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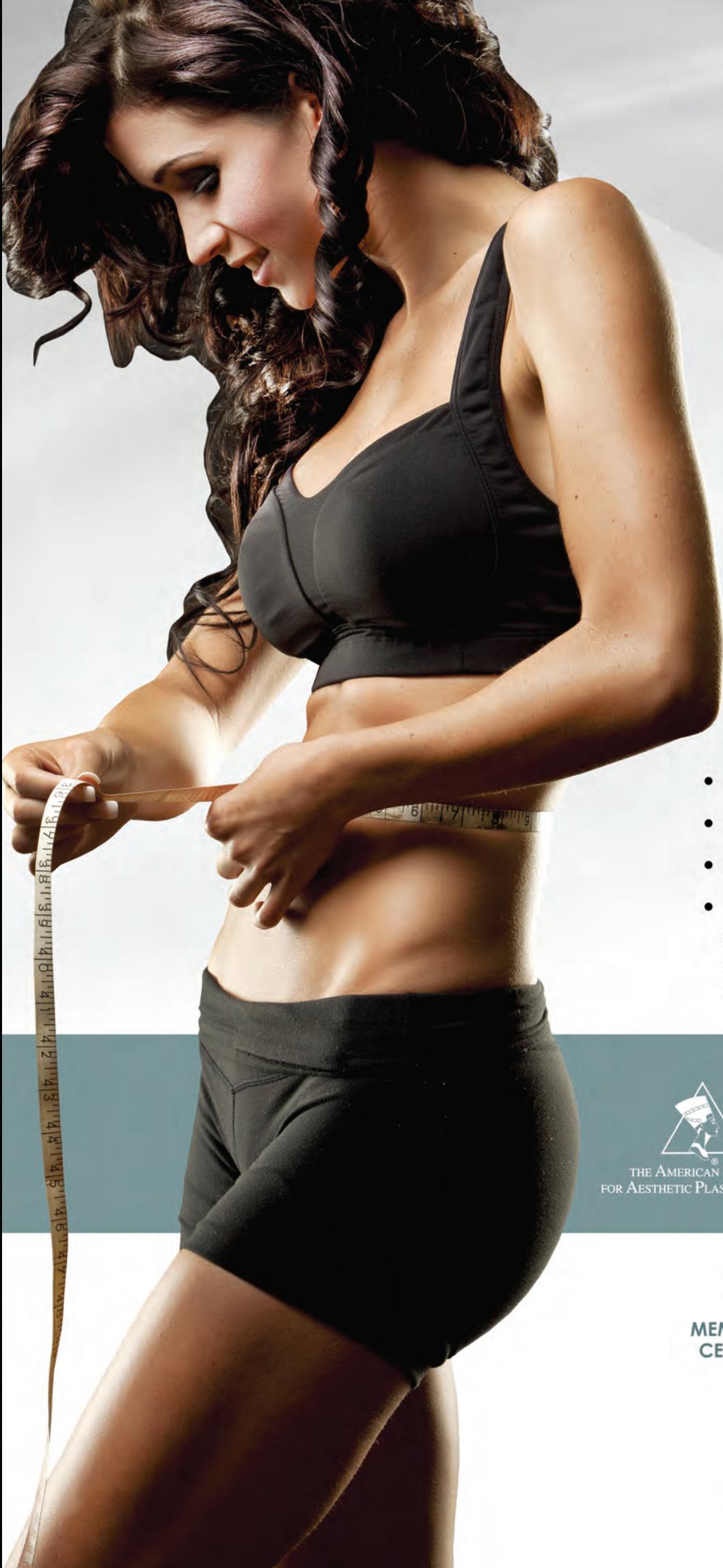
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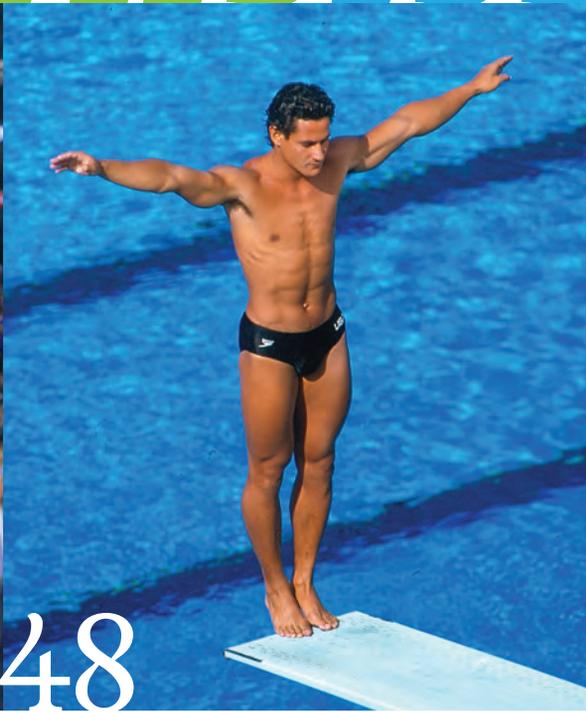
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COVER PHOTO BY Curtis Dahl Photography

# Real Estate? Call Rosemary!

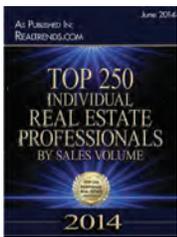
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### Rosemary Allison was just recognized in The Wall Street Journal and REAL Trends prestigious ranking as one of the top 250 individual sales agents in the United States.

In an industry that has nearly one million people involved in residential real estate sales, this impressive performance reflects Rosemary's mastery of "The Art of the Introduction" coupled with her residential real estate expertise, expert negotiating skills, integrity and passion for personal service has set the standard for excellence throughout her career and she is truly a legend. Contact Rosemary today for a confidential assessment of your homes current value.

Featured Listings

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Located at the end of a cul-de-sac in the beautiful gated Medea Valley Estates behind its own private gate, this luxurious Tudor mansion features huge living & formal dining rooms w/exquisite moldings & leaded glass windows. The 5 bedroom 7 bath estate with approx. 7,000 sq. feet boasts a new highly remodeled gourmet kitchen featuring granite counters, brand new Viking stainless steel appliances, wood flooring and a huge center island perfect for the chef in the family. Old world class and quality of construction throughout, beveled leaded glass windows. Upstairs media room with its own walk in wet bar, and upstairs there is an impressive upstairs library office. Large master suite has it all, a fireplace, balcony, extra-large walk-in closet and an elegant master bath which has been remodeled with travertine floors, granite counters, custom cabinets, designer shower and relaxing tub. Views from the master suite balcony overlooks manicured grounds to mountain vistas. There are four en-suite bedrooms upstairs, one with its own steam shower. The property features a gated motor court, 4 fireplaces, beautiful landscaping, mature redwoods, swimmers pool & spa, and a series of patios around the property to relax and entertain your friends. Over 1 acre of very park like grounds that has a rear lot access which would hold a huge RV. The area is located 1.5 miles from the 101 freeway and 9.5 miles from Malibu Beach and within walking distance to state parks and hiking trails. A perfect blend of Old World character & function. Reduced to \$2,288,000

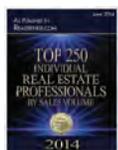
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Four-time Olympic champion **Greg Louganis** is widely considered the greatest diver in history. The only male to sweep both the 3-meter and 10-meter diving events in consecutive Olympic Games ('84 and '88), Greg earned a total of 5 Olympic medals, 5 World Championship titles and 47 national titles (more than anyone in U.S. history). Often remembered for the shocking moment in 1988 when he struck his head on the springboard, Greg revealed his remarkable courage and tenacity when he returned to the board shortly after the accident and performed the best dive of the competition. The next day, he won the gold and secured his legacy. Our remarkable Cover Story on Page 48 reveals much more about this famous Olympian whose wisdom emanates from a life journey that has tested him to the hilt.

Our Fashion Editor, Magda Pescariu, writes her article from Eastern Europe with the kind of world-view that we particularly appreciate. Enjoy her perspective on the impact that the courageous women of the 1960s had in changing the stereotypical roles of women in society (Page 58).

Local conductor, KuanFen Liu, shares with us the immense joy she gains from being able to convey to us the sounds of magnificently-talented composers like Beethoven – whose works will live on for perpetuity because of the sheer genius behind the compositions. Her inspirational story is on Page 24.

Our Real Estate section – which begins on Page 68 - is full of beautiful homes that depict the Southern Californian lifestyle at its best. Doug DeGroote and Robert Katch continue to give us sound financial advice - starting on Page 88. Finally and most spectacularly, we have a sumptuous Travelscapes spread on a luxurious expedition to the Arctic – offered by Town and Country Travel. It's an opportunity to get up close and personal with Polar Bears - accompanied by world-renowned experts on the animals and the region. You'll find that on Page 98.

Breast Cancer awareness is highlighted at this time of the year. To support the work being done to eradicate breast cancer, sign up for "End of Summer Nights Dream". Register online at [www.chasseevents.com](http://www.chasseevents.com).

Enjoy your late summer reading.

