace industry at Orbital Sciences as a Mechanical Engineer designing, testing, and launching rockets and satellites. He currently serves on the board of the Ventura Music Festival and is President of the Casa Pacifica Amigos children's mentoring and team-building Board at Casa Pacifica, which provides hope and help for abused and neglected children. Ben has been a supporter of The Starkey Hearing Foundation since 2007 and is a newly-elected member of their prestigious Board of Directors and he has been directly responsible for bringing mission sponsors and financial contributions to the Foundation. In addition, he has participated in 6 international and domestic hearing aid missions. He resides in Ventura, California with his wife Sandra and daughter Phoebe.

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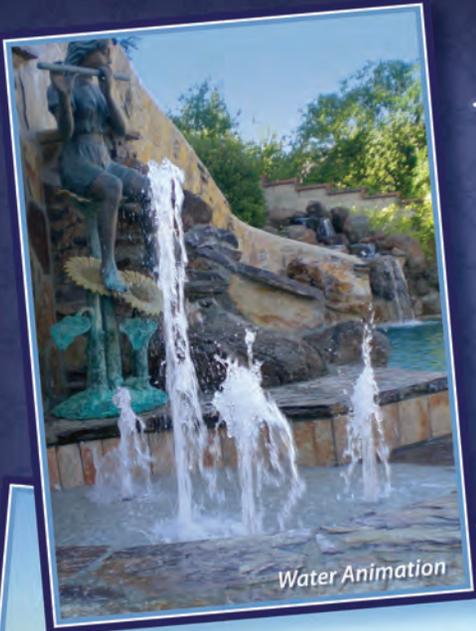
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Nigerian-born Terrorist Omar Farouk Abdulmutallib and Northwest Airline Flight 253 Christmas Day 2009



The CIA and Secret Service

A close look at two of America's top intelligence agencies **By Christine Seisun**

On December 25th, 2009 Nigerian-born Omar Farouk Abdulmutallib attempted to blow up Northwest Airlines flight 253. Abdulmutallib's plan was foiled by a Dutch filmmaker who tackled Abdulmutallib as he saw him fiddling with the plastic explosives strapped to his belt. There were 289 people on board. The world, and most especially the American intelligence community, was stunned to discover that the CIA, the White House, the State Department and the National Security Agency had all been briefed on Abdulmutallib at one point in the past, yet had failed to collaborate and prevent the 23-year-old from boarding the flight.

So why did it only take one Dutch filmmaker, and not the combined efforts of America's brightest counter-intelligence minds, to stop what could have been a horrific memory to Christmas Day 2009? In an attempt to further understand some of the nebulous and oftentimes misunderstood intelligence agencies given the Herculean task of protecting Americans both at home and abroad, *Westlake Malibu Lifestyle* takes a closer look at two of the more prominent organizations.

THE AMERICAN CIA: A "FAILURE TO CONNECT THE DOTS" OR TASKED WITH AN OVERWHELMING RESPONSIBILITY?

The Central Intelligence Agency is a civilian intelligence agency tasked with the responsibility to provide national security intelligence to top U.S. lawmakers and officials. Although quite young as a government agency, the CIA has had many crises since its inception as the Office of Strategic Studies in 1946. Notably, the Agency credits itself for helping to bring an end to the Cold War. Yet on the other hand, all of the Agency's counterterrorism intel-

ligence spectacularly and very publicly failed on September 11th in 2001. Although it is an officially independent agency, the CIA has seen the politicization of its efforts dating back to its analysis of the Vietnam War in the 1960s and 70s and most notably leading up to the invasion of Iraq in 2003. Additionally, the agency conducts covert paramilitary operations in various countries throughout the world and at times exerts foreign political influence through its Special Activities Division. Until 2004, the CIA remained the primary intelligence organization of the United States government. However, that year's Intelligence Reform and Terrorism Prevention Act created the Director of National Intelligence (DNI) which should theoretically act as the umbrella head of all intelligence groups – including the CIA.

Following the shocking events of 9/11 President Bush authorized a nearly two and a half time budget increase for the Central Intelligence Agency. "The money was just flowing," stated one CIA officer. And under CIA Director George Tenet, the intelligence

agency made noticeable strides in creating strong links with foreign countries by building up over two dozen CounterTerrorist Intelligence Terrorism Centers (CTICs). This network of centers reflects the CIA's best and most successful strategy in combating terrorism abroad. In a 2005 report to the Washington Post, the CIA claimed to have successfully captured or killed over 3,000 al-Qaeda operatives due to the intelligence gathered via these CTICs.

Under the leadership of Tenet, the CIA took what seemed to be a counterintuitive approach to American foreign policy and decided to embrace and entice the leaders of countries that could otherwise be seen as a hotbed for Islamic extremism. Countering terrorism has overshadowed just about all other foreign policy concerns, including "making friends with the sorts of characters you would not have been in the same room with before," one former foreign intelligence official said in the 2005 Post article. At the time, Yemen was hardly an ally of the United States and the Yemeni president, Ali Abdullah Saleh, held little control over the northern border with Saudi Arabia. He held even less control over his tribal and violent rivals. Tenet sought to reverse this by personally visiting the Gulf country a multitude of times and provided millions of US dollars to secure Yemeni President Saleh's cooperation. Additionally, Tenet provided President Saleh with 100 Army Special Force trainers to help create a Yemeni antiterrorism unit within the country. In return, President Saleh gave the United States approval to fly Predator drones armed with Hellfire missiles over the country so as to hunt and kill al-Qaeda leaders. In 2002, just such an operation confirmed the hit of Abu Ali al-Harithi, the suspected mastermind of the 2000 attack on the USS Cole.

According to Pat Lang (a veteran former head of analysis and clandestine human intelligence for the Defense Intelligence Agency), one of the major flaws found within the American intelligence community is the lack of one agency that has been tasked with directing the other dozen or so agencies. While the Director of National Intelligence is officially the head of the sixteen-member intelligence community, in reality there is little coordination between member groups. It is precisely this lack of collaboration that allowed Abdulmutallib the freedom to board the plane in Amsterdam. This is despite the fact that:

1) His father had come forward to State Department diplomats (who then briefed CIA officials) regarding his son 2) The National Security Agency had taped conversations of al-Qaeda officials discussing a Nigerian bomber in an attack and 3) the White House had previously obtained information regarding the use of the explosive PETN, Abdulmutallib's explosive of choice.

Additionally, the CIA has come under fire in the past for helping to orchestrate political coups and arranging targeted assassinations in countries outside of the United States. Considered among the first of its analytic failures, the CIA assured then-President Harry S. Truman on October 13, 1950 that the Chinese would not invade Korea. Approximately six days later, over 1 million Chinese troops arrived. Outstandingly, the CIA failed to accurately predict, and therefore prevent, the attacks on the World Trade Center buildings on September 11th. **The 9/11 Commission Report** faults the intelligence community as a whole and criticizes the FBI for "fail-

ing to connect the dots" by sharing information amongst its many decentralized field offices and the CIA for faulty intelligence analysis. Interestingly enough, President Obama used nearly the same phrase when making a public statement following the attempted Christmas Day Attack of 2009 by saying that there was a definite "failure to connect the dots." Lastly, the CIA's role in questionable acts that some consider human rights abuses (e.g. extraordinary rendition) has always remained a contentious issue.

While Yemen might be considered a shining example of the success of the CIA's intelligence gathering, there are still many instances in which the agency has fallen far short of expectations. It must be noted of course, that it is much easier to keep track of failures in intelligence and counterterrorism tactics than it is to quantify the amount of times that similar attacks have been averted or completely prevented.

THE SECRET SERVICE: BAD BOUNCERS OR INDIVIDUAL HEROES?

Again, it is clear that the human memory is much more apt to recall negative and media-worthy incidents than the mundane everyday stories. This is why when TV reality couple Tareq and Michele Salahi crashed a high-profile White House dinner party on November 24th, 2009 to honor Indian Prime Minister Manmohan Singh, all eyes accusingly searched for the blatant lapses in judgement within the Secret Service. The Salahis had freely attended the event, unimpeded from any Secret Service or White House checkpoints and even took photographs with White House Chief of Staff Rahm Emmanuel and President Obama himself. It was only after the couple returned to their house and proudly posted the evening's pictures on their Facebook that the Secret Service became aware of a serious breach of security. Either due to the embarrassingly public nature of the incident or simply because unverified persons having direct access to the leader of the United States was illegal under those circumstances, the Secret Service decided to press charges against the Salahis.

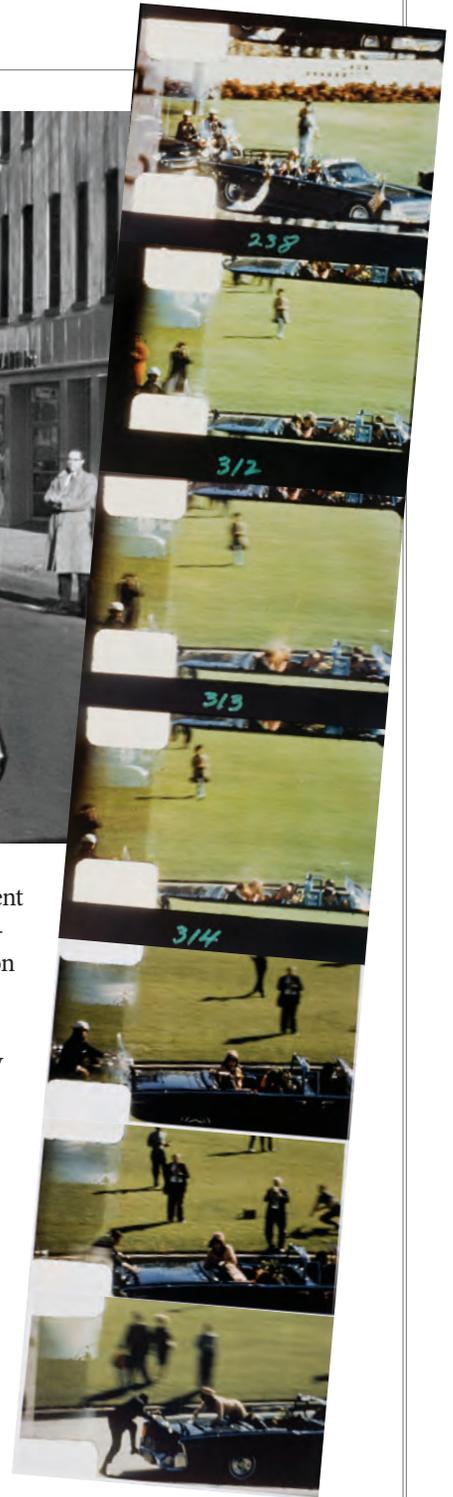
The United States Secret Service – not to be confused with the British Secret Intelligent Service – is housed under the Department of Homeland Security. Prior to 2003, the Secret Service was housed under the Department of the Treasury due to the Secret Service's often lesser-known task of dealing with the issue of counterfeit currency. In fact, the Secret Service, when created in 1865, originally



Michelle and Tareq Salahi gate-crashing the White House Dinner and photographed with President Obama



President John F. Kennedy in the open car in Dallas. (Right) The scene captured from the camera of Abraham Zapruder when John F. Kennedy was assassinated in Texas in 1963. Jacky Kennedy's body guard threw himself over both of them when it happened.



was assigned to only investigate crimes related to the Treasury when it was estimated that fully one third of the United States currency in circulation was counterfeit. The organization only later evolved into the country's first domestic intelligence and counterintelligence agency. Most famously, the Secret Service comprises of a mainly protective role over dignitaries including: Presidents (both past and present), Vice Presidents, presidential candidates and their families, foreign embassies, etc.

While it will never be known exactly how many presidential assassination attempts have been averted due to the diligent work of the Secret Service, there have been some highly memorable instances in the past where the Secret Service either did not follow proper security procedures or were unable to compile essential intelligence in an appropriate manner. Since the 1960s, five sitting U.S. presidents have been attacked through assassination attempts. President Ford, despite being attacked twice, survived unscathed in both incidents. Likewise, President Bush sustained no injuries when a hand grenade thrown in his direction failed to detonate. President Reagan was seriously injured in his March 1981 assassination attempt. Most infamously, President John F. Kennedy was not so fortunate and was killed in Dallas, Texas on November 2, 1963 due to sniper fire.

In many of these attempts, the heroic nature of Secret Service agents brilliantly shone through. During the Kennedy assassination, Secret Service agent Clint Hill, tasked with protecting Mrs. Kennedy, jumped out of the car riding behind the President's wife and sprinted up to the car carrying John F. and Jacqueline Kennedy. While the shooting was taking place he leapt on to the moving car and guided Mrs. Kennedy down from the trunk into the seat of the car and then shielded both the President and First Lady with his body.

A similar response was seen in Agent Rufus Youngblood who quickly sprawled over Vice President Lyndon B. Johnson's body so as to minimize his chances of injury. Vice President Johnson was soon sworn in as President of the United States following the

public announcement of President Kennedy's death. The period following the Kennedy assassination has oftentimes been described as the lowest in Secret Service history. Nevertheless, the agency overhauled its training program which up until then had mostly consisted of 'on the job' training, and systematized and regulated training procedures.