Diana



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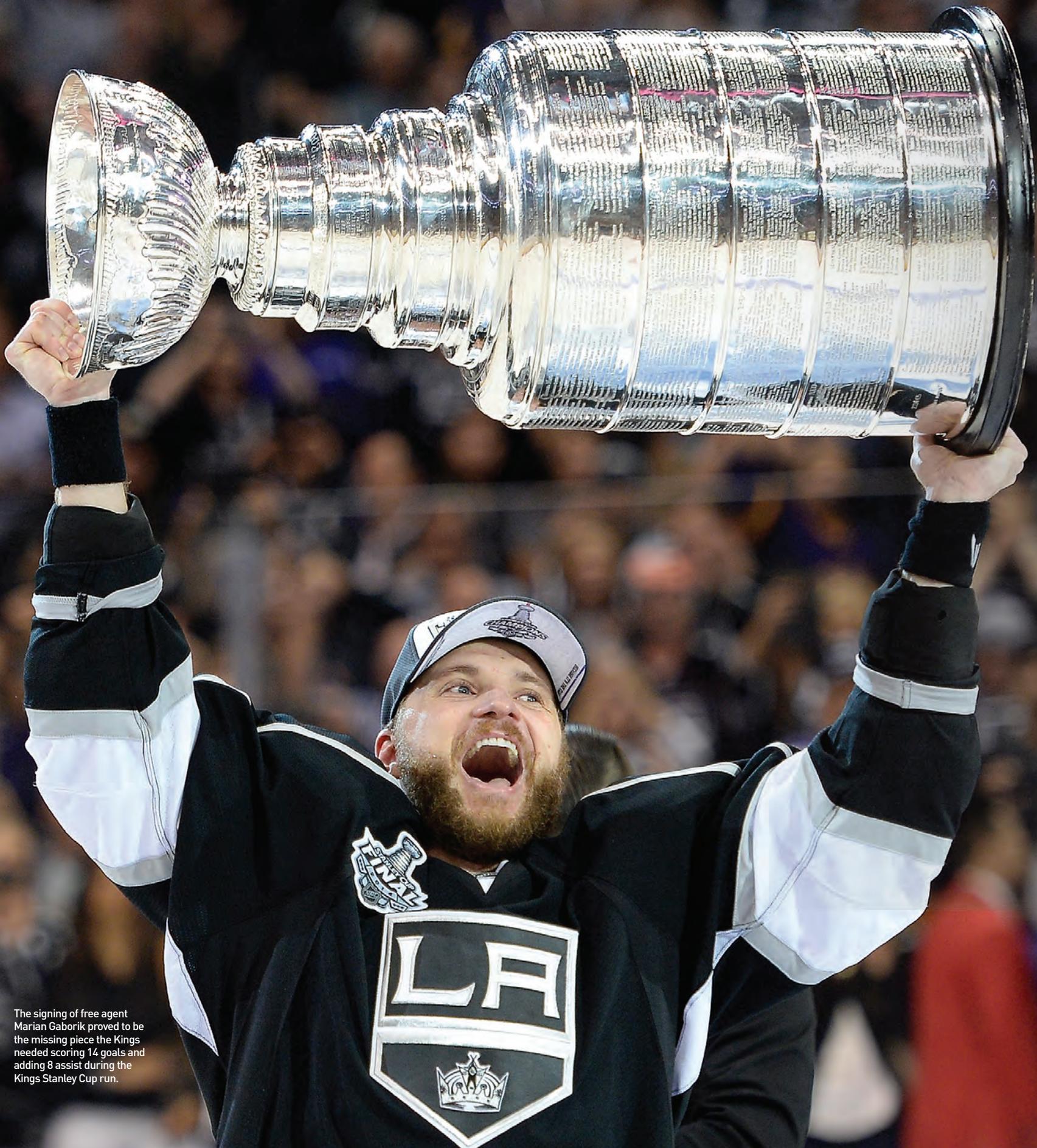
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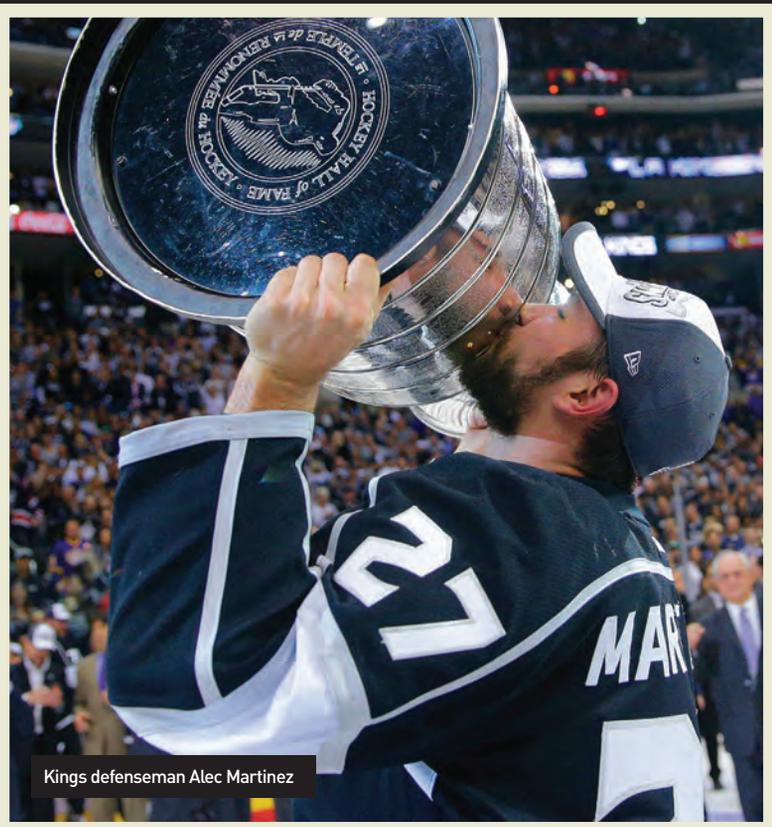
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The signing of free agent Marian Gaborik proved to be the missing piece the Kings needed scoring 14 goals and adding 8 assist during the Kings Stanley Cup run.



Kings defenseman Alec Martinez

# THE KINGS HAVE DONE IT AGAIN!

The Los Angeles Kings have done it again in three years: Won their second Stanley Cup (against the New York Rangers) after an exhausting 26 game playoff series. They celebrated their hard-won victory in open top buses through the streets of LA while fans rallied and showed their appreciation for their sports heroes. *{Continued on next page}*



Scoring the game winning goal to clinch the 2014 Stanley Cup, Kings defenseman Alec Martinez celebrates as Rangers players go down in defeat



The Kings Justin Williams receives the Conn Smythe Trophy for Most Valuable Player in the playoffs from NHL Commissioner Gary Bettman

The Kings have gone through much in 30 years. In 1988, they traded with the Oilers to get their captain, Wayne Gretzky, which led to a successful phase of the franchise that raised hockey's popularity in Los Angeles markedly. Gretzky, fellow hall of famer, Luc Robitaille and defenseman Rob Blake – led the Kings to the 1993 Stanley Cup Finals where they lost to the Montreal Canadiens.

After the 1993 Finals, the Kings endured financial problems that were only solved after the franchise was acquired by Philip Anschutz and Edward P. Roski. A period of mediocrity ensued, with the Kings only resurging as they broke a 6-year playoff drought in the 2009-10 NHL season.

Under coach Darryl Sutter, who was hired early in the 2011-12 NHL season, the Kings have now won two Stanley Cups in three years: 2012 over the New Jersey Devils, and now in 2014 – against the New York Rangers. Jonathan Quick and Justin Williams respectively won the Conn Smythe Trophy as the most valuable players of the playoffs. ❄️



The Celebratory 2014 Stanley Cup Champion Team photo



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# THE EVENT

The 3rd annual The Event rocked the Calabasas Tennis and Swim Center on June 7 with food and wine tastings, live and silent auctions and a phenomenal concert by Chevy Metal. All proceeds benefit the Las Virgenes Unified School District. {continued on page 20}



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Guests enjoy the fabulous tastings from local restaurants such as Café Fiore/Padri's (shown), The Six, Fleming's and Paul Martin's.



Party goers, including co-chairs Deanna Glassberg and Janice Dingman (front left), couldn't get enough of Chevy Metal and their high-energy performance.

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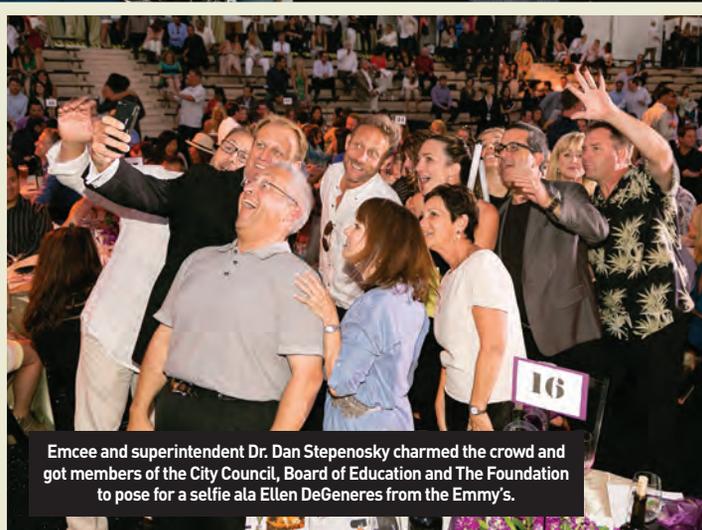
# THE EVENT

{continued from page 18}

The silent auction kept guests excitedly bidding on Lakers tickets, private movie screenings, diamond jewelry from Polacheck's Jewelers and much more.



The Event brings together businesses, city officials and parents who all understand that at the core of a strong and vibrant community is a solid public school district.



Emcee and superintendent Dr. Dan Stepenosky charmed the crowd and got members of the City Council, Board of Education and The Foundation to pose for a selfie ala Ellen DeGeneres from the Emmy's.



Chevy Metal is comprised of the very talented Wiley Hodgen, Chris Shiflett and LVUSD parent, Taylor Hawkins (from left to right). They brought an outrageous energy to The Event with their amazing performance.

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# RAINCATCHER MALIBU JULY 4TH FIREWORKS & CELEBRATION

The 2014 Malibu July 4th Fireworks & Celebration was held on Independence Day at the home of Don Wildman - to benefit RainCatcher. The Malibu-based charity provides clean water to children and families in the developing world. The 225 guests in attendance helped the organization raise funds to install 8 more of their sustainable rainwater-harvesting systems. [www.RainCatcher.org](http://www.RainCatcher.org)



Bill Bindley & Cindy Crawford



Laird Hamilton, Don Wildman and Craig Cooper



RainCatcher founder and board chair, Mark Armfield & wife Gina



RainCatcher board members, Nicola Albini, Lisa Slater, Darin Olien, Mark Armfield, Hutch Parker, Dave Zielski & Max Mussina



RainCatcher board member, Darin Olien, Eliza Coupe & Briana Venskus

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# KUANFEN LIU'S ART OF COMMUNICATING MASTERFUL MUSIC



KuanFen Liu has excelled as both a choral and orchestral conductor in the United States. She's a lecturer in Performing Arts program at California State University Channel Islands and is also Artistic Director of Channel Islands Chamber Orchestra and Channel Islands Choral Association in Ventura County. Both are two non-profit musical organizations that were formed in 2004 and KuanFen was instrumental in their formation. She says, "We've thrived by volunteers supporting us. We have 5 sets of programs per year. The next upcoming concert season is in October, 2014." KuanFen is in charge of the programming – something she relishes: "I love to put together programs that are highly creative. I'm a risk taker and it usually pays off," she enthuses.

In 2006, KuanFen was one of 12 conductors chosen to work with the world-renowned German conductor, Maestro Helmuth Rilling in the prestigious Oregon Bach Festival where she rehearsed and conducted the Festival Chorus and orchestra. She says, "Conductor Helmuth Rilling gave me some wonderfully positive affirmation; he told me that my conducting was very clear and that I was very musical. That challenged

me even further and I memorized the last of the four programs that I was assigned to conduct."

Says KuanFen, "I feel understood while performing. It's as if my true self comes out. I also feel I understand myself more. Through music, I feel this interconnectedness with my fellow humans".

Having already been encouraged by a principal conductor in Taiwan (under whom she was an Assistant) to consider conducting as a career, KuanFen chose the conducting program at Rochester (New York) because of its reputation. Remembering what one of her teachers had told her at Eastman – "I wish I had your hands" – she challenged herself to excel in the field – adding – "I think women bring another important dimension to conducting. I love score studying very much because it's a privilege to get to know the music from centuries ago, and I feel like I almost know these composers intimately well through the power of their music. Conducting saved my soul. I think I was deeply introverted before I became a conductor. When I think about Beethoven's life story, composing was his saving grace and his outlet, and there is a sense of legacy: In classical music, each time we perform, we're keeping the legacy alive of these great composers over hundreds of years. Through their magnificent music, death is transcended because the music – which represents their core soul - lives on forever." A great observer of humanity, KuanFen's language is music and she has a rare and distinct gift in being able to convey that language to others.

KuanFen's earnest hope is that classical music be made more accessible to the public. She says "We have community outreach at school where we bring the orchestra and perform to elementary school children. They responded marvelously. We have an ongoing choral

music program - open for 4th to 6th graders who are invited to be in the choir so we have 100+ students (including our local school children). That's the groundwork that we're laying and it's very important for the younger generation. We give concerts 5 to 10 times a year for adult audiences too, including our Christmas concert wherein I love to encourage audience participation. After I became a mother, I realized it was my responsibility to give the next generation sounds that are so magnificent - sounds that have moved my soul – I want to share that. These are humans like you and me that wrote this music. They wrote it to connect with humanity. When you listen to Beethoven's music, not only do you hear the genius part but the agonies he endured in life. He began to go deaf in his late twenties - which must have been devastating – yet the joy still comes through in his music. He survived the bombing of Vienna. His music was all about humanity and gratitude. 'Ode to Joy' was the last composition he wrote. I find that amazing. Legacies are so important in life. Classical music is all about what we do in our every-day lives."

KuanFen met her husband, Jim Huang, while he attended Princeton Theological Seminary. They live in Camarillo with their gifted daughter.

**For more information on upcoming Concerts, go to [cichamberorchestra.org](http://cichamberorchestra.org) [chicovc.org](http://chicovc.org)**





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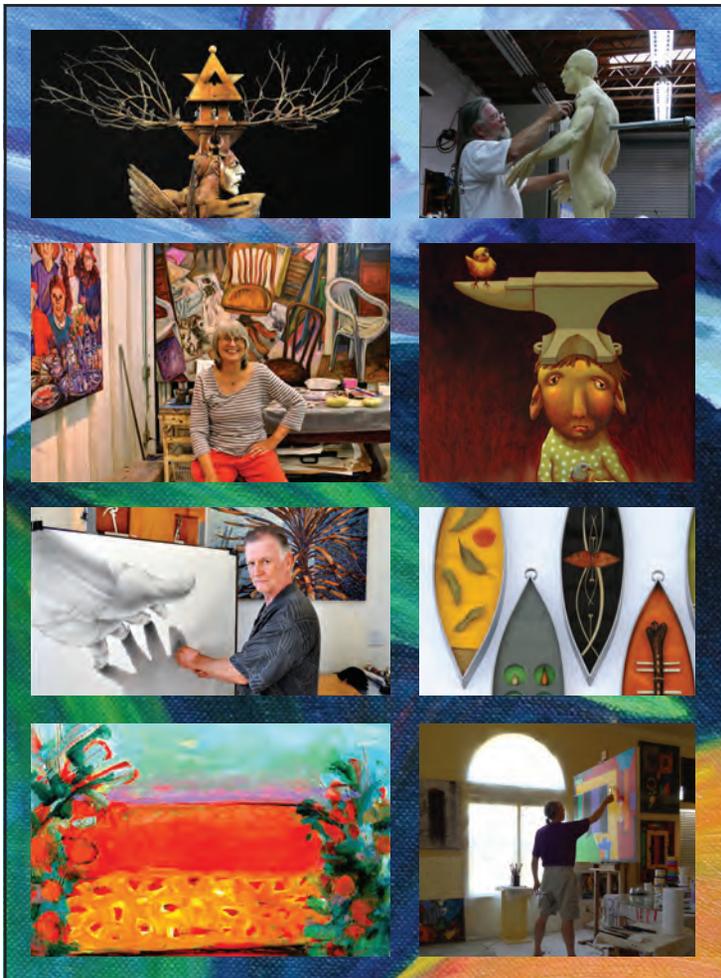


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# THE CIRCLE

A century of creative history reconnects between  
The Colony of Stars and The City of Angels.

*By Larry Crane*



2014 Lincoln MKZ 2.0 Hybrid

When the Roosevelt Highway (now, more or less, the Pacific Coast Highway) gave public access to May Rindge's fabulous 23-mile Rancho Malibu beach front on June 29, 1929, tiny Gloria Swanson (4'11," dress size 0 and shoe size 2 1/2) had been one of the world's most adored (and best paid) movie stars for nearly a decade. Many of her Hollywood pals had already established "beachheads" on Las Flores or Carbon Beaches when Mrs. Rindge finally offered Ms Swanson and her colleagues (think Clara Bow and Gloria Swanson as neighbors) a little more privacy for as long as they could maintain their \$5,000/week fantasy life.

While the earliest Colony bungalows were deliberately primitive (read, beachy), the residents usually arrived in luxury. Before The Crash of 1929 there could be elegant, coach-built Packards, Cadillacs and Lincolns half the size of a beach-front cottage — and nearly as long as the 50-foot-width of a Colony lot — lining the mile of discretion.

Swanson and Lincoln followed a bell-curve path to fabulous success and recognition - and an apparent collapse into oblivion into the 30's Depression. Swanson retired in 1934 — she was 35. Lincoln, founded by Henry Leland in 1917 after he walked out of Cadillac, which he had created in 1902, made luxury automobiles

for a decade but failed to find the few remaining moguls during the Depression. As a result, it too slipped off the charts. The best efforts of Henry Ford's talented son Edsel led a push into the streamlined era with elegantly proportioned, limited production (10 to 50 hand-made bodies for each design) modernist classics, but conservative wealth found transportation elsewhere. Edsel brought the company back to life at the end of the 30s with a smaller Eurocentric streamlined form he designed with master stylist Bob Gregorie and John Tjaarda of Briggs Manufacturing.

Briggs produced volume automobile bodies for several Detroit manufacturers. Tjaarda was its chief designer, and although he



Eva Varro



Eva Varro



She will be my inspiration,  
She will be my enemy,  
She will be incredibly hilarious,  
She will *sometimes* have a few too many,  
but no matter what  
She will always be my sister.

Wildfox

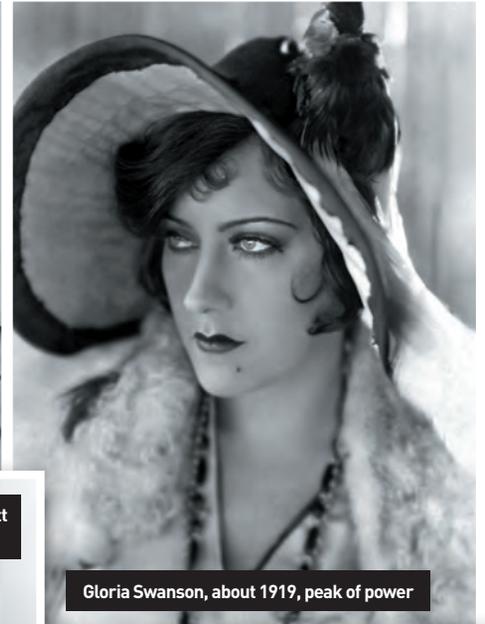
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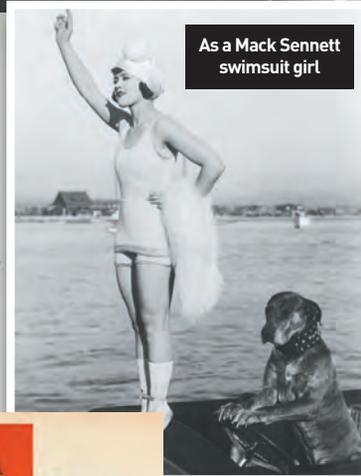
John Tjaarda, 1933 Sterkenberg prototype



Gloria Swanson, about 1919, peak of power



1938 Lincoln Zephyr V-12



As a Mack Sennett swimsuit girl



May Rindge, Malibu Movie Colony



William Holden, Gloria Swanson, Erich von Stroheim



"Sunset Boulevard" poster



1939 Lincoln Zephyr Continental

developed details and structure for his personal project, the advanced Sterkenberg rear-engine sedan, for years independently before it reached the conscience of Edsel Ford, new president of Lincoln Motor Company and style-master of Ford Motor Company. At Edsel's request, Tjaarda and his Briggs team constructed a steel prototype of the Sterkenberg to be shown at the 1934 Century of Progress — to mixed reviews — especially its drooping nose. Gregorie and Bob Koto quickly created an elegant "prow" for the streamlined sedan and the Lincoln Zephyr was born — with silky new power from a V-12 engine in the front. Edsel wanted an even more European edition of his new sedan. He asked Gregorie to make him a lower, longer, simpler example and to

give it only two doors. He called the result his "Continental." It became a stroke of marketing genius; it went into production in 1939 and was responsible for even more success for the "modernist" Zephyr sedan. It pulled Lincoln from the brink. In fact, the surprising success of Ford's mid-size luxury line compelled Henry to move his son to the head of the corporation and assured its success after World War II.

Gloria Swanson was an internationally recognized master of the theatricality of the silent film, her petit proportions, fabulous eyes and out-sized glamour —

while authentic in every detail — encased a will of iron. Born in 1899, she started acting at the age of 15 and after 13 movies, many with film pioneer Max Sennett, even one as a "bathing beauty," an image she fought fiercely for the rest of her life, she announced, "I have gone through enough of being a nobody. I have decided that when I am a star I will be every inch and every moment the star! Everybody from the studio gateman to the highest executive will know it."

Her daughter, Michelle, was recently quoted: "She was incredibly feminine

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# STONEHAUS

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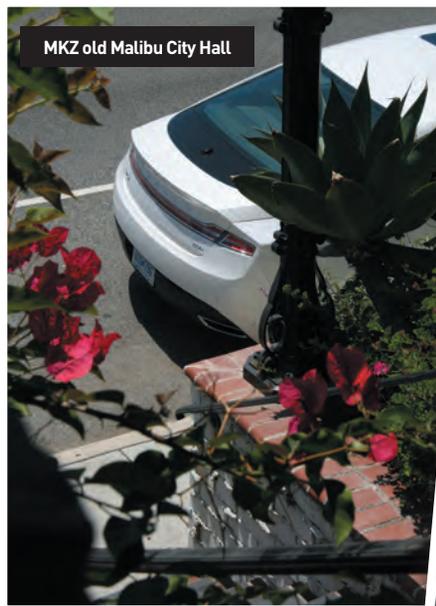
The Stonehaus, a boutique enoteca reminiscent of Italy, is the newest addition to the Westlake Village Inn. It is one of the most unique lifestyle gathering places in the greater Los Angeles area. We offer a mélange of experiences: custom roasted coffee and fresh baked pastries in the morning, gourmet grab and go food at lunch, ending the day as a wine bar and tasting room. The surrounding gardens will transport you to the Tuscan countryside where one can meander through our vineyard and discover the beauty of The Stonehaus.