Lastly, during the Reagan assassination attempt, Secret Service agent Tim McCarthy planted himself next to President Reagan and spread his stance to protect Ronald Reagan from the six bullets being fired from the would-be assassin. McCarthy took one .22 round caliber to the stomach, and subsequently successfully recovered from surgery at George Washington University Hospital. For his outstanding bravery, Agent McCarthy was awarded the NCAA Award of Valor in 1982.

Creating a fool-proof counterterrorism intelligence agency or successfully shielding top-level U.S. politicians from and any and all assassination attempts is nothing short of an impossible task and we can only commend the men and women who take on this role in the attempt to create a safer and more peaceful world for all involved. While it is nearly impossible to delve into the myriad of intensely complicated actions surrounding intelligence agencies such as the CIA and the Secret Service in a short article, we do hope that we have provided a quick glimpse into two of the fascinating American intelligence agencies. 



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Chatroom



Short Stories About Big People

By Bob Eubanks

produced over a hundred concerts a year for 20 years and I was fortunate enough to work with performers in all categories. So if you're ready, sit back; here are some more Short Stories About Big People.

A JERRY LEE LEWIS CONCERT TO REMEMBER

One of the classic promoters in country music was a man name Carlton Haney. Among the country music stars, he was a legend. Carlton produced country music shows and blue grass festivals throughout the south.

One night while Jerry Lee Lewis was on stage, Carlton was trying desperately to get his attention because the stage

hands went into overtime past midnight. Carlton was standing off stage repeating in his deep southern accent "Pssst JAY-REE, JAY-REE Get off the stage". Jerry Lee just ignored him.

Just as the clock was about to strike midnight, Carlton walked out on to the stage and hit Jay-ree on the back of the head with a folding chair, knocking him clean off the piano stool. Needless to say, Carlton didn't pay any overtime that night.

Speaking of Jerry Lee Lewis, everybody in the music has a Jerry Lee Lewis story and I am certainly no exception. The reason they called him "THE KILLER" is because that's what he does on stage "He just Kills".

In the late '70s I booked him to open for Merle Haggard in Thibodaux, Louisiana. Jerry had a reputation for destroying pianos. Sometimes he would break 'em; sometimes he would burn 'em, and many a promoter "Ate the Big One" because of Lewis' onstage antics. I was paying him \$8500 that night in Thibodaux and was determined I wasn't going to pay for a piano. So I walked into the dressing room and handed him a performance payment of \$1000. I told him the piano was worth \$7500 and I didn't care what he did.

The piano was pristine when he walked off the stage.

THE ROLLING STONES

Before I go any further, let me say I'm a big Rolling Stones fan. I produced a few of their concerts and quite frankly, they were difficult to say the least. But when they went on stage the place lit up. Mick Jagger had such a command on the stage even in the early days. Music was tight, and the show really did rock! Back

in the 60s the American kids picked up an English habit of showing their appreciation by throwing jelly beans at the acts and I will tell you that some of the jelly beans looked like Easter eggs. About ten minutes into the performance, some little girl threw her high-topped boot from the balcony and nearly hit Mick Jagger on the stage. He knew she had another one.

For the rest of the show I could see him constantly watching to see when the other shoe was going to drop.

Well, thanks for reading. I hope you enjoy my Short Stories About Big People.

I'll leave you with a thought for the day: Never have a heart attack while you're playing Charades.



FROM LEFT: Mick Jagger, Charlie Watts and Keith Ricjards



Black Halo French Blue Sky Mini Dress with chain back. \$375

Jewelry: Kendra Scott black onyx necklace: \$110

Ilene's design wrap necklace with spiritual charms: \$120

My Mother's Buttons on long necklace with multiple vintage charms: \$275



Nicole Sandal Bronze Gladiator \$75



Parker Mini Dress with bow shoulder \$198

Jewelry: Genuine fresh water pearl necklaces: 60-90 inches Ilene's design ranging from \$70 to \$160



Parker contemporary Mini Dress \$265

Jewelry: Pamela Lazzarotto designer sterling silver antique-inspired fob on short necklace: \$90

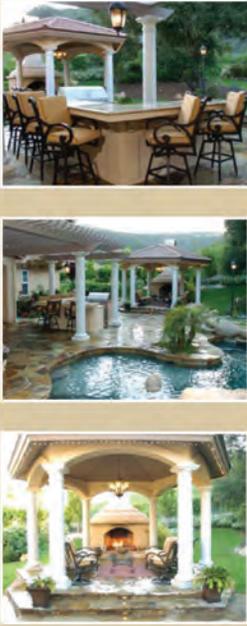
Pamela Lazzarotto designer sterling silver antique-inspired fob with mabe pearl necklace: \$135

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Union Rescue Mission's Hearts for Hope Fashion Extravaganza

The Four Seasons Hotel Westlake Village hosted Union Rescue Mission's Hearts for Hope fashion show and fundraiser. The event honored two of the most recognized women that have had a personal impact on people who are homeless: Paris Hilton and Leigh Anne Tuohy - the real life mother of adopted son Michael Other (depicted in the movie, "The Blind Side"). Union Rescue Mission's CEO, Andy Bales, presented the "Heart for Service" award. All proceeds benefit the Union Rescue Mission's Hope Gardens Family Center, a transitional and permanent supportive housing facility serving women and children.



Live Auction picnic of a visit with Paris Hilton at her home



Stan Ratzlaff Board of Directors, Paris Hilton & Cassandra of Hope Gardens



Rick Springfield



Award-winning designer, Tory Burch, presented the fashion. Megan Addamson models



Resident of Garden Hope and Paris Hilton



Ashley Greathead - Donor and volunteer model



David Dow, Chairman of the Board of Directors for URM



Guests chatting to Paris Hilton

WHAT YOU SHOULD KNOW THIS SPRING AND SUMMER

- March is the beginning of rattlesnake season
- The heavy rains have produced more vegetation = more rodents and healthier female rattlesnakes that can have as many as 20-24 babies. The heavy rains also cause breaching in the snake fences from erosion and the heavier brush
- Baby rattlesnakes come out before the adults - in the Spring. They can multi-strike

HOW TO AVOID BEING BITTEN

- Keep your house and garage doors shut. To rattlers, it's a \$million cave
- Stay on trails and in areas where you can see. Keep your pets in safe, contained areas or put them on a leash when you walk with them. Never put your hands or feet where you can't see what's there.
- If you get bitten, call 911 immediately

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ACTUAL CLIENT TESTIMONIAL

Dear Dr. Slaton,
Words cannot express our gratitude to you and your staff. From the moment we walked in the door, we've been nothing short of amazed at the compassion and care the Westlake Village Animal Hospital offers its patients and clients. It is a blessing to see an animal hospital with such a loving and caring environment. It is more than apparent that you and your team truly care about the well being of animals. When we first brought Diesel in, we had already been to four different animal hospitals trying to figure out what was making him sick. We knew something was really wrong, but seemed like no one believed us. Now he is up and running around like a brand new kitten. We are SO extremely appreciative. Thank you for saving Diesel's life.

With all our love, Jessie, Kyle and Diesel



Diesel



What's new in town

The Auto Gallery Opens

Lamborghini Dealership & Boutique in Luxury District of Westfield Topanga

Recently opened in the luxury district of Westfield Topanga is **The Auto Gallery's** magnificent **Lamborghini Dealership and Boutique** (right next door to Neiman Marcus and Louis Vuitton). Tony Schwartz, The Auto Gallery's co-President says, "This boutique is one of only two in the world. The other is in Beijing, which is one of the fastest growing markets in the world. The Los Angeles region has traditionally always been one of the brand's strongest markets."

The Auto Gallery is a leader in the motoring industry and the **Lamborghini** Showroom is the next cutting-edge phase in luxury car-buying. Lamborghini is renowned for superb performance, power, beauty and styling. Heads turn when one of these sought-after beauties appears on any road. (You may have noticed CBS's 60 Minutes special on Olympic Snowboarding Gold Medalist, Shaun White with his two Lamborghinis.) The Boutique also sells items from the Collezione fashion line – comprised of beautifully-tailored Italian fashion and fine leather accessories.

The Auto Gallery also specializes in Ferrari, Porsche, Audi and Maserati. For more information, go to www.theautogallery.com





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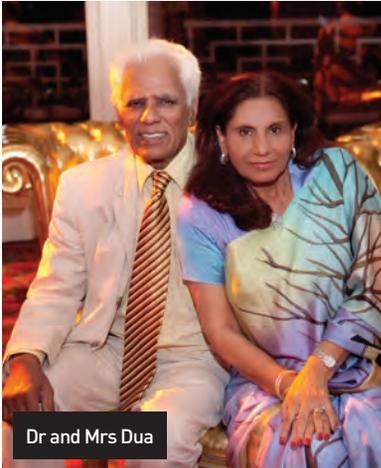


Scenearound

Community Leaders Gather at Sherwood

Photography by Megan Stark Photography & Design

Local Indian and Pakistani community leaders recently gathered at Sherwood Country Country Club for a beautiful evening - hosted by Exquisite Events' Nikki Khan and Sherwood's DOC, Michelle Weston. The invited guests are active members of the community who contribute their time and talents to various charitable organizations.



Dr and Mrs Dua



Shoab Khotawala, Asif Khan, Syed Ibne Abbas, Feroz Fakhri, Michelle Weston



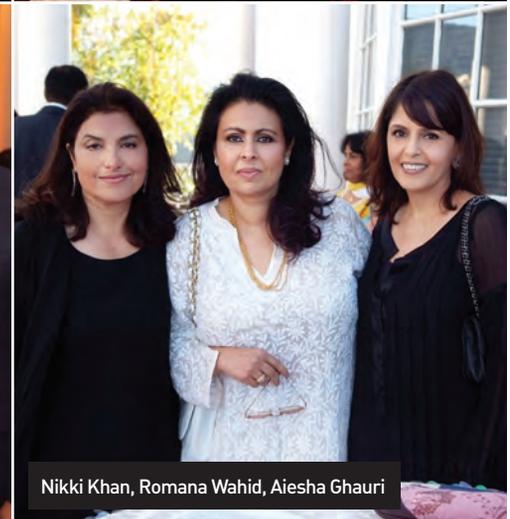
Mrs Vakil, Consul His Excellency Ambassador to New Zealand from Pakistan Syed Ibne Abbas, Farooq Vakil



Michelle Weston and Nikki Khan



Hadi & Yasmeen AliKhan, Aiesha & Najeeb Ghauri



Nikki Khan, Romana Wahid, Aiesha Ghauri



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His Excellency Ambassador to New Zealand from Pakistan Syed Ibne Abbas, Nikki Khan, Mrs Abbas and Asif Khan

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FROM LEFT:
Maksim, Val, Candace,
Lev and Natasha





CANDACE
CAMERON
& BURE
& VALERI
BURE'S

FULL
HOUSE

OF

PANTHER
TALENT

STORY BY DIANA LYLE
PHOTOGRAPHY BY PROMISE TANGEMAN

CANDACE CAMERON BURE AND HUSBAND VALERI BURE are back in Los Angeles after spending 10 years in Florida while Val played hockey for the **Florida Panthers**. He and brother Pavel grew up in Russia but emigrated to the U.S. when their talents were snapped up by the NHL. Between the ages of 10 and 18, Candace Cameron had a mega-successful child acting career as DJ Tanner on **Full House**. Despite the early fame, she remained grounded and level-headed – thanks to her parents (brother Kirk was also famous in *Growing Pains*).

FROM LEFT:
Val, Lev, Candace,
Maksim and Natasha





In 1996, Candace and Valeri Bure married and shortly thereafter, Natasha (11), Lev (10) and Maksim (8) joined their family. Candace devoted herself during the children's early years to being the best wife and mom that she could be. However, recently, she decided that she was ready to go back to work. The timing was perfect: Val decided to retire from professional hockey 4 years ago, and with dad fetching and carrying three talented and lively children, Candace was snapped up in ABC Family's new sitcom, **Make It or Break It**. The show is reaping great ratings and Candace is enjoying her role as 'Summer'. Simultaneously, Val is reveling in the success of his new business, '**Bure Family Wines**'. But ultimately, the Bures are not about material success. Their journey is being led by their faith and a set of family values that puts 'love' firmly first.

HOW DID YOU AND VAL MEET?

CANDACE: We were working on the last season of Full House in 1994 when my co-star, Dave Coulier, participated in a charity hockey game. Val was playing in that game as one of the professional players. Dave thought of the two of us and wanted to introduce us; he was also a fan of Val's and his brother Pavel – and thought that they were great hockey players. I thought that Val was very attractive and he gave me a signed jersey which I still have to this day. It's adorable. We conducted a courtship over the phone for the next few months because I was living in Los Angeles and Val was living on the east coast. But we saw each other 6 months later and in 1996 we married.