The Stonehaus is located at the Westlake Village Inn. For more information please call 818.483.1152 or visit [the-stonehaus.com](http://the-stonehaus.com)



MKZ interior



MKZ old Malibu City Hall



Lincoln MKZ old Malibu City Hall



Silent stars, from top: Buster Keaton, H.B. Warner, Anna Q. Nilsson, Erich von Stroheim, Gloria Swanson, and the kid William Holden



Electric Dusk drive-in

in appearance, but she had a masculine mind. She had a dominating personality. She wanted to do all the jobs, the lighting, camerawork, everything. She made sure what she said was the law.”

Swanson grew her fame and fortune until the new age of talking pictures. She survived for a few by creating a unique voice and image of glamorous fabulosity — and power. But celebrity is an unstable pedestal; especially when it includes indiscreet trysts with more than a dozen film stars and executives — and a secret (!) affair with Joseph Kennedy (father of the political dynasty) while he was taking financial control of the three largest film production companies in Hollywood; then founded her own under the umbrella of United Artists (founded in 1919 by film pioneer D. W. Griffith, with Charlie Chaplin, Mary Pickford and Douglas Fairbanks). Then it was over. As the Depression imploded in 1932, and

talkies moved onto screens across the country, Gloria Swanson was out of the movies. She was 33. Six years later she took her connections and wealth to New York and spent her time in search of ways to move the best and brightest Jewish intellectuals and scientists to the U.S. — as an unsung hero.

In 1948 a television interview illustrated the telegenic power of the great star and two years later director Billy Wilder and screenwriter Charles Brackett introduced Swanson to Norma Desmond, the character of an aging silent film star, in a movie called simply “Sunset Boulevard.” A star was reborn.

Also reborn is the American idea of movies seen from your car. “Sunset Boulevard” is one of several much-loved films shown on a giant inflatable screen by “Electric Dusk” in the new “Arts District” of downtown Los Angeles. Lincoln Motor Company is a sponsor and was proud to bring Gloria Swanson and “fabulous” back

to town with a promotion of their own fabulous new Lincoln Hybrid MKZ (until recently — Zephyr).

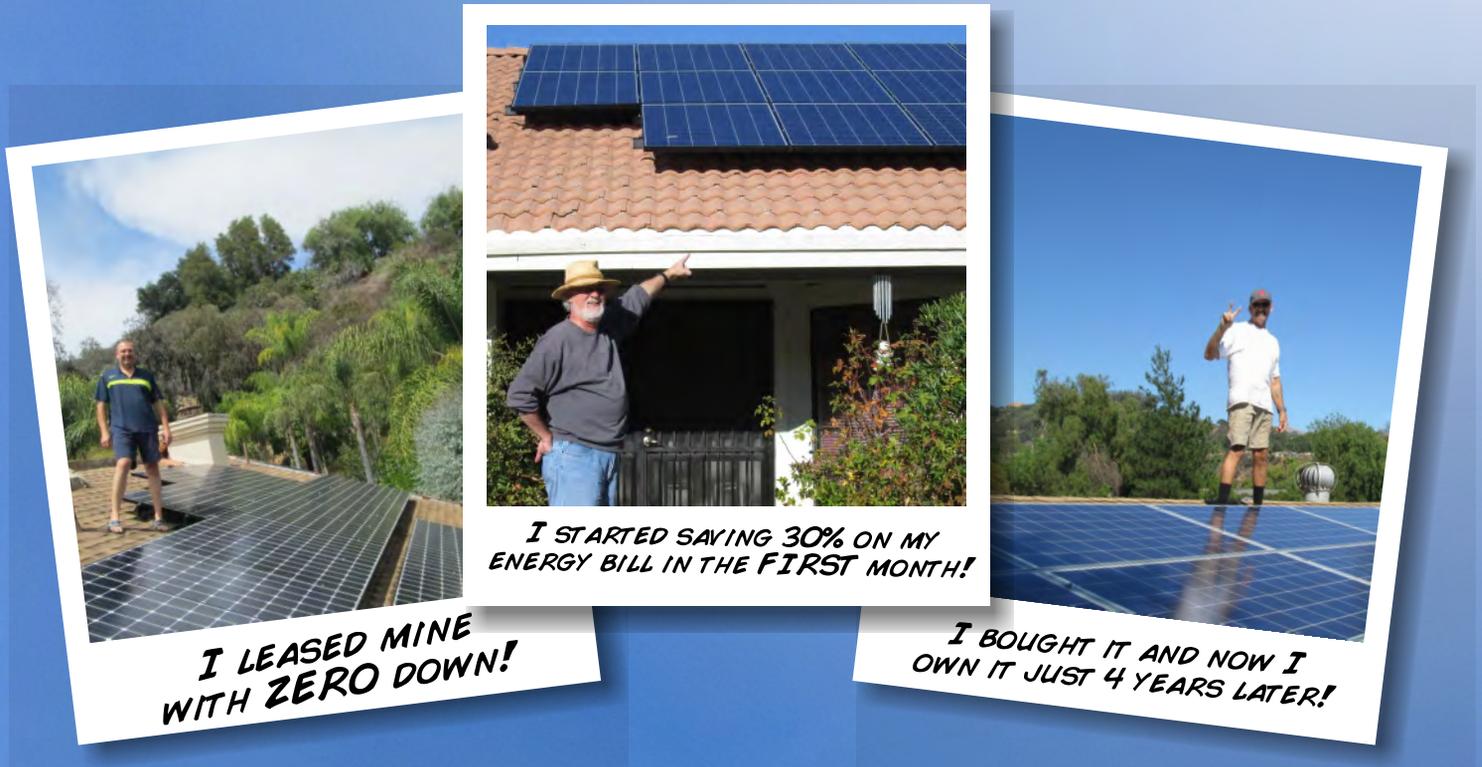
Talented — and articulate — Solomon Song is responsible for the elegantly aerodynamic exterior of the new MKZ, under the leadership of Moray Callum, VP of Design for Ford Motor Company. The new hybrid system was developed under the leadership of Bob Faschetti, VP of Powertrain Engineering for Ford. Filled with leather, technology, connectivity and glamour, new century Lincoln comes to life.

Current Executive Chairman of the Ford Motor Company is William Clay Ford whose great grandfathers are Henry Ford and Harvey Firestone — his grandfather was the much-admired design leader who created the Lincoln Zephyr, Edsel Ford. The legendary circle of creative life closes in a modest parking lot full of extraordinary people before a backdrop of Los Angeles’ fabulous new skyline. 🌊

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# REFRESHING YOUR FACE WITHOUT A TRACE

By Kouros Azar, M.D.



Since the beginning of civilization, people have searched for easy and quick methods to keep themselves in the light of youth and to break the spell of aging. Our modern day quest has led to a boom in the number of people getting injectable non-surgical treatments.

## HYALURONIC ACID FILLERS (HA)

The most popular category of injectable treatments today is the hyaluronic acid fillers (HA). These fillers are used to treat wrinkles, shadows and smile lines around the mouth, to lift the cheeks, to reduce dark circles around the eyes and much more. HA is a naturally-occurring sugar that lives within the walls of all of our own body's cells. The current HA products are synthesized by bacteria and purified so they are not derived from animal or human products. They represent one of the safest and easiest cosmetic treatments ever developed. According to the American Society for Aesthetic Plastic Surgery (ASAPS), the number of people getting HA injections is up by 31.5% in 2013 to over 1.8 Million people annually. These products are also immensely popular around the world and especially in Europe where a larger variety of HA products are available to the public.

## JUVEDERM VOLUMA

Recently in the US, a major breakthrough in HA technology was approved. **Juvederm Voluma** (TM Allergan) - approved in October 2013 - represents a big jump in technology for Americans looking to refresh their face. Voluma is the first HA filler to be approved specifically for lifting the cheeks and mimicking the results of a facelift without surgery. The advance in the product is that it is more powerful at lifting the tissues while still looking very natural and undetectable. The duration of the result has also been shown to last up to 2 years which is a big increase in duration over previous generation products. The treatment is quick and relatively painless and is also completely reversible. If for some reason you don't like the result, it can be easily dissolved with another safe injection of an enzyme which turns it into water and eliminates it from the body. As an experienced Allergan trainer and user of Voluma in my practice, I have been extremely impressed with how rejuvenating it is for my patients without overdoing things. The overall trend in fillers today is to choose a more subtle and undetectable change in the face. Many celebrity patients are taking advantage of this simple and relatively safe path for facial rejuvenation.

## THE IMPORTANCE OF QUALIFIED MEDICAL PRACTITIONERS

Like all medical treatments, it is best to choose a highly-qualified provider as HA fillers can have some risks in the wrong hands. In a general sense, the most qualified practitioners to perform these injections belong to the following category of specialties: Board Certified Plastic Surgeons, Board Certified Dermatologists, Board Certified Facial Plastic Surgeons (Otolaryngology), and some Ophthalmologists with training in Oculoplastic Surgery. When we look around in a public place we often don't recognize which people have had these treatments especially if the work was done in a subtle and proper way. On rare occasion, there can be an inherent bias in noticing one person who may have had a little too much or a less-than-ideal result. This can be for various reasons. Patients may choose to go to multiple providers without informing the doctor or may choose less-experienced injectors. These types of experiences may unnecessarily increase public fears of these treatments but rest assured that the overwhelming majority of people getting injections every day in the hands of experienced providers are extremely happy and will go about their day with a renewed and refreshed face - without a trace.



Kouros Azar, M.D. Board Certified Plastic and Reconstructive Surgeon (American Society of Plastic Surgeons) Member of American Society of Plastic Surgeons

# SERRA MEDICAL PLAZA

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Today's patient is health-savvy and informed, requiring quality treatment and excellent customer service. In order to meet the high expectations of patients, Serra Medical Plaza is proud to announce its grand opening in the Thousand Oaks community. You are cordially invited to tour the prestigious facility and meet the highly-trained physicians at the Grand Opening Event on Wednesday, October 8, 2014 from 6 pm-7:30 pm.

The new state-of-the-art facility is designed to provide top-tier medical care and patient experience in a private, comfortable setting. The occupants of Serra Medical Plaza are the physicians of Pain Management & Injury Relief (PMIR) Medical Center and the accredited, outpatient surgical center, Thousand Oaks Surgery Center (TOSC). Here you will find physicians and staff that are dedicated to providing patients with compassionate, personalized attention using the most advanced medical technologies, tools, and techniques, which lead to the best treatment outcomes.