DESCRIBE THE EXPERIENCE OF PARENTHOOD:

VAL: It changes your life completely from the moment your first child is born. You realize that your whole life is not about just you; the second you see your child, your love starts growing unconditionally and you will do anything for your child – to make sure that they succeed and have a good life – certainly better than the relatively tough childhood I had in Russia. Things were not easy then. But what's amazing to me is the tremendous love that you have for your children – something you cannot explain to people unless they have children. Candace and I had dogs before we had children, and at the time we thought that they were our children, but once the kids came along, we realized that you love your children on a completely different level from your dogs.

CANDACE: Parenthood has given me a lot of patience. It keeps me humble and it also puts everything into perspective. For us, children are what life is all about. Being in the entertainment industry, it's so easy to get caught up in the fun aspect of celebrity life and on the surface, it all seems so important, but it's not. Our kids are the first thing we look at to know what life is all about. We're doing our best to raise our kids biblically and keep them rooted in the word of God. Our marriage foundation is based on that and it's extremely important to us.

ARE ANY OF YOUR THREE CHILDREN SHOWING ANY SIGNS OF BECOMING GREAT ATHLETES?

VAL: I think it's still too early to tell, despite the fact that I have seen signs of athletic abilities in them that the average kid doesn't have. However, that's no guarantee that they are going to grow up to be great athletes. Sometimes the skill level is less important than the drive in your heart to succeed and the willingness to work harder than anyone else. If I look at my 10-year professional hockey career and the goals that I achieved in my life, I was probably the smallest player, but I was definitely the feistiest on the team. I also committed to being in the best shape possible and I worked very hard. If you can have that kind of dedication in your heart, then absolutely, I think our kids can achieve a lot. The hard work ethic does run in my family. Our dad taught us really well and if there's one strength that the Bures have, it's that of hard work. Talent is one thing but you need to be willing to take it beyond its limits.

CANDACE, YOU GREW UP AS A HOLLYWOOD CHILD STAR. MANY CHILD STARS FIND IT DIFFICULT TO COPE WITH REGULAR LIFE. YOU APPEAR TO BE SENSIBLE AND GROUNDED. WHAT ARE THE REASONS FOR YOUR LEVEL-HEADEDNESS?

CANDACE: My faith and my family have kept me level-headed. In my younger years, my family was critically important. My parents kept us away from all the stuff that goes with Hollywood and I completely give them the credit for the way I turned out. Loving

one another, valuing one another, and supporting each other was what came first in our lives. It was irrelevant whether I or my brother were working; the fact is that my sisters were always included in everything that we did and those family values are what I try to pass on to my children today. My parents did the right thing and so I'd like to be the kind of parent that they were to me.

WHAT DOES A PERFECT BURE DAY LOOK LIKE?

CANDACE: We'd start the day off at the Farmers' Market and then head for the beach where we'd spend time in the water and



FROM LEFT:
Candace, Maksim, Val,
Lev and Natasha

go boogey-boarding and skin-boarding; building sand castles and burying each other in the sand. Throw some football in there and you pretty much have what a family day in our lives looks like. We spend so much time outdoors, playing sport including tennis or the kids will go down to the skate-board park. At the end of the day, we'd finish that up with a big meal because we are great 'foodies'. We really love food!

VAL, YOU'VE TURNED YOUR FOOD AND WINE PASSION INTO THE 'BURE FAMILY WINES' BUSINESS IN NAPA VALLEY. TELL US ABOUT THAT.

VAL: As Candace has just mentioned, we are great foodies, especially me. I think that's the reason I get up early in the morning and go for a run for 40 minutes to an hour on the beach so that I can eat food! Well, I love running as well, especially here in L.A. on the beach where you see the sun coming up in the morning and the waves crashing on the beach. It's a fantastic way to start your day. The journey in the wine industry started about 7 years ago. Candace and I were traveling and we met a friend, Josh Peoples, who was running Chateau Basil Winery. We started working behind the scenes on a few labels and then about 3



years ago, we decided to launch the Bure Family Wine label. One of the better wine makers in Napa Valley joined us and Robert Parker recently rated our wines. We scored 94 points on a Cabernet which we're very happy about. We continue to enjoy ourselves because it's farming - working with the soil and the sun and the rain; it's just so much fun. Wine and food brings so much joy and happiness to the people when you communicate with them. It creates friendships and makes people smile. That's what I like to do.

BOTH OF YOU HAVE TRAVELED EXTENSIVELY. IF YOU WERE TO PICK SOME OF YOUR FAVORITE PLACES IN THE WORLD, WHERE WOULD THOSE AREAS BE?

CANDACE: I love Italy and in particular, Capri. We usually always travel with our children. Val's family lives in Russia so we sometimes meet his mom at some point but Val and I also enjoy taking just 5 days for the two of us so we've done a little bit more of Italy on our own although the kids have done most of it. We've also been to Switzerland and France and one of the most fun vacations we ever had was in Paris. The kids loved it. We walked and went sight-seeing every day. We usually go to Switzerland and Russia every year to see Val's family. Val's done a lot more traveling in Europe than I have. One place I'd like to go back to is Japan and spend more time in Tokyo.

My faith and my family have kept me level-headed. In my younger years, my family was critically important. My parents kept us away from all the stuff that goes with Hollywood and I completely give them the credit for the way I turned out. Loving one another, valuing one another, and supporting each other was what came first in our lives.

CANDACE, YOU HAD A PHENOMENALLY SUCCESSFUL RUN WITH 'FULL HOUSE' ON ABC. HOW'S 'MAKE IT OR BREAK IT' DOING NOW?

CANDACE: It's going great. We just had our highest ratings and I'm really enjoying being back at work. It's an interesting show to be on and I'm having fun. It's also a great schedule to be on as a mom. My first priorities are to be a good mom and wife and I'm able to balance all that with working.

VAL, YOU RETIRED FROM PROFESSIONAL HOCKEY 4 YEARS AGO. WAS THE TIMING RIGHT FOR YOU?

VAL: Retiring 4 years ago was definitely the right time. I traveled extensively and not being able to spend enough time with my kids was something I wanted to change. Retiring wasn't a hard decision at all because I knew Candace wanted to go back to work; she'd been loyally supporting me for the last 10 years - traveling to different cities - so I thought the perfect situation had arisen: I wanted to spend more time at home; she wanted to go back to work, so it all played out exactly the way we wanted. Now I'm able to spend a lot of time with my kids from taking them to school, to taking them to lots of activities. It's important to be there for them, even for the little things - be it school plays or whatever. I could never do that while I was traveling with the national hockey team. Our daughter is 11 now and in 7 years

she'll be launching into her own life so I don't want to miss these next 7 precious years.

WHAT ARE YOUR PROUDEST CAREER MOMENTS?

CANDACE: I have to say 'Full House' because I spent my entire childhood, from 10 - 18 on it and I am so proud of the show. It was the kind of wholesome family entertainment that the entire family could sit and watch and not be offended by. There was nothing inappropriate on that show. I love that it has family values. The show is running even more today than back when we were doing it. I'm also proud of the transition I've made as a child actor to an adult with a new perspective and different roles. I think I've managed that transition well.

VAL: Definitely the Olympic experience; to be able to play for your country is something I dreamed about as a kid and that dream came true. I got to play in both the 1998 and 2002 Olympics and it was made that much more special because I shared the experience with my brother, who was on the same team. It was also special because my wife was there and my mom. It was just such an incredible time and I shall cherish those memories for the rest of my life.

WHAT ARE YOUR HOPES, DREAMS AND ASPIRATIONS FOR THE FUTURE?

CANDACE: We've never tried to plan too much into the future; our lives have tended to blow with the wind. However, I truly desire to be strong in my relationship with the Lord so that I can stay on the right path and be grounded. In that way I hope to be the best mother that I can be for my children, and the best wife that I can be for my husband. I want to be open to where God wants our family to be and so I don't try and plan what He has for us. For my children, my hope is that they will grow in their relationships with the Lord. At the end of the day, it's not about money or careers. I want them to have bright and fulfilled futures - whether that's in the ministry or as hockey players. As long as their heart is right with God and they're doing what they love to do.....that's all that's important.

VAL, DO YOU THINK YOU'LL EVER COACH HOCKEY?

VAL: I always say, "Never say never." Right now it's not in my plans, but as I grow as a Christian man, I'm learning to completely trust in God and what He has for us. If my son wants me to coach him one day, maybe that's what I'll do. But for now, I'm really enjoying spending time with the family and the wine business. Life is really good in the present. 

Tuscany

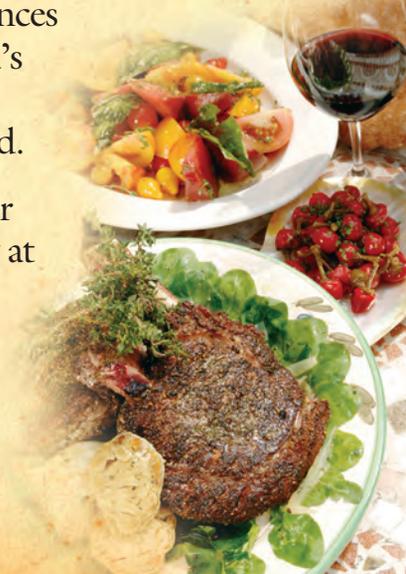
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What's new in town

Goldfellow® Opens in Ventura

Gold has tripled in value since 2001. From \$315 an ounce, the same quantity in 2010 is worth over \$1,000. For people who are struggling in a downturned economy, **Goldfellow®** provides an opportunity for them to turn in old, unused gold jewelry at top dollar rates. Their Westlake Village store is booming and with the increasing demand, they recently opened a **Goldfellow®** store in Ventura.

If you're looking for two highly-ethical experts in the gold business, Michael and Robin Gusky are your best option. The Guskys have been consumer advocates for decades, knowing only too well that consumers are often taken advantage of. Even though they sold their gold jewelry manufacturing business in 2007 to Warren Buffett, the need for somebody to stand up and be a strong consumer advocate in the industry was pressing. The Guskys

started a blog, established an Internet based gold exchange company using Fedex® for the safest and most reliable transport of consumers' gold, and Michael became the **Jewelers Vigilance Committee's (JVC)** trusted gold buyer of choice. But people wanted more. They wanted a walk-in store where they could bring in their gold and know that they had the Guskys' credibility working for them. **Goldfellow®** was the answer.

Michael Gusky has appeared on CNN, CBS and Fox - as an unbiased expert on the gold industry. The Better Business Bureau (BBB) gives Goldfellow® a top rating, and consumers' testimonials always credit Goldfellow® with being "highly professional and honest".



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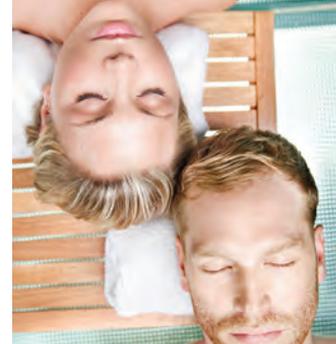
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Coming Up For Air

By Magda Pescariu

Oh, dear – as the clever little gecko says – here we are. Was it my imagination, or did we really stop for a moment from our race to nothingness when this year began? Like the mischievous, risk-taking Jerry, perpetually hunted by an unrelenting and unforgiving Tom, as soon as we turned a corner, with our back against the wall, we held our breath and frantically assessed the situation. My-my, it didn't look pretty at all.



Hurried and hoarded in corners of disorientation and decadence, with our values scattered, our morality disrupted and our will severely debilitated, we decided – exactly at this passage between years - that we needed a break. The pause was brief, exhausting and excruciating, but (against all odds) strangely rewarding.

When resumed, our fretful race came into a different kind of focus. Not only did it have a different rhythm, but it also gave us a new goal to reach, new eyes to look at the world, and the perception that we'll never see people or things in quite the same way again. It helped us come to terms with the ongoing reality, accept our losses of last year, and move on with some dignity and determination.

Our deep belief that life has always been

less about how we change than about how we get to stay the same took a deadly hit. We assumed the aftermath with a maturity we haven't experienced before, and so we changed in innumerable ways. But did we manage somehow, and in which way precisely, to stay the same?

I'd say that 2010 started with us coming up for air (no George Clooney involved, sorry, ladies). We resurfaced for a vital breath of fresh air and for the perspective of a meaningful sequel. This emancipation from the past is clear everywhere in our lives, where the nostalgia for by-gone glories, old needs, spoiled joys and expensive lifestyles thinned out entirely and made room for new attitudes and aspirations.

While our days became less and less drowned in needing, buying and pre-

tending, the image we presented to the world morphed, too. Therefore, **the fashion of summer 2010 is a clean fashion, without excesses of any kind. The quest for style and chic this season is light and easy in a way it's never been**, sealing our yearning to flee from old ways we no longer belong to.

2010 is certainly a year of refined minimalism and simple elegance, of sobriety and rigor. In learning to live happily with much less, **we re-embrace the classic**, going for evergreen lines which make us feel special, comfortable and feminine in a very traditional style.

All fabrics are light and wearable, mostly in natural fibers, soft and fine – a visual treat and a counterpoint of sensuality and mystery in the otherwise strict routine of our days. The reign of

cotton, linen and silk (in solid colors or with small prints) is ennobled with accents of taffeta, tulle, satin or lace.

The tone for colors is given by the powerfully kaleidoscopic black & white, with gracious additions of powdery gray, pearly beige, eucalypt, bougainvillea, lilac, fuchsia and special palettes of blue. Some intense reds may electrify the natural beauty of classic; however, they do it without eccentricities or vulgarity.

Red is present also in men's fashion as more than a simple accent: blood-red shirts, flame-red T-shirts and even wet-red jackets lend a much-needed strength to the male image, slightly weakened and effeminated in the previous summer seasons.

Fashion looks young, fresh and ingé-

nue this year, reflecting our new desire to recapture some of the innocence lost and the youth so recklessly spent. **Styles are all bon ton with sexy flair**, but we feel an air of purity veiling this sex-appeal and giving it a final touch of naïveté and natural born class.

Revisiting the '60s, dresses are short (above the knee) for daytime and very short for evening, with a glimpse of Hollywood glamour going through their body-hugging cut. What's filling in the length is see-through: fringes, lace or tulle, a feminine message coming straight from old-time musical shows. Even the elegant deux-piece and tailleur carry on the mini dress or skirt. We'll see a few mini-tuxedos on the red carpets as well!

Pants are straight, cigarette style (worn

with high-heels) for serious morning meetings, and soft, sinuous, free-flowing (and matched up with ballerina flats) for sophisticated evening encounters.

Micro-shorts (in cotton, satin or raw silk) bring on some fun as resort-wear and for informal occasions in the city.

For cold summer evenings we still keep our **blazers, short trench-coats, leather jackets (jeweled or boyfriend's)** and pair them off fearlessly with refined lace dresses or satin skirts.

Accessories compliment the classic look: high-heeled sandals, a myriad of hats, thick belts with large buckles (to emphasize the hour-glass silhouette) and **super-sized handbags** are here to stay all through the summer season, and some will carry on into the fall and winter.





Blumarine



Mariella Burani



Mariella Burani

By the time you'll read this (with your thoughts buzzing over budgets and shopping lists), the **international fashion shows presenting the new collections for fall/winter 2010-2011** will be the talk of the couture world. Starting in New York (February 13-20), and going on in London (20-25), Milan (February 25-March 4), Montreal (2-5), Los Angeles (13-15), Tokyo, Mumbai and Sydney – the runways will flourish with new styles, ideas, cuts, colors, fabrics and designs.

In an industry that lives on secrecy and thrives on mystery, there isn't much known now about what fashion designers have up their sleeves for the following season. However, rumor has it that we'll inhabit more the essence

of things and pay less attention to the fluff. **We'll preserve the look of elegant simplicity** while growing nicely into our *Grace Kelly* persona.

All in all, **the woman of 2010 is intense and sharp, owning her grace and classic manners** from tip to toe, with no frou-frou and gaudiness anymore. "Gradually and then suddenly", as Hemingway would describe, forceful life has just happened to us and it found us unprepared, fearful and day-dreaming in denial. It took a while to understand the challenge and take on the fight. Now it's high time to accept the resulting awareness and restraint - the transformation it brought in us. Finally getting here is no small deed; and no folly either.

We still feel some old routines and bratty cravings entangling around our ankles like the crawling shrubs of dark forests, and the fresh air we take in is almost burning our exceedingly intoxicated souls and minds. We are, after all, a little ravaged by time, past excesses and too many hurts, but hey, we're coming up all right. Up again, we call to mind our North and how to follow the stars, trying courageously in every regard.

Head above darkness already, we almost fail to recognize the unimaginable beauty above. Only its endless odds, we once understood and adored, are still vivid and tangible. So we take a deep breath and reach for them. And it is in this way – precisely in doing this, and only this – that we stayed the same. 

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Enviroconscious



Ryan Black in Brazil

The Sustainable Amazon Partnership

Jungle Business with an Ecoconscious Twist | By Melissa Freeman

At the turn of the millennium, Ryan Black returned to his Southern Californian home from a celebratory surf trip in Brazil with more than just a great tan. He had made an investment in a product that would turn out to be more valuable than all (or most of!) the sparkling gems Brazil has to offer: the frozen pulp of an açai berry. With his container of pulp and a firm belief in the vitalizing powers of açai, Ryan and his brother Jeremy set out to make believers out of the United States, and eventually, the world.

Açai (pronounced ah-sigh-EE) is a purple-skinned berry that grows on the margins of the Amazon Rainforest. A well-kept secret for generations, locals have grown accustomed to climbing to the heights of the 60-foot tall palms to harvest the tart fruit that is part of their daily diet. What they knew, and what the world discovered when açai exploded on

the market after 2000, was the extraordinary nutritional value packed into the pulp of a single berry. Known for its intense concentration of antioxidants, açai has gained world renown for being a jungle super-fruit turned health food staple sold by retailers across the country.

Today, Ryan and Jeremy Black are the co-founders of Sambazon, the world's

leading producer of açai with sales reaching \$25 million a year. What separates Sambazon from the pack of companies vying for the prized resource is their commitment to the Sustainable Amazon Partnership (SAP), a program they created to ensure that their business continues to promote lasting positive contributions to the açai's home, the Brazilian Amazon Rainforest. The soar in global demand of the fruit means that producers are approaching a pivotal point in which the development of land for açai can either redeem or destroy the land and its vibrant indigenous population. Unlike the days when logging was the greatest threat to the Amazon, the fear now is that the rich diversity of plants will be wiped out and replaced with açai under profit-driven business models with little notion of their

Jeremy Black with Acai Berries in the Amazon Rain Forest



Known for its intense concentration of antioxidants, açaí has gained world renown for being a jungle super-fruit turned health food staple sold by retailers across the country. Today, Ryan and Jeremy Black are the co-founders of Sambazon, the world's leading producer of açaí with sales reaching \$25 million a year.

responsibility to the locals for whom açaí production has become a means of survival.

Fortunately, the founders of Sambazon, which was the first company to harvest açaí at such quantities, were aware of their ability to set new business standards amidst the boom of açaí production that was to follow. As no mass manufacturing process for açaí had yet been developed, the Sambazon team was able to develop a vertically integrated production system that allowed for complete control of the product, from harvesting to marketing. With a rooted environmental consciousness from his days as a student at the University of Colorado, Ryan Black saw vertical integration as an opportunity for greater impact on the social and environmental scale. Sambazon adopted the philosophy of a “Triple Bottom Line” (economic, social, and environmental) as its mission and created the SAP to further its goals. Since then, success on all fronts has been the prevailing reward.

The ecoconscious arm of the SAP extends over 1.7 million acres of the Amazon. The land is dedicated to the

principle of agro-forestry, agriculture that promotes the cultivation and conservation of trees. The sustainability of the partnership comes in to play with the idea that thousands of workers are employed in a business dedicated to not destroying their home. The alternatives of logging, cattle ranching, and monoculture plantations all can only bring the Amazon closer to demise. Instead, açaí is now the most important non-timber export out of the rainforest. An integral part of the SAP's mission is to educate the local farmers about sustainability methods such as agro-forestry. Since, not so long ago, açaí consumption was a part of day-to-day survival, the SAP wants to impart to the indigenous population the responsibility of developing this goldmine with an environmental consciousness. The potential of a non-timber product to bring economic stability to the Amazon only makes maintaining biodiversity that much more imperative in order to sustain the market the locals have come to depend on.

With the close connection between environmental and social well-being in the Brazilian Rainforest, it is no wonder that

the SAP's projects reach to the hearts of the locals as well. Over 1,100 local family farmers benefit from the positive economic exchange the SAP helps to develop using public and private collaborations. By maintaining a dedication to organic guidelines and wild crop harvesting, Sambazon is keeping traditional açaí production alive and enabling the employment of thousands of local workers. They promote all aspects of social welfare with their unique attention to the support of women who participate in local cooperatives to make açaí seed jewelry. With most families wavering at the poverty line, any extra bit of income is a stride in raising living standards for the inhabitants of the unruly rainforest.

Sambazon is being recognized around the world for its success in effectively implementing sustainable business practices in an environment where many in the past have done nothing but destroy. In 2006, U.S. Secretary of State Condoleezza Rice presented Sambazon with the “Secretary of State's Award for Corporate Excellence” and later that year they received Ashoka's Changemakers Innovation Award for Market-Based Strategies that Benefit Low-Income Communities. More important than the awards themselves is the statement they make about the value of integrating business with social and environmental awareness. Though many great companies seek one or two of Ryan Black's three bottom lines, it takes an extraordinary one to pursue all three. With a glance at Sambazon's history from its inception one decade ago until now, it does not take long to see it pays off. 

Açaí seed jewelry





Broad Beach Modern

31522 BROAD BEACH "A modern beach house with easy-to-live-with furnishing and fabrics" is what Elizabeth's clients wanted. They also wanted it in 3 weeks! Elizabeth and the **Room at the Beach** designers went to work fast with the advantage of knowing which furniture-makers, vendors and fabric companies would come through reliably while maintaining quality with speed.

LIVING ROOM The living room is awash with texture and color. The huge coffee table is ready for any Malibu beach party. The seagrass wall covering in the nooks create depth and interest.



Homeandhearth

Room at the Beach

www.roomatthebeachmalibu.com

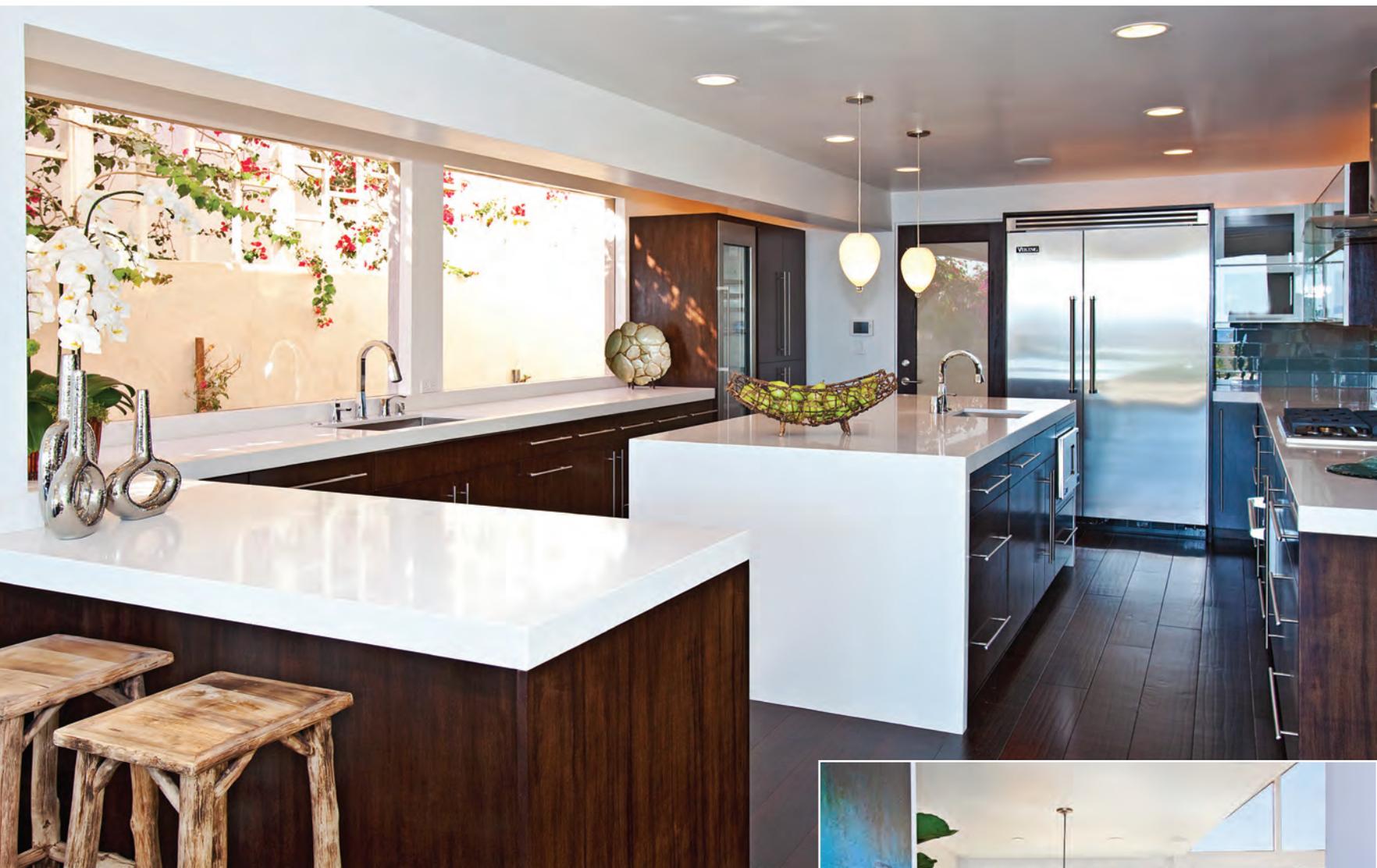
BerylN Photography: www.berlynphotography.com

Since its inception in 1992, **Room at the Beach** has created a style of living that forms the base of its collections. The color palette takes cues from the natural beauty of the Californian coast. The classic Californian look is rooted in the ease of a comfortable and low-key lifestyle.