For more information about their grand opening event, please visit [www.paininjuryrelief.com](http://www.paininjuryrelief.com). Serra Medical Plaza is located at 1120 Newbury Road Thousand Oaks, CA 91320 just off the 101 Freeway at Ventu Park Rd.



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# HORMONE REPLACEMENT THERAPY

By Karel Douglas Vaughan, M.D.



Hormone Replacement Therapy is performed for both men and women in these modern times. Replacement of hormones is performed after a physician determines that one or more hormones are deficient or absent. This requires laboratory testing.

Initially, blood testing provides an accurate evaluation of many hormone levels. Saliva testing is required for obtaining true levels of other 'Free Hormones' or if implanted hormone pellets or transdermal hormone gels or creams are being used. Saliva testing has long been the preferred method for testing 'stress hormones'.

**Q:** When do men and women typically look at hormone replacement therapy as an option?

**ANSWER:** There are a host of symptoms. The more commonly known symptoms are symptoms that appear during andropause (men), perimenopause (younger women) or menopause (women): 1) Loss of libido; 2) Weight gain; 3) Mood swings; 4) Erectile dysfunction (men); 5) Irregular periods (women); 6) Hot flushes (women); 7) Night sweats; 8) Depression; 9) Fatigue; 10) Headaches; 11) Memory lapses; 12) Insomnia; 13) Anxiety or feelings of panic. These are just some of the many possible symptoms.

**Q:** What are the risks involved with hormone replacement therapy?

**ANSWER:** The Women's Health Initiative (WHI) published the results of a large study that showed that oral use of both estrogens and the synthetic progestin (MedroxyProgesterone Acetate) increased the rates of breast cancer, heart disease, stroke and clots.

**Q:** How does one avoid these risks of oral administration of hormones?

**ANSWER:** The American College of Anti-Aging Medicine has endorsed the use of Transdermal Creams and Gels for hormone replacement and promoted the use of natural progesterone orally. Risks using modern methods of hormone replacement to otherwise healthy men – have not been found.

**Q:** What are the benefits of Transdermal Creams or Gels for hormone replacement?

**ANSWER:** Reduction or elimination of the symptoms listed above. A return to a more robust state of health for men, women and couples. The creams or gels are applied to the skin of the individual and they are absorbed into the lymphatics of the skin and distributed throughout the body with only partial communication with the blood stream.

The purpose of hormone replacement therapy is to assist men and women regain their vitality and general sense of well-being. We plan on future informational articles more specifically targeting the specific needs of men, of women and of the general public.



#### ABOUT DR. VAUGHAN

Karel Douglas Vaughan holds his M.D. degree from Ross University School of Medicine. Post graduate experience includes an Internal Medicine Internship program at the UCLA affiliate, Kern Medical Center. Amongst his extensive credentials, Dr. Vaughan is a member of the American College of Phlebology.



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# TURF WARS

By Kelsy Koenig

*“Until man duplicates a blade of grass, nature can laugh at his so called scientific knowledge.”*  
—Thomas Edison



**I**n this drought-devastated and environmentally precarious time, water conservation and “ecoconsciousness” are on the forefront of people’s minds. And thus, one rising trend in the suburban crusade towards Earth-friendly living is the installation of artificial turf in homes, schools, and public spaces. However, the grass may not actually be greener with this synthetic sod as artificial turf has many more downfalls than one might imagine, and can possibly inevitably do more harm than good.

To start with a positive, however, artificial turf does provide some short-term ecological benefits such as water conservation. No living lawn to water, less water wasted. With artificial turf there is no urgency for watering, no necessity to constantly hose in pursuit of a gorgeous green lawn. However, there is certain maintenance that an artificial lawn does require, especially in the case of pet owners. Because synthetic grass will not drain or absorb like its natural competition, spills or leaks of any kind that take place on the surface must be hosed

down. Additionally, any pet emissions must be hosed away as well.<sup>2</sup> It seems that with constant necessity of being hosed and rinsed, the water waste necessary to clean your own plastic plot may easily negate this proposed water conservation.

Another area that is an appealing draw to artificial turf is its seeming cost-effectiveness. Re-sodding lawns year after year is time consuming and expensive, especially with the drawbacks that accompany a living organism—you’re at the whim of heat waves

and freezes, droughts, and the neighbor's dog. Thus, artificial turf presents itself as a cost-effective system—install once and never worry about your seasonal grass. However, artificial turf is not invincible. It is subject to normal wear and tear and structural degradation over the years. And once its lifespan (predicted to be about 8 years) is over, there is a significantly greater cost of instillation than natural grass. For example, in a case study done at Springfield College, the cost of instillation for artificial turf in their sports field was double the cost of grass (\$800,000 versus \$400,000). After factoring in maintenance costs (which are, admittedly, considerably higher for natural turf), the cost of natural grass was *still* significantly less than the artificial option.

Although the above points vacillate between

While the allure of this glossy, ever fresh and green artificial turf is strong, it is prudent to heed the drawbacks of inserting yet another substitute in your life—before making the switch.

beneficial and not, a purely negative result of artificial turf is the threat it potentially poses to human health. As synthetic turf is considered for more and more sports stadiums, interesting downsides that may be initially overlooked in homes or other small instillation locations are injurious conditions. Because of the synthetic materials and its tendency to absorb heat, artificial turf can actually cause some serious human damage. Terrifyingly, temperatures on the surface of artificial turf can reach up to 200 degrees Fahrenheit, with the maximum temperature that a “playing surface can safely reach” set at 120 degrees Fahrenheit according to a case study done by Brigham Young University.

And ironically, to combat the untouchable surface of artificial turf, it must be sprayed with water for a cooling effect—another example of how this synthetic alternative is a water guzzler the same as its natural counterpart. From a health perspective, the following information is alarming: the combination of the potentially abrasive fibers of the faux turf and intense heat in the surface can cause “turf burns,” which in a St. Louis football team in 2003 led to the contraction of a deadly infection—MRSA—in 5 players. These are just a few of the named health threats of this faux ground cover.

Despite unsavory side effects, artificial turf has its place in our communities today and is rapidly replacing natural sod in many locations. While the allure of this glossy, ever fresh and green artificial turf is strong, it is prudent to heed the drawbacks of inserting yet another substitute in your life - before making the switch. With valid arguments for both sides, it seems that there won't be any end to either natural or artificial lawns any time soon; however, with increasing awareness of some of the drawbacks of synthetic sod, perhaps the natural lawn will be less villainized going forward. 🌱

<sup>1</sup><http://plasticfieldsforever.org/ArtificialTurfBooklet.pdf>

<sup>2</sup><http://www.artificialgrassdirect.net/faq/>

Revel.

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# SHORT STORIES ABOUT BIG PEOPLE

By Bob Eubanks

Hi everybody, it's time for more Short Stories about Big People...

Well, World Cup is over and I truly believe soccer has invaded America with a vengeance. We still have baseball, basketball, and football heroes, but they have been joined by Messi, Ronaldo, and Donovan just to name a few. My family and I just got back from a wonderful Mediterranean cruise on the Princess Regal and everyday kids from all over the world spoke the same futbol language as they played on board ship. What a great cruise.



Heard a great Beatles story from my friend Dave Hull the Hullabalooer. It seems The Beatles, who love Dr. Pepper, wanted to write a song about their favorite drink, but their advisors told them they might get sued. So, they changed the song to, "Sgt. Pepper".



Looking through my collection of great things, I found these, and I hope you enjoy them.

• Albert Einstein once said, "If a cluttered desk is a sign of a cluttered mind, then is an empty desk a sign."

- Anthony Douglass Williams said, "Spending time with children is more important than spending money on children."
- One of my cowboy friends asked me, "What happens if you get scared half to death twice?"

And I want to leave you with my favorite

• "Life isn't like a box of chocolates", as Forest Gump once said, life is more like a jar of jalapenos. What you do today, might burn your butt tomorrow.

I see that Ronnie Howard is going to produce a documentary about The Beatles touring America. Beatle Mania has once again taken over America and I had a great time hosting the 50th Anniversary at The Beatles at The Hollywood Bowl.



Well, there you have it. More Short Stories about Big People. I'll leave you with one thought for the day. Light travels faster than sound. That's why some people appear bright until you hear them speak. 🌟

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*Jeff McKinley and Deanna Funnell*  
Owners

### MEET DEANNA

Deanna successfully opened and managed an event planning company called "Memorable Banquet Coordinators" for several years where she coordinated events for high profile clients, to nonprofit fundraising events and worked closely with clients, vendors and the community to ensure seamlessly elegant occasions.

Being an active CPA, with a strong background in Finance, she knows how to manage the costs of an event to offer the best possible services while taking into account the overall budget of each event.



UPCOMING EVENT: Sunday, September 7, 2014 Starting at 10 a.m. - M Cafe at Calamigos Ranch

# THRIVE DANCE CENTER

**Thrive Dance Center** recently opened in Newbury Park. Their mission is to not only provide the best in dance and performing arts education, but to also guide their students towards realizing their full potential – and help them to become amazingly creative and generous human beings. Their facility has highly-trained, inspired artists whose main goals are to nurture and develop aspiring artists' talents by being technically proficient and dynamic instructors. The staff at Thrive Dance Center are helpful, friendly and resourceful. Their overall aim is to create a well-organized and family-friendly environment. It's a dance studio like no other in that top-notch dance instruction is combined with leadership, unity and life skills. Jennifer Maples and Ahjalia Hall are the inspired owners of Thrive Dance Center and they look forward to welcoming people of all ages and all ability levels. They also look forward to giving you a tour of the studio and answering all your questions.



## THRIVEDANCECENTER

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[www.thrivedancecenter.com](http://www.thrivedancecenter.com) • [info@thrivedancecenter.com](mailto:info@thrivedancecenter.com)

# LES BOUDOIRS

The ultimate luxury lingerie shopping experience, Les Boudoirs, is coming to the Westlake Plaza and Center this fall. Les Boudoirs is designed for the woman who is not afraid to “let her lingerie do the talking.” Clients will enjoy the ultimate high-end lingerie shopping experience in a refined atmosphere where they will feel safe and sexy while exploring their sensual clothing desires.

At Les Boudoirs, clients will discover a selection of the finest luxury lines in designs that exude an unparalleled elegance with a heightened edge and sex appeal. The selection will include La Perla, Lise Charmel, Aubade, and many more. The boutique will be staffed by personal experts who will assist each client in finding not just the look they crave, but the perfect fit.

The store's concept and design is the vision of owner Mary Resnick who saw a need in the Conejo Valley for a boutique that would offer women a personal shopping experience in an intimate atmosphere. Store director Maria Elena Lopez says every visit will offer a breathtaking, elite experience, a mingling of femininity, elegance, desirability, and sophistication.



Les Boudoirs is making its debut in the Westlake Plaza and Center. The chic boutique will be located at 966 S. Westlake Blvd., Suite 10. Customers may also shop at [www.lesboudoirs.com](http://www.lesboudoirs.com).