The store and design studio offer the best of timeless, well-proportioned upholstered and handmade furniture as well as crisp and well-designed linens. **Room at the Beach** offers its clients nearly 20 years of experience with choosing the right gift or accessory for their homes. Tables are set with dinner plates and glasses that create the perfect look for the Californian lifestyle.

Owner **Elizabeth Lamont**, along with her staff of talented designers, has been helping clients - from celebrities and locals to people all around the country- create that perfect combination of classic, relaxed living. **Room at the Beach** is so much more than a room. It is a store that encompasses the entire concept of home, from total interior design to the smallest accessory - all to bring a fresh Californian look to its clients.





Broad Beach Modern

THE KITCHEN: The kitchen is ready for function. The clean lines demanded that we use restraint in the accents. The counter stools are organic wood that bring that beach feel to the room.

MASTER BATH: A pair of wood mirrors echo the organic theme throughout the house in the master bath. Room at the Beach added just the right amount of details so the clean and modern lines stand out.

DINING ROOM: The art points the way to the beach. The dining area is simple and clean. Even in the winter, this house always feels like summer. The light is especially good.

Mediterranean in Serra

The Malibu air sings as it glides by this Mediterranean-style home in the posh enclave of Serra retreat. The interior was a blank canvas for Room at the Beach's Elizabeth Lamont and her client to embark on designing a serene atmosphere that was both traditional and modern. "It is my very favorite look," says Elizabeth. Her client agreed. The home is grand but on a very comfortable scale. There are children and grandchildren that all need to be at ease with the furnishings and fabrics.



OUTDOOR LIVING ROOM: The outdoor living room wraps around the house. It is as comfortable as any room inside. This is a home that can accommodate large parties. The wicker furniture is treated to be able to stay out all year. Banana palms help create shadows and atmosphere.

LIVING ROOM: This is true indoor-outdoor living. The living room, dining room and kitchen doors all open to the spectacular back yard. The colors and textures had to blend the elements of home and garden.





Mediterranean in Serra

MASTER BEDROOM: The client asked for a sanctuary in the master bedroom. Each piece was carefully selected to create that feeling. "We wanted the pieces to look like they have a story individually but they all work together." Gorgeous linen curtains anchor the views.

MASTER BATHROOM: The master bath is large and needed some softness. The huge mirror reflects the views surrounding the house and linen roman shades add privacy.

DINING ROOM: The hand-carved dining table was a labor of love. There had to be plenty of seating for this large family. The fabrics and colors are easy to live with but have a modern edge to them at the same time.

GUEST BEDROOM: "Like they never want to leave", is what all her guests say about the main guest room. Each detail has been thought out. The colors, fabrics and custom furniture all create a look that gives one a wonderful feeling.

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Private Architectural Estate
on 7.93 Acres with additional
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MoneySmart

2010 A Time for Truth

By Doug De Groot

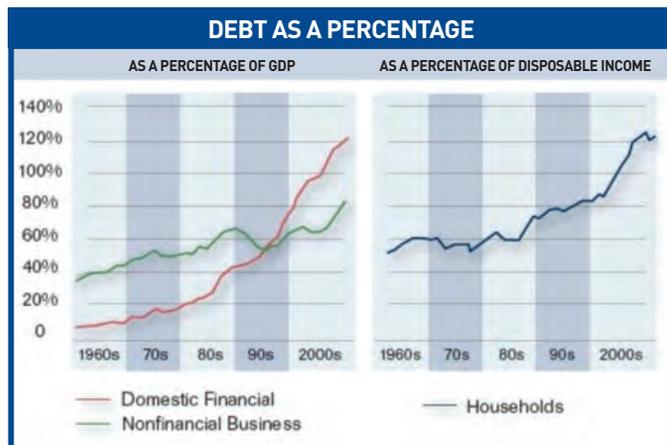


A YEAR OF HEALING

The past twelve months can best be thought of as a year of healing from the consumer debt bubble that burst in 2008. While we have enjoyed a wonderful recovery in the stock market, the days of cheap money, lax lending standards, and unrealistic expectations of real estate values are clearly over. While it lasted, our country experienced one of the largest increases in personal debt relative to disposable incomes that the U.S. has ever experienced, and this year will be one of everyone coming back to a more sustainable reality.

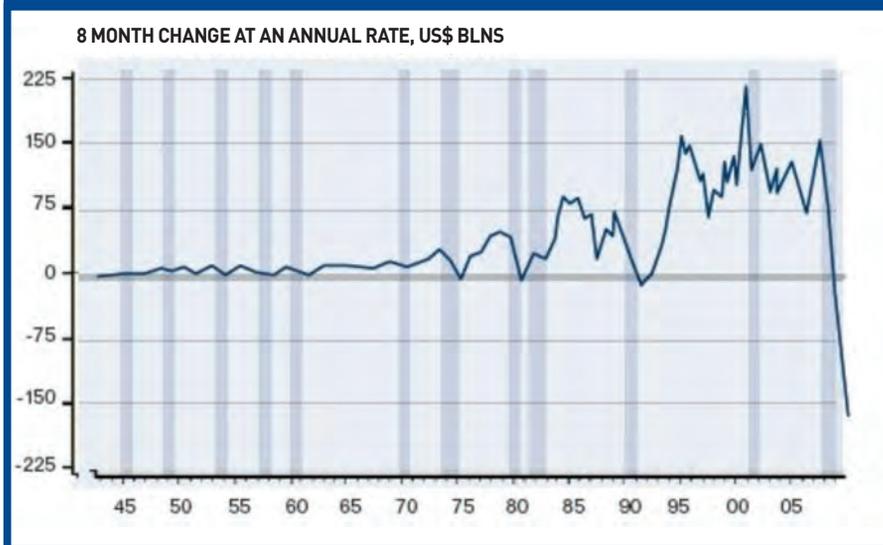
In the first quarter of 2009 there were concerns that many large banks would fail and we experienced a scary drop to new lows on most of the major stock indices. With the assistance of a number of Federal programs, the major banks have stabilized and a collapse of the financial system was averted. Most large banks that used TARP money provided by the Federal Government have paid those funds back and have been able to raise capital in the private market. Evidence of stabilization gave investors a sense of comfort and with investor confidence being restored, so too was a willingness to take risk and that re-priced most assets higher.

Not only has the year 2009 come and gone but so has the decade. The last ten years will be remembered for many things that transpired but clearly, it was a decade of opportunities and growth outside the US and the rest of the developed countries. The US, Western Europe and Japan took a back seat to what unfolded in the far corners of the globe. For many investors this past decade turned out to be much like Japan's "lost decade". The emerging countries of Eastern Europe, the Far East and South America made huge strides in commerce, trade and standard of living, and their progress was reflected in the enormous gains registered in their respective stock markets; a trend we feel that is still in place as we enter the next decade.



* AT A SEASONALLY ADJUSTED ANNUAL RATE
SOURCE: FEDERAL RESERVE (DEBT) AND COMMERCE DEPARTMENT (GDP, INCOME) VIA MOODY'S ECONOMY.COM

DOWN & OUT UNITED STATES: TOTAL CONSUMER CREDIT



SOURCE: HAVER ANALYTICS, GLUBKIN SHEFF

2010: A TIME FOR TRUTH

Now that we are past the relief stage of the rally, one of two things will likely happen. Each will have different implications for investors:

THE GOLDILOCKS SCENARIO: in which we see more evidence of a strong and lasting economic recovery. This is the economic future that is being priced into the stock market. The unprecedented amount of government stimulus pumped into the economy helped to avoid a depression-like scenario from unfolding. In order to continue down the path of recovery, private business and consumers will have to help turn the economic wheel. This may prove difficult as stricter credit standards and the reluctance of banks to lend is stifling US companies' future growth potential. Consumers have also substantially reduced spending on non-essential items in order to reduce debt or increase savings. The unemployment picture will also need to improve this year for the recovery to last.

A strong economic scenario could be a problem for bondholders of government debt, as there would be upward pressure on interest rates, in turn negatively impacting bond prices. It would also impact the federal budget by increasing the cost of debt, which has grown enormously during the past several years.

Rising interest rates could also hinder the recovery in housing, increasing the cost of borrowing and impacting affordability. So, if the economy recovers more strongly than currently expected, prepare for higher rates and a tough environment for government bonds.

THE UGLY BEAR SCENARIO: the other possibility would be a stagnant economic environment, marked by lackluster growth and a disappointing labor market. This is the environment that is currently reflected in the price of bonds. Short-term rates remain at historically low yields and indicate that inflation is not expected in the near term. Under a rather weak economic scenario, short-term interest rates would likely remain very low as the government continues its attempt to stimulate the economy using monetary and fiscal policy. The stock market in the US would probably react poorly to this outcome.

Given the different expectations built into the stock market and bond market, we believe that diversification will matter again in the upcoming year. As the economic conditions unfold in 2010 there is likely to be a considerable diversion between the performance of stocks and bonds, and the allocation between the two will be a significant factor of portfolio performance. Also, absent another major

worldwide crisis, international and US stocks will behave differently as different country economies continue to grow at different rates. In addition we think it is likely we will see a good first half of the year and a more challenging environment later in the year. As always we will remain vigilant overseeing your portfolios throughout. Now would be a good time to review your allocation to make sure it is in line with your long-term master plan, especially in light of the substantial market performance that occurred in 2009.

THE DOLLAR, TAXES AND INFLATION

This year should also resolve the dollar/inflation quandary. If the economy mounts a meaningful comeback interest rates should rise, making dollar-based investments more attractive. However, this could also spark concerns of inflation. The Fed will have to walk the tightrope of stimulating the economy without causing inflation. If the economic recovery is muted, the dollar will likely continue a downward trend as investors sell dollars to invest in foreign markets that offer higher yields. We expect the dollar to stabilize in the short-term, though the dollar continues to be in a long-term secular decline.

The U.S. Government is between a rock and a hard place with regards to tax policy. Over the past several years, unprecedented deficits and unfunded obligations have been building, in turn pressuring the government to come up with ways to increase revenues. Given the fragile economy, increasing taxes at this point in the recovery could have a negative impact on the economy and cause another slowdown. If the government continues the stimulus spending and drives up the deficit, at some point we will have to pay the piper. Taxes will have to go up or the amount of stimulus being put into the system will need to be reduced.

Barring action by the Congress, tax policy will be changing in the near future as the Bush tax cuts are set to expire at the end of 2010. Allowing the tax cuts to expire and return to the levels they were 10 years ago may provide some short-term revenue for the government. It is hotly debated, on whether higher taxes will actually bring in additional revenue over time to the government, or what effect



Under a rather weak economic scenario, short-term interest rates would likely remain very low as the government continues its attempt to stimulate the economy using monetary and fiscal policy. The stock market in the US would probably react poorly to this outcome.

they will have on the economy. What we do know is that it will impact taxpayers in many areas.

The impending changes in the tax code will no doubt have an impact on how investors allocate their capital. All else being equal, investors are likely to invest in the most tax favorable securities. Since 2001, when dividends were given preferential tax treatment, value stocks have outperformed growth stocks by a substantial margin. In 2011 dividends could lose this preferential treatment and would be less attractive to investors for non-qualified money. This change could spur a shift back to growth stocks.

WHAT TO DO AT THIS INFLECTION POINT?

The last decade was not kind to many investors. While it is highly likely that the next ten years are a lot better for US investors, it will also be true that the next decade will also see many regions in the rest of the world continue to grow and evolve at faster rates. As we enter the new year and usher in the next decade, there are many challenges that confront us and many opportunities set before us. We are at an inflection point, and it is important that you, your family, and your adviser understand the implications of the upcoming events.

The changes in the tax structure, the evolving currency situation, resurgence of inflation, and possible changes in government entitlements such as Social Security and Medicare are issues that must be contemplated in your financial master plan. 💧



Doug De Groote
Managing Director of
United Wealth Management



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U.S. TAX RATES	2010	2011
Personal InCome Tax (top bracket)	35%	39.6%
Personal InCome Tax (next bracket)	33%	36%
Personal InCome Tax (next bracket)	28%	31%
Capital Gains-Long Term	15%	20%
Dividends (ordinary income rate-top bracket)	15%	39.6%
Estate (>\$1MM)	0%	55%

SOURCE: WALL STREET JOURNAL

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Moneysmart



FICO

Is Yours Fabulous or Fading? **By Robert Katch**

We all have credit and most of us use it daily. It has become ubiquitous in our society, but most users don't fully understand how it is created and how it is best maintained.