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One of the New LED brands displayed at the Global source Lighting showroom is Modern Forms. MODERN FORMS features a full presentation of bath and outdoor lighting based on a concept to achieve superior illumination from clean upscale forms made possible exclusively with LED technology. Five powder coat finishes, marine-grade stainless steel and a variety of sizes permit maximum versatility in style and application. Low profile sconces conform to ADA requirements and are scaled to both interior and exterior settings.

### CONSTRUCTIVISM

Constructivism is constructed of individually cast pillow-shaped glass that are fused together in a hand-lain cobblestone pattern of individual lenses creating a fascinating light diffuser and sculptural form, a triumph of studio glass artistry. They can create an impact in any space with simplicity, sparkle and sophistication. Available in various shapes, sizes and colors.



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**VESCA**

As a design of traditional styling, Vesca is offered with or without a shade in five different sizes and as a wall sconce. Application: dining room, bedroom, living room, entrance/foyer.



**TRILLIANE STRANDS**

One of the most iconic Schonbek chandelier families, Trilliane, adds a new modern styling to its selection, a design with seemingly endless crystal strands. Application: dining room, bedroom, living room, entrance/foyer.





AUTHORIZED LIGHTING PARTNER

MODERN FORMS demonstrates a range of designs and technology on the cutting edge of fine bath lighting. The edge-lit Neo adapts the latest technology from the television and display industry to create phenomenal light output from a half-inch deep luminaire. Stunning Piastra glass dates back to the 13th century in the Vetri family and sparkles under spectacular LED illumination. The comprehensive Vogue collection of sconces and bath brackets is paired with stylish flush mounts with double the illumination of anything else in the market, and the commanding Jedi luminaires are engineered with high tech, single spot multi chip LED sources that project narrow beams of light for ambient illumination and wall grazing for upscale indoor and outdoor applications.



**CRYSTAL**

One of the most iconic Schobek chandelier families, Trilliane, adds a new modern styling to its selection, a design with seemingly endless crystal strands. Application: dining room, bedroom, living room, entrance/foyer.



#### THE NIKKI COLLECTION

Inspired by the latest Hollywood Regency interior designs and named after the Nikki beach in Miami, the Nikki ceiling fan has densely applied contemporary crystal accents on the housing to add luxury and glamour. The Nikki features an integrated, 17W LED downlight, within etched opal glass.



**PERSPECTIVES**  
Perspectives is inspired by the geometric interplay of angular forms whose beauty is the phenomenon of perspective. In the spirit of the modernist movement in architecture, the rectilinear forms seem to float. As one moves around the pieces, the ever-changing spatial relationships fascinate the eye.

The benefits of LED Lighting are endless. LED Lights are energy efficient, cost effective, durable and more. They are the latest technology in lighting and offer a great alternative in replacing your current halogen or standard lights. The benefits: Cost has been the major obstacle for LEDs, which last up to 50,000 hours (10 years if used 12 hours a day)—gradually dimming over time—compared with about 800 hours for a typical 100-watt incandescent. The average bulb is on two hours a day. At that rate, an LED would last 136 years. If you bought a fixture and only used it two hours a day, it would last longer than your house and longer than you. Visit Global Source Lighting to experience the beauty of LED from recessed cans to table and floor lamps to stunning chandeliers and hanging pendants. Their knowledgeable staff will be glad to help you select the most suitable lighting fixtures for your project.



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The discipline and concentration that Greg perfected at the Olympics

# BACK ON BOARD

## WITH GREG LOUGANIS

*Story by Diana Addison Lyle*

**F**our-time Olympic champion Greg Louganis is widely considered the greatest diver in history. The only male to sweep both the 3-meter and 10-meter diving events in consecutive Olympic Games ('84 and '88), Greg earned a total of 5 Olympic medals, 5 World Championship titles and 47 national titles (more than anyone in U.S. history).

Often remembered for the shocking moment in 1988 when he struck his head on the springboard, Greg revealed his remarkable courage and tenacity when he returned to the board shortly after the accident and performed the best dive of the competition. The next day, he won the gold and secured his legacy.

In 1984, Greg received the AAU's James E. Sullivan Award for outstanding achievements. The following year, he was inducted into the U.S. Olympic Hall of Fame. In 1987, he won the Jesse Owens Award. In 1993, he was inducted into the International Swimming Hall of Fame. And in 1994, he was presented with the U.S. Olympic Committee's Robert J. Kane Award. His 1995 autobiography, 'Breaking the Surface' spent five weeks as the New York Times #1 best seller.

CURRENT PHOTOGRAPHS: CURTIS DAHL PHOTOGRAPHY

Currently, Greg is a mentor for the US Olympic diving team, a judge for the Red Bull Cliff Diving Tour, a dog agility expert, and a motivational speaker. He is the subject of a recently-completed feature-length documentary film **'Back on Board'** (that is hitting film festivals now and is in search of distribution). He recently starred in both ABC's prime-time competition show, **'Splash'** and Channel 7's **'Celebrity Splash'**. He is a regular contributor to the **Huffington Post**.

Recently married to Johnny Chaillot, Greg enjoys a healthy, Californian lifestyle living in Malibu. His discipline, hard-work ethic and courage have always been his core strengths – but what makes Greg Louganis particularly special is his genuine humility, his lack of pride, and his willingness to share with others the wisdom he has gained from managing life's highest and lowest moments. There are very few people who have experienced the kind of cauldron that Greg has survived – one that has ultimately made him considerably humane, compassionate and understanding of others. These attributes have made him a much sought-after motivational speaker at professional, educational and athletic events world over.

**Q: Your Olympic journey is substantial. Give us a window into the expectations that were upon you. It wasn't a case of just competing in the Olympics: You were expected to bring home 'The Gold' on multiple occasions. Does that pressure invigorate you - or does it become nerve-wracking to the point of being debilitating?**

**GREG:** Each Olympics had its own challenges. In 1976, I was being trained to protect my (then) coach's record of 2 golds in 2 consecutive Olympics for the men's 10-meter platform, and at the same time, I was expected to prevent Klaus Dibiasi (of Italy) from taking the gold that year as that would be his 3rd Olympic gold. Shamefully, I failed in that quest. As they say, "what doesn't kill us makes us stronger". That was certainly the case from that experience.

**Q: The United States boycotted the 1980 Moscow Olympics. That must have been heart-breaking as you had prepared so hard for that.**

**GREG:** It was. I had to wait 8 long years for the opportunity to try again. By then, having a World Title on the men's platform in 1978 and again in 1982, and then winning the gold for the 3-meter springboard as well – meant that it was expected of me to win both golds at the 1984 Los Angeles Olympics.

**Q: Tell us about the 1984 Los Angeles Olympic experience.**

**GREG:** The Los Angeles Olympics were a dream-come-true Olympic Games for me. I felt ready and prepared. I was performing at my best and my competition was there —

China! The Eastern block countries that boycotted those games would not have – in my opinion – changed any of my event results.

**Q: Then there were the 1988 Seoul Olympic Games. What was the pressure like there?**

**GREG:** In 1988 I was the favorite to win gold but the split second I hit my head on the springboard I became the "underdog". That was a little nerve wracking since I had learned I was HIV positive— and had I disclosed that information at that time in history, I would have been denied entrance into South Korea.

**Q: What are some of your best memories of all the Olympics in which you competed?**

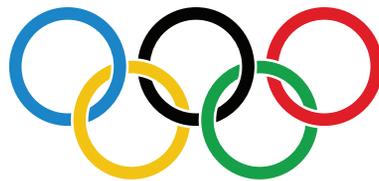
**GREG:** In the 1976 Montreal Olympics, I remember running around the Olympic Village with my Soviet dive team friends who were closer to my age (I was only 16). We went to movies, to the disco, and tossed water balloons at each other and passers-by. It was a lot of fun and I enjoyed the camaraderie immensely.

The 1984 Los Angeles Olympics and the competition itself—was amazing! To be in my own back yard and to know that I was in the best shape possible as an athlete - was a dream-come-true scenario for me. Both my parents were at those Olympics and that too made it very special.

By the 1988 Seoul Olympics, I was the old man of the sport, hanging on by the skin of my teeth, so I knew I had to focus really hard in order to do well. The Chinese athletes had caught up with me by 1988 and they were giving me a run for my money!

**Q: That pivotal moment when you accidentally hit your head on the diving board: What went through your mind? Did you feel instant pain? How did you summon up the strength and courage to get back on the board after an incident like that?**

**GREG:** The 1988 Seoul Olympics was where I hit my head in the prelims of the men's 3-meter springboard on a reverse two-and-a-half pike. My coach, Ron O'Brien, said in hindsight that he really



## GREG'S DIVING CAREER RÉSUMÉ

1984 and 1988 Olympic double gold medalist for 3-meter springboard and 10-meter platform

1976 Olympic silver medalist on 10-meter platform

Five-time world champion

Four-time FINA World Cup gold medalist

47 U.S. national titles, more than anyone in U.S. history

Swept Pan American Games gold medals three times and U.S. Olympic Festival titles five times

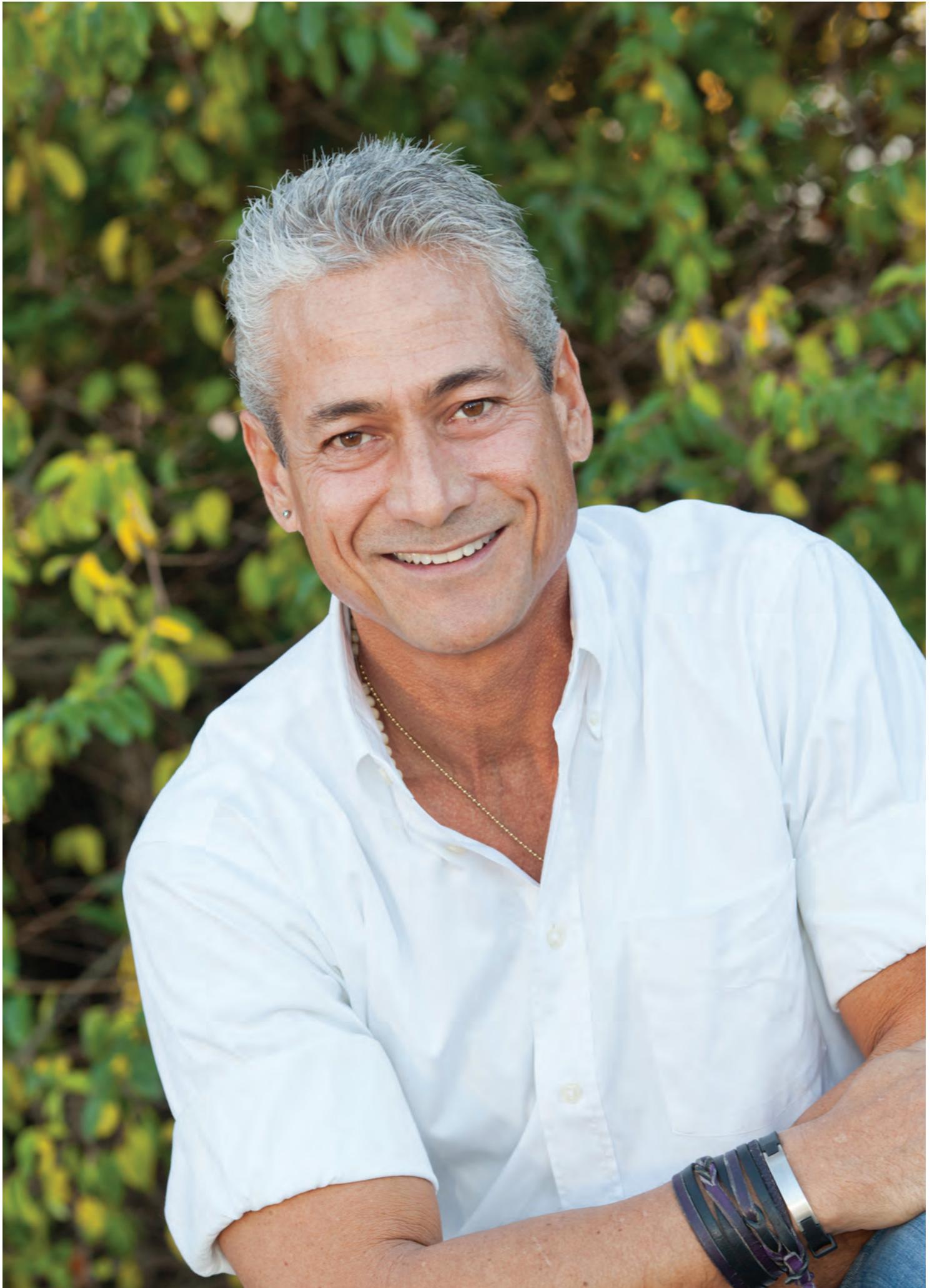
Three-time NCAA champion

Winner of the AAU's James E. Sullivan Award for outstanding achievements in 1984

Winner of the 1987 Jesse Owens Award

Inducted into the Olympic Hall of Fame in 1985 and the International Swimming Hall of Fame in 1993

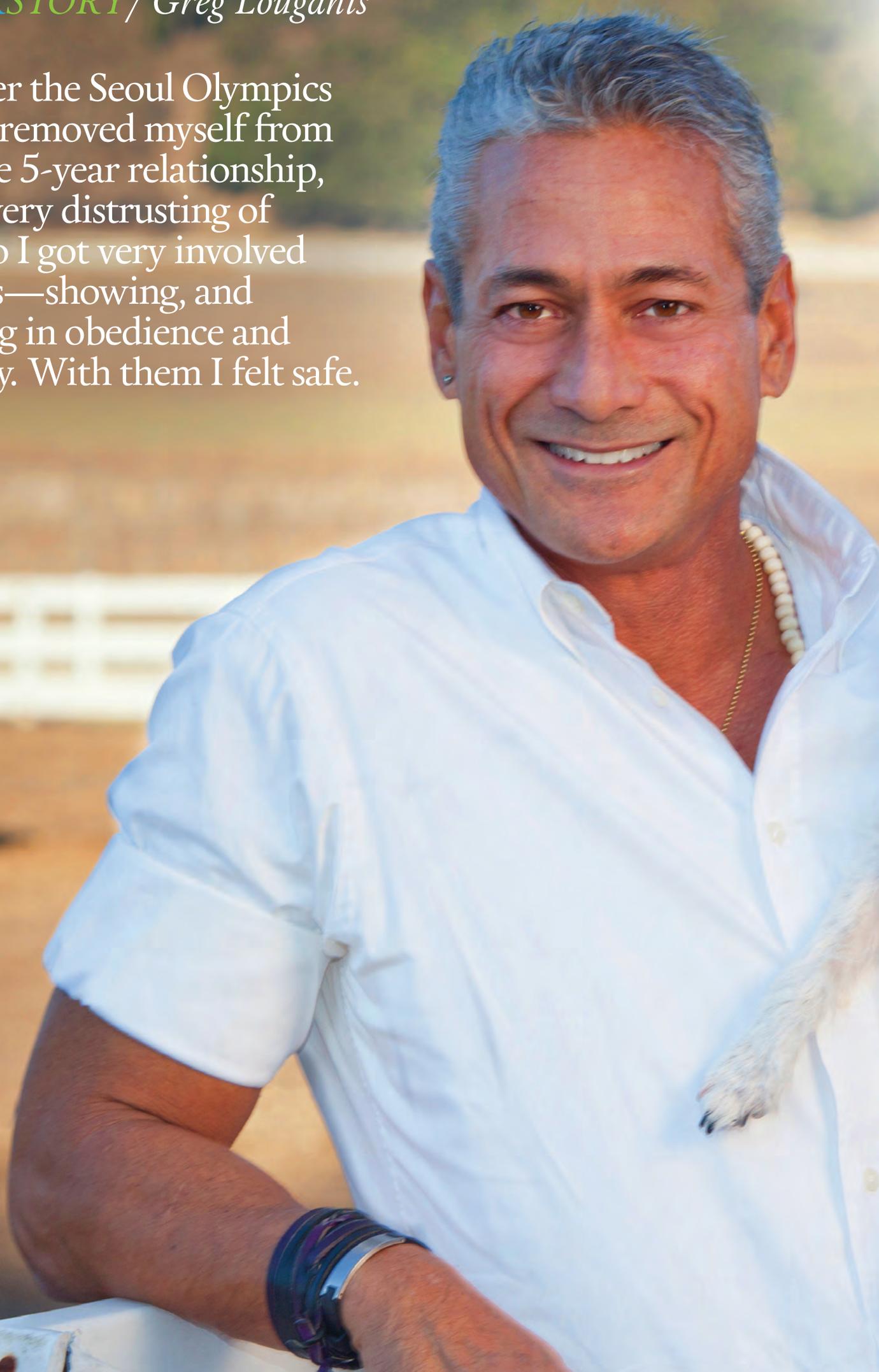
Winner of the U.S. Olympic Committee's Robert J. Kane Award in 1999



 **COVERSTORY** / *Greg Louganis*

Right after the Seoul Olympics in 1988, I removed myself from an abusive 5-year relationship, and was very distrusting of people. So I got very involved with dogs—showing, and competing in obedience and dog agility. With them I felt safe.

Greg with Dobby



wasn't surprised that it happened; I had done a reverse dive pike earlier in the prelims and I was too close to the board then - only he forgot to tell me that! In that sort of pressurized environment and under those circumstances, when an accident like hitting your head happens—you really are not aware of pain. I had just had my head sewn up when Ron asked me if I wanted to continue and I said emphatically, “yes, I don't want to give up without a fight”. He told me that to proceed, I would need to continue as if the accident had never happened. He advised me to just do the last two dives of the prelims like it was just a blip in time. So I just did what I was trained to do. The show must go on, right?

**Q: What were some of your most challenging moments in your illustrious career?**

**GREG:** Some of the national competitions were most challenging. There was an Olympic Festival where there was a “Fag buster”

campaign to beat me. I would generally turn these things around, thinking that I must be pretty good if my competitors think they need to “campaign” against me. In that way it made me stronger.

**Q: What was it like to return home - after all your Olympic successes -and resume a post Olympic ‘normal life’? Was the transition difficult?**

**GREG:** I have no idea what “normal” is, and I feel we are all constantly in transition. That is how we grow - intellectually, emotionally and spiritually. Right after the Seoul Olympics in 1988, I removed myself from an abusive 5-year relationship, and was very distrusting of people. So I got very involved with dogs—showing, and competing in obedience and dog agility. With them I felt safe.

**Q: What has life taught you?**

**GREG:** Appreciate what you have, when you have it. It might not be forever, so enjoy it while it lasts. Also, don't begrudge it passing because it may have taught you the lesson you needed to learn or it might be time for a new challenge.





Greg at the 1984 Los Angeles Olympics

## COVERSTORY

The Los Angeles Olympics were a dream-come-true Olympic Games for me. I felt ready and prepared. I was performing at my best and my competition was there —China!

**Q:** Does life become easier with the wisdom one accrues from accumulated experience?

**GREG:** Just when I think I have things figured out, they change. Life changes, seasons change, we learn, we grow. Family and friends go away, move and/or die, but life goes on.

**Q:** What about the next generation of divers? You coach and mentor them. How satisfying is that for you - or do you miss being an actual competitor?

**GREG:** I mentor, I don't claim to coach. I love working with the athletes and their coaches, helping them communicate better, and also offering a little different way to view things, since I really didn't view my diving as a "competition" but more of a "performance". It is a bit of a different perspective and one that is oftentimes useful to athletes who want to compete at the top.

**Q:** Your values and your value system: What are the most important things to you in life?

**GREG:** To be in service; my sobriety; my relationship with my higher power; my Yoga practice and meditation, and now my husband Johnny Chaillot, and my dog, Dobby!

**Q:** How has your recent marriage to Johnny impacted your life? Any stand-out memories of your wedding?



Greg Louganis with Johnny Chaillot

**GREG:** It really does feel different being legally married in the state of California. I didn't think it would so much, but it did and does. One memory from the wedding I think was the funniest was when we were told to get dressed for photos, and I went to my wedding planner, Doug Johnson, and asked where my clothes were hanging, and he said in his closet about 30 miles away! We decided that with Johnny already panicking - that it might be best to hide from him, so I was dodging from him - outside, inside, upstairs, down stairs, then into a closet! Another of our guests who was in the wedding party was changing, and he asked why I wasn't getting dressed, and I told him and he said, "yes, best not to tell Johnny; we will tell him after the wedding!"

**Q:** Your current projects?

**GREG:** I just did a student film, where I play Salvador Dali—I mean who else would cast me as a "Character" role? Very fun! I also filmed a little guest spot in *'Entourage'* the movie. Most of my real income comes from speaking, and now with *'Back on Board'*, a documentary on my life, I will be traveling to Film Festivals again.

**Q:** If you could change ONE THING in the world - which you believe would make a definitive difference - what would that one thing be?

**GREG:** Stop judging - yourself - and other people. The Pope recently said, who is he to judge when asked about LGBT Rights. So if the Pope isn't judging, why should Russia, or Uganda? World leaders need to learn that whoever God is - God is love. It does not



(LEFT) Greg at the 1984 Los Angeles Olympics where he achieved 2 gold medals (TOP) Accumulation of Greg's successes (ABOVE) 'Back on Board' documentary promo poster.

matter what religion you practice – that is the essential truth.