Credit supports the foundation of our economy. The upheaval that we all lived through in 2008 was the unraveling of credit. Most people don't realize that the credit markets are many times larger than the stock markets. Typically, we see stock market corrections every few years, but corrections in the credit markets are rare, more serious, and take much longer to repair. Healthy credit markets are important to us all.

Establishing and maintaining good credit is essential to creating and protecting your wealth. The process of consistently improving your credit or maintain-

ing it at a superior level is one of the best financial disciplines you can develop. It requires balancing expenses with income and reward with risk.

Our largest purchases are typically made using credit. Your credit history will largely determine whether you qualify for a loan and what interest rate you will pay. Your credit history has two main components: the credit report and the credit score.

YOUR CREDIT REPORT

Your credit reports are created by the three main credit bureaus: Equifax, Experian, and TransUnion. Each credit bureau receives information about most of your credit uses. Generally, they have similar information, but there may be some lenders that report to just one or two of the bureaus. Since your FICO score is calculated using the data on your credit reports,

in reality, you actually have three FICO scores – each one based on the reported information from one credit bureau.

Recent surveys show that nearly 80% of credit reports contain an error, and almost 30% contain a serious error. It is very important that your credit reports do not contain any errors that will damage your credit history, and errors will likely stay on your report until you fix them. To verify the accuracy of your reports you must obtain all three reports and carefully

FOR A FABULOUS FICO

- Pay on time
- Keep utilization rates under 50%
- Pay off monthly, if possible
- Establish credit at age 18
- Apply for new credit infrequently
- Don't close old accounts too often
- Open varying types of credit over time
- Get all 3 credit reports & correct errors

examine each one. Challenge any errors you find, first through the credit bureau and, if unsuccessful, through the lender. This often takes some hard work, but it is worth the battle.

YOUR CREDIT SCORE

It is critical to know how your score is calculated, how it is used by lenders, and how you can improve it. Your credit score (also known as your FICO score since it was developed by the Fair Isaac Corporation) is a number between 300 and 850. This number (higher is better) quantifies your credit risk to lenders. It is generally used along with a few other pieces of information, such as income and age, to determine the interest rate on a loan. A 100-point difference in your FICO can cost you \$10,000 in interest per \$100,000 of mortgage or \$1,000 in interest per \$10,000 of car loan over the lifetime of the loan.

Your goal is to get your credit score into the highest level, 760-850. Rumor has it that a 761 is just as good as an 849, so don't go overboard trying to max it out. Fair Isaac Corporation sorts the information on your credit report into 5 categories with varying weights to calculate your score (see table). Hopefully, most of the work you'll need to put into raising your score will likely be focused on debts other than your mortgage and car loans. Revolving debts such as credit cards and lines of credit are where most people, with a little management, can improve their FICO score. They are called revolving debts because you can run them up and then pay them down repeatedly.

Your payment history counts for 35% of

HELPFUL SOURCES

- Obtain your credit score at myfico.com
- Get a free annual credit report at annualcreditreport.com
- Stop junk mail credit card offers at optoutscreen.com
- Research competitive credit offers at bankrate.com
- Compare your credit cards at mint.com
- Analyze your credit score at creditkarma.com
- Find help with credit problems at nfcc.org

your score, so paying on time – all the time – really matters the most. Credit duration counts for 15% of your score, so the longer you have had credit - the better. Thus, it can be a good idea to help your child establish credit as soon as they turn 18, and then teach them to manage it effectively. Your credit mix weighs in at 10% of your score. Your FICO score improves as you responsibly take on varying types of debt, such as car loans, lines of credit, and mortgages. The remaining two categories are more complicated, require some ongoing management, and will be the areas where most people can improve their FICO scores.

Your balances count for 30% of your score, and you must manage both your total credit lines and your “utilization rate.” First, your total credit lines must be reasonable, so be very discerning about the credit offers you accept. Generally, your credit card lines should not be more than 2-3 months of your gross salary. Second, your utilization rate is the amount of credit you're using versus your total credit – in other words, your current balance divided by your credit line. Thus, your utilization rate is 25% with a credit card approved for \$40,000 carrying a \$10,000 balance. Lenders want to see a utilization rate below 50% on each card and in total. Thus, even

though you might save money by transferring several balances onto one lower interest rate card, your FICO score will go down if your utilization rate on that new card is over 50%.

Last, but not least, credit applications impact 10% of your score. First, it is a good idea not to apply too often for credit as multiple applications or credit inquiries hitting your credit file lower your score for awhile. Second, the age of each account is also important as older credit is favorable. Thus, if you close an old card or open a new card, your FICO score will go down for awhile because the “average” age of your credit decreased. To protect your score when you no longer want a very old card, ask to decrease your credit line, but keep it open until you have had other cards open for many years.

CONCLUSION

For many families, this recession has caused some real belt tightening, or at least more thought is being given to debt than ever before. These adjustments can be painful, but they are healthier in the long-run for each of us and for our economy. While it has always been important to maintain the right amount of good credit, Americans are now more aware of what can happen when too much bad credit meets a serious recession. A healthy FICO score safeguards your wealth by protecting your available credit during recessions and improves your wealth by allowing you to access better loans in any environment. A few hours a year goes a long way to saving you money and protecting your wealth. 💧

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

WEIGHTINGS	FACTORS
35%-PAYMENTS	<ul style="list-style-type: none"> • Do you always pay on time?
30%-BALANCES	<ul style="list-style-type: none"> • How much do you owe? • Utilization rate in total and by account
15%-DURATION	<ul style="list-style-type: none"> • How long have you had credit? • Longer is better
10%-APPLICATIONS	<ul style="list-style-type: none"> • Do you maintain accounts for a long time? • Older accounts are better
10%-MIX	<ul style="list-style-type: none"> • What is the mixture of credit sources? • More are better

2010

Is Not Business As Usual...
Your Lifestyle Depends On It

Invest Wise

Wisdom provides opportunity. Our knowledge and experience protects your lifestyle and secures the reliable income ensuring your future. You deserve the unbiased wisdom only a fiduciary Investment Counsel provides.



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For more information or to schedule your confidential conversation, please call 805-495-4405

*Dr. Ian and the
Haitian children
whose hearts he won*

The Hands that Helped Haiti

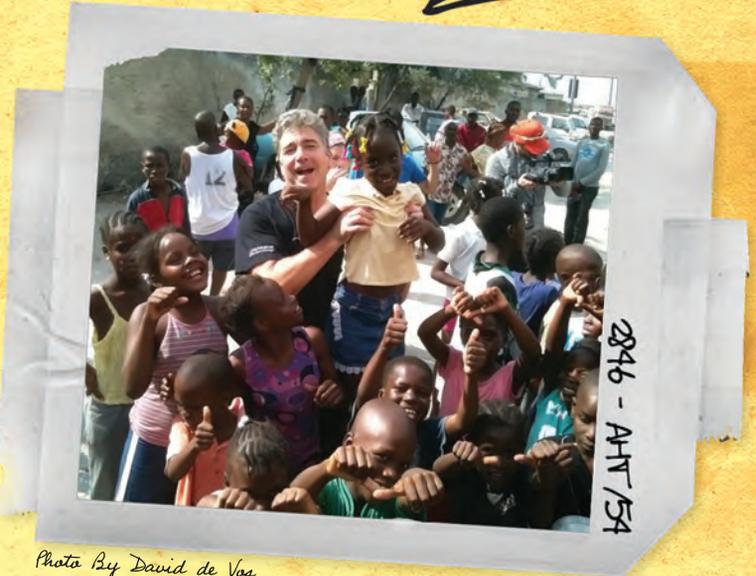


Photo By David de Vos

Dr. Ian Armstrong Joins Forces with Transformational Development Agency (TDA)

ON TUESDAY, JANUARY 12, 2010, a 7.0 magnitude earthquake struck off the Haitian coast and decimated the Caribbean island of Haiti. Witnesses who survived the earthquake say that they held on while being bounced across walls. The sky turned gray almost immediately as plumes of dust rose from the collapsed buildings. The death toll: 212,000 people – but that figure may well be higher. It's hard to imagine the scale of destruction unless you see it. Its effects were shattering beyond imagination.

ON SATURDAY, JANUARY 23RD, 2010, our Medical Editor and Board Member, Dr. Ian Armstrong – a highly-respected Spinal Neurosurgeon and Trauma Neurosurgeon – was procuring supplies from hospitals for a friend who was going across to help in Haiti.

*The TDA team at LAL
with Rikki Alakija center* →

THE ALAKIJAS' LEADERSHIP AND TRANSFORMATIONAL DEVELOPMENT AGENCY (TDA)

Coincidentally, we were interviewing Dr. Ayoade Alakija for this upcoming issue when Dr. Ian spoke with her. The Alakijas' Transformational Development Agency (TDA) were working with Calvary Community Church in Westlake Village – who had jumped in to help with resounding compassion and



Photo By Cathy Arkle

Photography by Scott Mortensen

Dr Armstrong
tends to an
injured
Haitian baby



Haitian orphan

DR. IAN ARMSTRONG'S EXPERIENCE OF THE POST-EARTHQUAKE DEVASTATION

THESE WERE DR. IAN'S FIRST IMPRESSIONS WHEN HE LANDED IN PORT-AU-PRINCE:

"I expected there to be chaos and I expected the shanty towns to be leveled. There were military planes flying in and out and ambulances and medical transport trucks were heavily prevalent. But nobody could have prepared me for the deeper impact: The heat and humidity were laden with the smell of death. It was

generosity. Medical professionals were rallied and much-needed supplies for the Haitians were collected - in time for TDA's departure from LAX in two chartered airplanes. TDA's COO, Rikki Alakija, led the group of humanitarians.

With Haiti heavily on his heart, Dr. Ian made the immediate decision to board a plane and join TDA as fast as possible. He says, "Trauma is my background. I've worked in Houston's busiest E.R. Center and that experience most certainly equipped me to handle the Haitian emergency. There was no question about it; I had to go." Dr. Ian goes on to explain: "Not only did I really want to help, but I also wanted to be an example for my children. It's one thing to be good people. It's quite another to demonstrate it through actions." When the magazine team learned that Dr. Ian had left that day for Haiti, the response was, "Of course Dr. Ian would go. He's the physician with the huge heart."

Dr Ian praying before heading out to help





Dr Dave Perlmutter and Dr Ian: humanitarian brothers

ER Specialist Dr Jolie Pfahler and Dr Ian tend to a man with a compound femur fracture

that pungent smell that washed into the streets. There were screams, smiles, tears, warmth and love. I can honestly say that this was the most moving week of my life. The devastation was so complete and the medical injuries so vast that it was overwhelming. I traveled to northern Yugoslavia during the war in the early '90s; to eastern Europe just after the Berlin wall came down, and a number of third world countries. But none of those experiences could have prepared me for Haiti. The devastation was complete. There was nothing left.

THERE WERE TWO WORK STATIONS WHEREIN WE ACCOMPLISHED OUR TASKS:

1) Right at the airport there was the University of Miami MediShare Hospital, which was a Neuro Intensive Care Unit. It was there that we developed a Neuro Care unit for patients with broken necks, backs and head injuries. That's where the critical injuries were being taken care of. But the beds were so full with the con-

stant flow of people, bodies and injuries that we needed to move patients out of there as rapidly as possible.

2) We established a 'hospital' warehouse at the nearby 'New Life Orphanage'. It had a damaged roof and no running water but in those circumstances you make the most of what you have. We converted the warehouse into a functional medical unit where extended bed care could be administered. If you don't give people a clean place wherein to heal, all sorts of post-operative infections and complications can set in. It's imperative that you keep their bandages clean and stave off septicemia.

On some days we would drive out for three or four hours in trucks to find these make-shift 'camps' that people had erected to escape the city and the flattened buildings. These people were living off the land and we were able to bring a couple of seriously injured patients to the hospital.

Our goal is to go back to Haiti and to further equip the warehouse at the orphanage so that it can become a

blueprint model for more than one site. The devastation is not going to go away in a few weeks. These people need rehabilitation. There are amputees, quadriplegics and paraplegics whom we cannot abandon now. They need long-term medical care and supplies. Their rehabilitation will take years. That's why it's critical that we set up a model for functional medical units that can administer extended care to the victims of this earthquake tragedy.

On that subject, I cannot praise highly enough TDA's leader, Rikki Alakija. I call him my 'Commander in Chief', because that's exactly the respect this man earned from me. His outstanding leadership as a true CEO gave us - the medical professionals - the structure that we needed to save lives. Rikki mobilized trucks, planes and vital resources. He raised the effectiveness of our group to a sky-high level. Many well-intentioned people who were in Haiti to help didn't have the advantages of a strategic thinker like Rikki to help lead them.

What moved me so much about this first post-earthquake trip to Haiti was the strength and resilience of the Haitian people. I saw abundant warmth and love and smiles on the faces of these devastated people - even though they had lost loved ones and their bodies were in casts.

And though I don't want to do the clichéd waving of the red and blue, I have to comment on how proud I was of being an American. I would say that the vast majority of the aid pouring in to Haiti was American.

Everywhere you looked there were US planes, choppers, ships, uniformed American soldiers.....the harbors were full of American vessels. At every check point there were Americans giving their hearts and their resources to Haitian people. They were the best ambassadors that our country could wish for."

It goes without saying that we at Westlake Malibu Lifestyle are exceptionally proud to be associated with Dr. Ian Armstrong. We're also so fortunate to have met the Alakijas - who do such life-changing work with their **Transformation Development Agency (TDA)**. We're also very proud to call ourselves Americans and to be a part of this human family - for whom there are no borders. 🌊

For ongoing coverage of the life-saving work that is being done in Haiti, or if you wish to help in any way, go to www.tdaafrica.com



Dr. Ian Armstrong is the Founder and Medical Director of Southern California Spine Institute in Westlake Village, Los Angeles and Bakersfield. He was the Medical Director of Neurosurgical Trauma at Century City Hospital for over 10 years. As well as being Director of Neurosurgical Trauma at Midway Hospital in Los Angeles, he was also a Staff Trauma Neurosurgeon at Cedars-Sinai Hospital - where he was involved with teaching the Surgical Residents. He has written on the topic of head and neck injury as well as lectured coaches, athletes and parents on the topic of sports-related head injuries. Additionally, he's been an on-site Neurosurgical Trauma Specialist for multiple professional and amateur athletic organizations.

The TDA team heads out in truck to find the injured





Will It Hurt? Sometimes, Yes!

By Robert Freeman, D.D.S.

In more than 20 years of practicing dentistry, the most common question asked after “Will it hurt?” is “How much will my insurance cover?” Navigating the maze of HMO, PPO, and indemnity dental insurance is complex – to say the least – but don’t let your insurance compromise your oral health.

The reality is that your insurance coverage will often dictate whether or not necessary work gets done to meet your dental needs. More specifically, the portion of the treatment for which you are financially responsible could well determine whether you take care of your mouth or not.

The two most common types of insurance today are the **PPO**, which stands for **Preferred Provider Organization**, and the **HMO**, or **Health Maintenance Organization**. Although both have certain benefits, they also are fraught with pitfalls that can compromise your relationship with your dentist and fuel distrust for the whole system. Although the ostensible purpose of insurance is to foster better health, let’s face it, it’s really about the money. Whether it’s collection by the dentist or payment by the patient, both sides have a vested interest in the

insurance formula.

The inescapable fact is that the cost of running a dental practice is high, with overhead alone eating up about 50-70 percent of profits. You might think that what the dentist earns is irrelevant, but the quality of care is often influenced by the cost of a procedure and its compensation. If you view oral health as an important part of your overall well-being, then please do not underestimate the relationship between cost and quality. Within reason, insurance works for both you and your dentist, but when an insurance company sets fees too low, that’s when problems can arise.

Insurance companies created a list of fees (generally 20-30% lower than private fees), which some dentists agreed to accept as payment in full. The insurance company then compiled a list of those dentists and—voilà—the PPO was born. The advantage for dentists was that PPO patients would have a financial interest in going to them. The dentist would get more patients, and the patients would pay less money, a win-win scenario.

The problem began when these programs became very widespread. Patients’ employers and insurance companies figured out that they

could manipulate their own bottom line by paying less for a procedure or rejecting it completely. With **Health Maintenance Organizations (HMOs)**, patients sign up for a dental plan, but they are actually signing up for a fee schedule. The patient must go to a dentist who has signed a contract agreeing to do high-quality work for an extremely low fee. Additionally, the dentist collects a small amount of money per patient, or “cap fee,” about \$50 a year per patient. These are called capitation plans. What patients do not always understand is that in most cases, aside from the capitation fee, the HMO pays almost nothing to the dentist. The fees for a patient to get basic maintenance procedures such as teeth cleaning, X-rays, or fillings are almost nothing. Why would the doctor place more value on the treatment than the patient or insurance company? How good should a free cleaning be?

In short, the dentist always faces the dilemma of doing the work at the listed fee, losing money, and giving the patient bargain-basement quality, or convincing the patient to pay out of pocket for procedures that would better serve the patient’s long-term interests.

The reason dentists sign up for an insurance program is that they can attract more patients. But when they see their bottom line dwindling, they quickly figure out that the way to survive is to ‘upsell’ and give the patient options that are beneficial to both parties. Sadly, what this system can create is a situation where dentists walk that thin ethical line between their own interests or the patients’. Dentists are frustrated that they cannot charge enough to make it worth their while, and patients are resentful that they cannot get high-quality treatment at the prices their insurance company promised.

Basic economics dictates that dentists can’t charge low prices and do top-notch work. Speak to your dentist and ask questions about your insurance so that you can receive the best possible care for the best price. The old adage still stands: You get what you pay for. 



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

www.dentalwellnesswlv.com

Join Pepperdine's Dr. Karen Martin and Become Malibu's Next Volunteer Citizen Scientist

By Melissa Freeman

Photography By
The Grunion Greeters



Grunion Couple

Between the months of March and August, the high tides bring a strange event to beaches up and down the southern California coast. Upon each full and new moon, thousands of observers storm the shores to witness the curious event of Grunion spawning. They're not crazy; they're Grunion Greeters. Grunion Greeters are volunteer citizen scientists who observe grunion, a unique species of fish known for their odd reproductive practice of spawning and laying eggs on the sand when the tide brings them in. Only found in the waters of southern and Baja California, grunion spawning is an extraordinary event most of the world does not have the opportunity to see.

Becoming a Grunion Greeter only requires one brief workshop in which volunteers learn how to effectively monitor grunion activity. Once trained, volunteers have the opportunity to post their observations online through an interactive questionnaire. Data provided by volunteers is essential for assisting scientists, beach managers, government agencies and environmental organizations in the many fields of research grunion observation can relate to. When combined, the

studies are used as indicators to measure the ecological health of the beaches, an issue close to the hearts of many participants. As a result of the collective efforts of scientists and volunteers, the beach grooming procedures of San Diego and other municipalities throughout California have now been changed for the better.

Grunion Greeters play a valuable role in the study of grunion. Dr. Karen Martin, the Frank R. Seaver Chair in Natural Science at Pepperdine University; Professor of

Biology and Executive Director of Grunion Greeters - explains, "This charismatic, endemic fish is vulnerable to numerous human activities because of the location of its nests on the heavily used urban beaches of southern California. By involving the public in monitoring grunion runs, we increase awareness of beach biology and sensitivity to ecological concerns, and improve beach management." Since many southern California natives, including beach locals, are unaware of the grunion phenomenon, they are in the dark about their own ability to



Grunion Eggs



help and the fun they can have doing it.

Part of the Grunion Greeters charge is to protect grunion from poachers and the dangers of an unpredictable environment. When they arrive on shore, female grunion use their tails to dig their bodies part way into the sand while the males fertilize the eggs. After a wave sweeps the grunion back into the ocean, the eggs remain incubated in the sand for about two weeks until the next tide comes to take them in. With all the elements of this process so susceptible to nature's interference, incentives to restrict human intervention are strong. The months of April and May are considered Closed Season in which no taking of grunion is allowed. At this time, observations are at their peak. Beyond these months, although take is permitted, gear is forbidden and the catch and release method is strongly encouraged. In addition, during grunion season beach maintenance techniques are altered to follow a special protocol in order to avoid damaging the buried eggs.

Grunion observation has become a part of southern California's beach culture. The late night grunion run is a long tradition, bringing together science and fun in a spirited effort to improve some of California's most



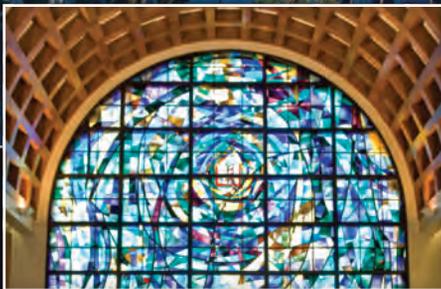
Grunion observation has become a part of southern California's beach culture. The late night grunion run is a long tradition, bringing together science and fun in a spirited effort to improve some of California's most beautiful beaches, as well as learn a little bit more about our ocean neighbors.

beautiful beaches, as well as learn a little bit more about our ocean neighbors. The tradition even goes back hundreds of years into the past when the Native American tribe

of Kumeyaay looked forward to grunion season for a welcome food source and a new excuse for the gathering on the shore. As an important part of the natural ecosystem and food chains both above land and in water, grunion play a critical role in the running of our coastal environment. Understanding these fascinating creatures is one key to making sure our beaches remain clean and in a good environmental condition.

According to Dr. Martin, over 2,700 volunteer Grunion Greeters have been trained since the program's inception in 2002. She encourages anyone interested to get involved, pointing out that residents of southern California have a rare opportunity to view this unique natural phenomenon. Offering more than just a view, the interactive experience of participating in a grunion run is a great way to get involved in the fun mix of late night beach gathering and useful scientific observation. For anyone looking to become the next citizen scientist, Pepperdine University in Malibu and at Oxnard College Marine Center in Channel Islands Harbor will be holding free volunteer workshops in the upcoming months. To RSVP or for more information check out their website at www.Grunion.org. 

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VISIT PERU AND ITS VAST, RICH HERITAGE ★ STORY AND PHOTOGRAPHY BY SCOTT BLATT



Children of Peru
partaking in the Inti
Raymi Festival of
the Sun



Local Lama looks onto the mountainous terrain with splendid hiking trails



If you're an avid traveler as I am, the pull factors that attract you to certain parts of the world are: 1) The breathtaking beauty of a region; 2) The experience of completing immersing yourself in the culture and history of a place that is steeped in rich tradition; 3) Diverse outdoor activities and plenty of adrenaline-producing adventure; 4) Great cuisine that is made from fresh local farming produce. 5) Charming local people who welcome visitors with warmth and hospitality.

I visited Peru two years ago and pretty much can't wait to get back there because there is so much to see and imbibe. I particularly enjoyed the warmth of its gentle people who were so keen to share their history and culture with us. This is a country that is steeped in centuries of rich cultural heritage. Their traditional ceremonies and festivals include everyone in the village and their colorful

costumes and dances are a feast for western eyes. Add to that the fact that the US\$ goes a long way in Peru and you have the assurance of one of the most inexpensive vacations. For those suffering the effects of the devaluation of the US\$ against the Euro, this comes as a welcome relief. I traveled with Adventure Life Journeys and would highly recommend that you book your trip

through them. They know every facet of the place, work with exceptional guides, and will insure that you make the most of your time there.

**THIS IS NOT JUST A VACATION;
IT'S A DEEPLY-FELT EXPERIENCE.**

As you walk through the cities (of which Cusco is just one example), you'll find



The traditions of Peru's colorful Inti Raymi Festival



The Inti Raymi Festival of the Sun celebrations



One of many species of Monkey in Amazon rain forest

With a week of festivities, the actual day of Inti Raymi is on June 24. This is definitely an experience that I highly recommend.

BEAUTY OF THE REGION

Peru's landscape includes both the Andes Mountains - with its breathtaking views and hiking possibilities – and the Amazon rain forest, which is home to literally hundreds of thousands of species of animals. The Amazon boasts one of the most diverse habitats on the planet. The sounds that you hear range from the soft flutter of butterflies to a huge number of species of monkeys. There are beautifully-colored parakeets and a host of flora and fauna that most people have never seen before. The natural environment has been carefully maintained with little intrusion from man.

Peru has many peaks above 18,000 feet and the Inca trail is rated as one of the best hiking treks in the world.

HISTORY AND CULTURE OF THE INCA CIVILIZATIONS

What makes Peru so spectacular is the combination of the verdant landscape and the remarkably rich Inca culture. It was they who built the ancient Inca cities that you find throughout Peru. There are historical ruins from past civilizations scattered everywhere. Some of the most significant include Machu Picchu, Ollantaytambo, Nazca Lines and the Sacred Valley (which includes Sacsayhuaman). There are hundreds of miles of Inca road construction that helped to connect the ancient Inca Empire.



The Architectural charm and beauty of Peruvian villages

DIVERSE OUTDOOR ACTIVITIES AND ADVENTURES

I have never traveled to a country with as much diversity as Peru. You can mountain bike from the mountains down into the jungles and the next day, just chill and relax on a private beach. You can spot a Jaguar in the jungle and the next day feed a Lama at Machu Pichu. River rafting in the Sacred Valley is a thrilling experience; so too are the numerous famous Inca hiking trails which traverse some of the highest mountain peaks in South America.

FOR THE SUPER ADVENTUROUS

The Peruvian Andes provide some of the world's most sought-after trekking adven-

tures. The most famous of these is the Inca Trail to Machu Picchu. This 4-day journey takes travelers through incredible landscape, which is further enhanced by the historic and spiritual significance this legendary hike has for the Inca culture. Avid experts rate the Cordillera Blanca Trek as one of the must-dos. It's a 10-day trek starting in the Peruvian town of Lima. The glacier-covered peaks of the Cordillera Blanca soar into the blue skies of northern Peru. This tour takes you to the highest tropical range on earth, more than 70 summits over 18,000 feet with Huascaran at 22,204 feet. The tour guides are well aware of the importance of acclimatizing beforehand and they'll guide you through the moun-

tain town of Huaraz. Biking, rafting, ruins, markets.....Huaraz offers it all. The challenging five-day trek takes you on an unparalleled alpine adventure, past towering peaks, turquoise lakes, flower-filled meadows, and isolated villages seemingly lost in time. Another great adventure is the Ausangate Trek. The Ausangate Mountain is Peru's most sacred mountain and it's close to Cusco in southern Peru. All these options are offered by Adventure Life Journeys. If you're looking for more than a hiking trip, but want to keep up the adrenaline, ask for their Andean Multisport Tour, an adventure package that includes mountain biking, whitewater rafting and kayaking.



The Peruvian villages are steeped in history and charm



FOR CHILDREN AND THE WHOLE FAMILY

This gorgeous journey begins in Cusco and ends in Puno or vice versa. Here you and your family can explore Lake Titicaca, a geographical landmark at the crossroads of the Andes and the Andean plateau – and South America’s largest lake. Travelers enjoy interacting with the local community whose roots date back to the ancient cultures that settled in this area. Their hospitality allows your family a homestay opportunity on Amantani Island.

LUXURY TRAVEL AT INEXPENSIVE RATES

At the heart of Cuzco is the 16th-century Hotel Monasterio, originally built as a monastery in 1592. Hotel Monasterio is the ideal base

from which to discover Cuzco and the ancient ruins at Machu Picchu, which can be reached via a spectacular three-hour train journey. All rooms are luxuriously equipped with laundry and room service 24 hours a day. The original architecture and design of the Monasterio has not been significantly altered, and thus the rooms do reflect their origins as a home for Jesuit seminarians. There are no two rooms alike and they all vary in size and format. Around sixty-five guest rooms are enriched with oxygen to help combat any problems encountered as a result of the high altitude.

In a private mountainside refuge deep in the lush Andean cloud forest, in the heart of the Machu Picchu Historical Sanctuary, lies the intimate Inkaterra Machu Picchu Pueblo Hotel. From the hotel you are only minutes away from this premier archeological adventure of the Inca Empire. In 2005, the Inkaterra Machu Picchu Pueblo Hotel was the first Peruvian hotel to be included on Travel+Leisure Magazine’s “The Best 500 Hotels in the World” list.

GREAT CUISINE

Because Peru’s landscape is so verdant, the local produce that is grown is rich in nutrients and healthful benefits. I have never eaten so healthfully as I did there. ‘Lucuma’ and ‘paca’ are some of the local fruit delicacies and some of the crops include corn, lima beans and peanuts. There are some gorgeous atmospheric restaurants tucked up in magnificent architectural buildings that were built 15 centuries ago. Restaurant

Huaca Pucllana is just one example of where you can find haute cuisine while dining in the ambience of a great historical building. Another is Cicciolina.

PRESERVING WEAVING TRADITIONS

The Center for Traditional Textiles of Cusco (CTTC) is a non-profit organization established to preserve, dedicate and recapture the textile traditions of pre-Columbian Peru cultures while providing support to weaving communities. The CTTC has a store and museum where it exhibits a wonderful collection of textiles, and presents a look into the different functions textiles are used for in the different stages of the life of a Cusquenian weaver. There is an education facility for the local community of artisans and a store in Chinchero – a village known for its traditional and colorful Sunday market. Adventure Life Journeys is a proud supporter of the CTTC.

Your travel consultant at Adventure Life Journeys can advise you on the best times to visit Peru. Festival time is in June, so if you want to capture some of the rich heritage, that’s a good time to visit. Whatever tour you choose, this is an experience that will fill up your senses and provide you with some of the most fulfilling memories. 🌿

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E-Mail: beth.c@adventure-life.com



Beachscapes



Latigo 2009 oil on canvas. 4 ft x 6ft



Ceremony at Sunset 2009. Egg Tempera on panel. 32" x 20"

Jeremiah Redclay is an artist who lives and works in Malibu. As a young boy born into a family of artists, Jeremiah was surrounded by artistry, creativity and passion. With a great deal of appreciation for the world around him, Jeremiah began drawing and painting at a young age. Primarily a realist painter, his work has encompassed a wide vision from desertscapes in vivid hues, portraits and landscapes to seascapes of the Pacific Coast. In recent years, Jeremiah's love of the ocean, both as a surfer and an artist, has been the primary means of inspiration for his current body of work. His relationship and understanding of the water, waves and coastline is reflected in his paintings. Jeremiah's paintings are available at Room at the Beach in Malibu. 

<http://www.artslant.com/global/artists/show/132307-jeremiah-redclay>



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Our Own Tuscan Vineyard Relaxation Corner in Westlake Village

Most of you have driven past the demolition of the gas station on the corner of Lake View Canyon and Agoura roads – and have curiously awaited the transformation of that corner.

VINEYARD AND WINE TASTING ROOM WITH OLIVE TREES; A FOUNTAIN; A COFFEE HOUSE AND A BAKERY

Come Spring, we'll have our own piece of country-style living in Westlake Village - courtesy of John Notter of the Westlake Village Inn. There'll be a fully-fledged vineyard with grape varieties that are suited to the soil and climate of the area – producing wines that can be served at Mediterraneo restaurant.

RIDE YOUR BIKE; WALK AND BRING YOUR DOG

More charmingly, Westlakians will have a bike-friendly, pedestrian-friendly and dog-friendly vineyard to visit. Right next to Mediterraneo restaurant, there'll be a **Coffee House**, a **Bakery** with freshly-baked breads and a **Wine Tasting Room**. You can ride or walk to the Tuscan-styled property with your pets; purchase ready-made picnic baskets and hang out in the serene environment for as long as you wish. It's the kind of family-friendly countrified living that the Inn's CFO, Chris Culty, envisioned for his own family. John Notter advised him to make it happen sooner than later. He had been interested in purchasing a vineyard for the past twenty years and has had vineyards in his family for generations.

There are 17 prime acres that surround the Westlake Village Inn and most people who've chosen to live in the area would prefer that it retain its ecological, wide-open-space feel. Chris



Planting the Vineyard at Westlake Village Inn

Cuilty says, “We wanted to create something uniquely different. I have a great love for gardening and so initially my vision was to build a garden with fresh herbs and vegetables for the restaurant. The vision grew to a vineyard when Bob Kelly – from **Pacific Ridge Vineyard** in Buellton, California, came in and provided his expertise. He chose the right three grapes for the environment and we immediately went to work with a team of experts. Dennis Turner, a well-respected Malibu landscaper, came up with the design and orientation of the vineyard.”

“The main thing is that this should be a Vineyard where families can get back to nature and enjoy a simple, pleasurable weekend that doesn’t involve a whole lot of money. We’re especially encouraging people to walk or ride to us.”

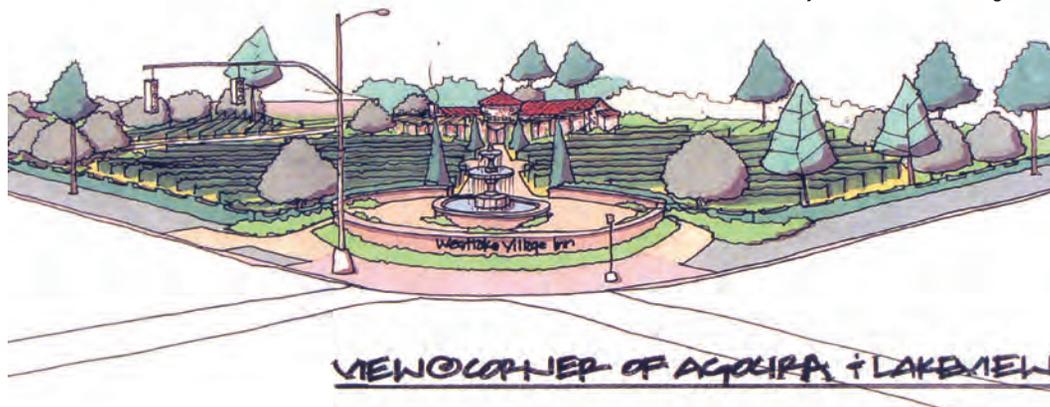
main thing is that this should be a Vineyard where families can get back to nature and enjoy a simple, pleasurable weekend that

21 mature Olive trees have been planted on the corner and a big, Tuscan-style fountain will enhance the beauty and tranquility of the neighborhood. A suitable name for the Vineyard will be unveiled in April—done from a recent contest that yielded over 500 entries. Elementary schools in the area will be invited on field trips that involve Viticulture and Organic Gardening. Chris says enthusiastically, “Maybe we can even have kids planting grapes themselves. The

doesn’t involve a whole lot of money. We’re especially encouraging people to walk or ride to us.”

In August 2012, the first grapes from the vineyard will be harvested. From there they’ll go to the lab where the high-tech wine-making process begins. Before you know it, you’ll be toasting heart-of-Westlake wines that your children watched grow on the vines. 

Architectural Plans of the new Vineyard at Westlake Village Inn





IN FACULTY MEMBERS

- Biology teacher Mike Kirchner, Ph.D. was one of several OCS instructors selected to participate in the annual reading/scoring of the College Board's AP Examinations in June.
- All performing arts faculty are accomplished professionals in their individual artistic disciplines and esteemed by their respective professional organizations.
- Yearbook faculty member Zak Erving and his student team received a first place national award from the American Scholastic Press Association for their 2008-2009 yearbook.
- The Los Angeles Daily News' prestigious list of the top coaches and athletes of the decade includes three members of the Oaks community: David Moore, Swim Coach of the Decade, as well as Jimmy Clausen and Julie Rubenstein, Football and Volleyball Players of the Decade, respectively.



EXCELLENCE



IN STUDENTS

- Oaks Christian is home to award winning student art, choirs, orchestras, drama, dance and debate teams.
- Student athletes have earned 61 California League Titles and 24 CIF Titles, and senior Malcolm Jones has been selected as the Gatorade National High School Football Player of the Year!
- Students are broadly and actively involved in the local community, collectively volunteering over 15,000 hours in annual service to organizations such as Park Oaks Elementary, Los Angeles Dream Center, Casa Pacifica Children's Home, Children's Hunger Fund, Manna, and many others. Students also serve through mission trips in many countries across the globe.

IN EDUCATION

- Oaks Christian has a top-notch academic program with an outstanding and competitive athletic department and a visual/performing arts division rivaling the top schools in the United States.
- 100% of Oaks graduates receive admission to college; many attend some of the top universities in the country.
- Oaks Christian students score consistently high on College Board AP Exams.
- OCS received an outstanding Accreditation Report, full endorsements and membership, and a six-year term of accreditation with the WASC Accreditation Commission for Schools and the CAIS Secondary Board of Standards and Board of Directors.

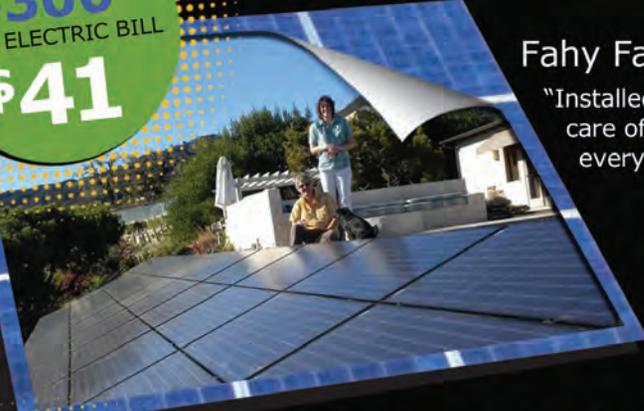
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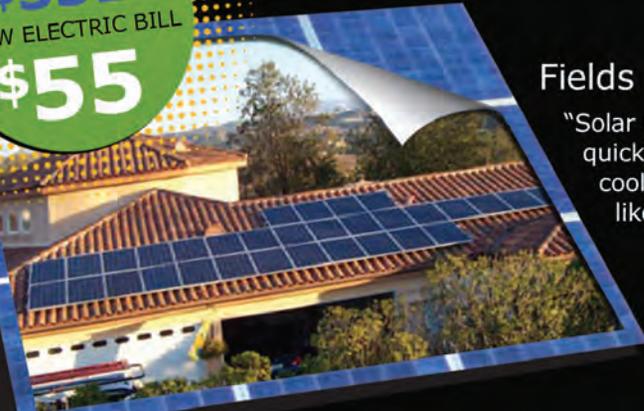
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NEW ELECTRIC BILL
\$0



Berlinger - Los Angeles, CA

"Goodbye Power Company - Free at Last!
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Fields - Los Angeles, CA

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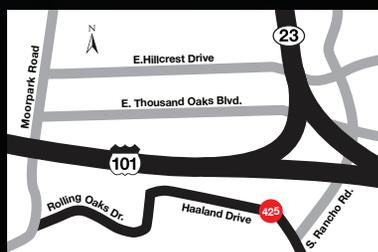
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