**Q:** Of all the things you've accomplished in your life, what are you most proud of?

**GREG:** It just might be this documentary, *'Back on Board'*. Time will tell, but I would have to say my book, *'Breaking the Surface'* - so far. On book tour people said things like "you saved my life," or, "your book gave me the courage to come out to my family/ friends about my sexual identity, or HIV/ Aids status."

**Q:** What is your philosophy on life?

**GREG:** Make everywhere you go better because you were there.

**Q:** Favorite food?

**GREG:** Sushi

**Q:** What does a favorite relaxation day look like in the life of Greg Louganis?

**GREG:** Spin, Yoga, massage, husband!

**Q:** Favorite place in the world you love to visit?

**GREG:** New Zealand

**Q:** Favorite movie?

**GREG:** Harry Potter—probably "The Prisoner of Azkaban." There are many lessons in

that movie, illustrated even more clearly in the book, but still, I enjoyed that and all the series. I love magic! Oh, and dragons as well.

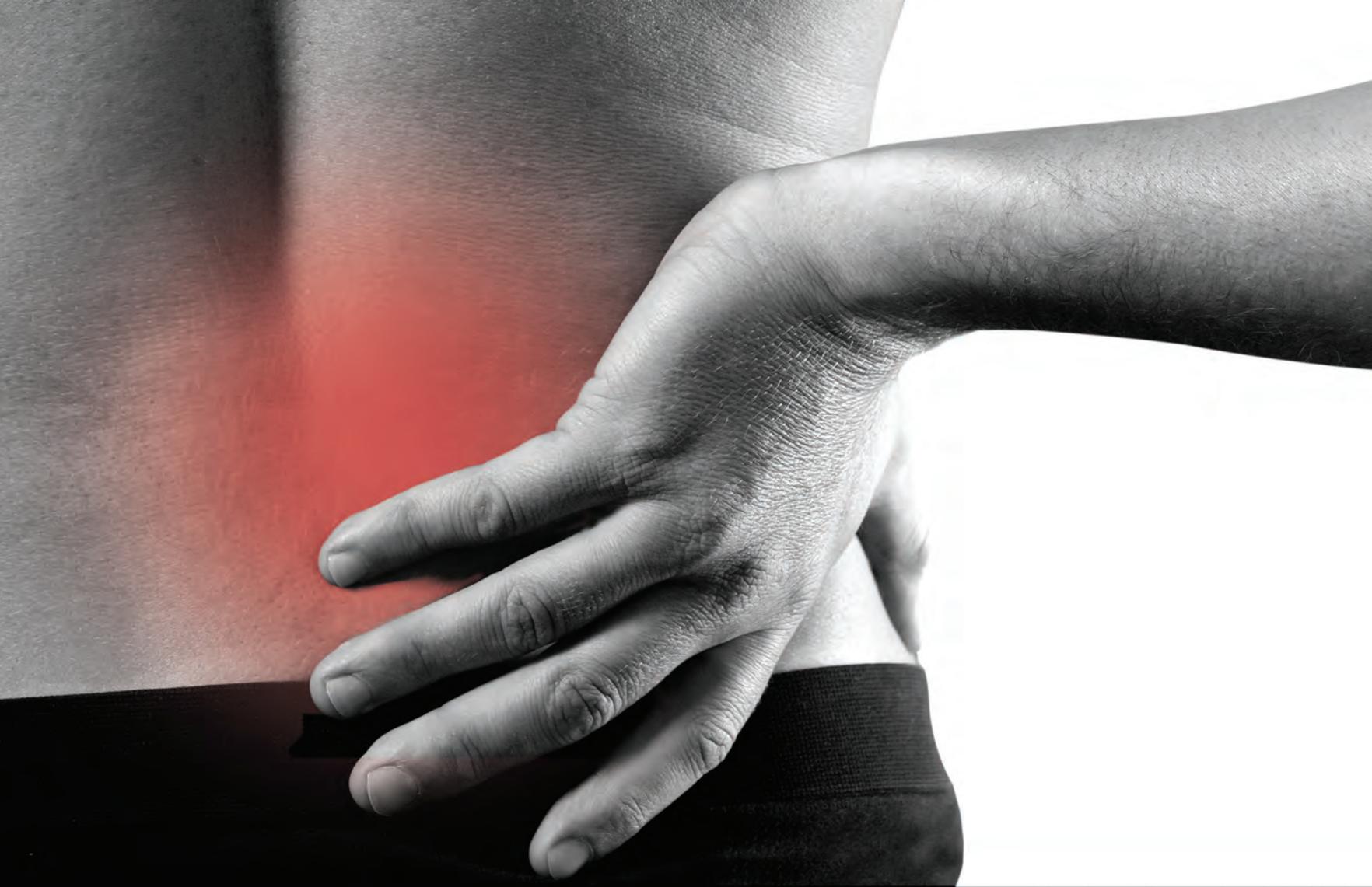
**Q:** A typical Sunday morning in your house: What does that look like?

**GREG:** Yoga, Hike with Dobby my JRT (Jack Russell Terrier) and husband Johnny Chaillot.

**Q:** What's on your bucket list?

**GREG:** Go on the Wind Star Cruise in Tahiti with my husband - and an African Safari to see and observe wildlife with him too. 🐾

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# LADIES, HOW FAR WE HAVE COME

By Magda Pescariu

It's the 60s. I could continue to shuffle designers' press releases and photos for hours; I could watch again the runway videos, and still not come to a different conclusion - it's definitely the 60s. I have no idea what happened to our creativity after the 1980s, since everything we witnessed in fashion starting with the last decade of the second millennium has been just a revisitation-with-a-twist of one or another of the glorious decades fashion history had once so proudly lived through.

In the last twenty years or more, we saw coming back the 20s and the 40s in countless fashion permutations, touched up with bits and pieces of modernity as timid as they were insignificant, leaving no lasting impression. We tried on the 30s styles as well, hoping badly that some of their flair and elegance would rub off on us to replenish the joie de vivre dried up by our metastatic IT expertise. And quite often we sampled the 50s and 60s designs, searching their smartness and liveliness for something we knew too well we'd lost forever, but grieved and ached for nevertheless.

This time, for **the upcoming fall-winter season** the look is so clear that it seems almost surreal - **we get to enjoy all over again the trends that made the 1960s the decade when fashion inspiration worldwide undeniably peaked.** From the **miniskirts**, the **zazzy prints**, the **beehives** and the **patent Mary-Janes** to the **babydoll**, **sheath or trapeze dresses**, the **pastel colors**, the **cocoon silhouettes**, the **stripes** and the **casqued hairdos**, everything brings back to life **the Sixties gusto and unmistakable personality.**

I fanned on my desk the mélange of styles 'freshly' designed by famous fashion houses for the 2014 fall/winter and remembered them with ease making news on Jean Seberg or Audrey Hepburn, Brigitte Bardot or Catherine Deneuve, Jackie Kennedy or Vanessa Redgrave, Twiggy or Veruschka, Mia Farrow or Faye Dunaway. Why does this happen, I wondered. Could it be that we go now through many 50-year anniversaries of 1960s' significant events

that still resonate today? Or that we want to emulate the remarkable women of the 60s paying homage to the courage they proved in changing forever the role of women in society and the relationships between genders?

I got the answer a few days ago, while attending a business gathering where the keynote speaker was a distinguished woman in her late 40s, the dean of a prestigious European university. Her attire was elegant but unusual for the occasion - a full-skirt dress with shawl collar, in dusty rose with anthracite accessories, like she

was on a break on *Far from Heaven* movie set, to freshen up her make-up and hairdo. The fact that she was a redhead with bright green eyes only enhanced her resemblance of Julianne More's character from the film. Did she look like the perfect wife of the 50s as she was sitting there pretty, waiting for her cue to go on stage - yes, she did. I almost expected to see one of the men rushing about in the last-moment organizing frenzy to hand her a paper with her speech, to give her the lines and final instructions on what to say and how to say it. But it didn't happen like that. She stepped on stage and blew everyone away. She wasn't any insecure and reliant wifey, going nowhere fast in the shadow of her omnipotent husband while burying deep in her heart dreams and desires, feelings and



Brigitte Bardot (1960s)



Basler F/W 2014-2015

NOTE: Opening page by Dumitru Andrei ~ Clockwise from the upper left corner: Jacqueline Bisset [1966, by Harry Benson] \* Laura Biagiotti F/W 2014/15 \* Jean Shrimpton [1965, Evening Standard] \* Jil Sander F/W 2014/15 [Iselin Steiro by Karim Sadli] \* Mia Farrow [1968, Hulton Archive] \* Basler Outdoor F/W 2014/15 \* Jean Seberg [Anzeige, 1960] \* Basler Cozy Neutrals F/W 2014/15 \* Basler Classic Chic F/W 2014/15 \* Françoise Hardy [1963, by Reg Lancaster] \* Verushka [1962, Keystone] \* Jackie Kennedy-Onassis in NY [Ron Galella/Wireimage, late 60s] \* Vivienne Westwood Red Label F/W 2014/15 \* Audrey Hepburn [1963, in Charade] \* Basler Dark Magic F/W 2014/15 \* Basler All That Jazz F/W 2014/15 ~ Photos from the 1960s courtesy of Getty Images ~ Photos of F/W 2014-2015 Collections courtesy of Basler Fashion GmbH; jilsander.com; laurabiagiotti.it; and vivienne-westwood.com



Tom Ford



Laura Biagiotti

skirt - she is on her own yet ready for the challenge, a smiling and confident victor in the making.

Appropriately, the **outerwear is eccentric and forceful** - ample coats 3/4 length or longer; **faux-furs** with wild influences, splashes of vibrant red or patchwork effect; **duvet coats** - cozy cocoons made of quilted or upholstery-style fabric; **shearling capes with ethnic vibes**; and **ponchos with fur hoods**. The 60s trademark pops up in **raincoats** style (transparent or glossy pastels vinyl) and in **fur-trimmed waterproof parkas** as well. **Oversized skiing sweaters** worn with **leather miniskirts** bring back into the limelight the 1960s **Aspen chic**.

A **feline femininity**, with **defined waist and structured tailoring**, toys with **black & white graphic geometric patterns**, **leopard print**, **delicate fabrics**, **dreamy feathers** and **precious embroidery**. The daytime soft, full-look in wool, achieved by wearing **knits from head to toe**, is counterbalanced at night by a poetic **fairytale-look**, **all black lace** enlivened by light plumes, with **flashes of shimmering gold**, or by a **pajama-style silk or velvet suit**, warm and fluid.

hurts. She was a **luminous, independent woman with a mind of her own, sharp, articulate and powerful** - a pleasure to hear and follow. At that moment I realized why we revisit with so much interest the 1960s and why we want so intensely to walk a mile in the Sixties women's shoes. It is because we also live times of extremes, of transformational changes and bizarre contrasts; we are also at historic crossroads which depend only on us to be the best of times or the worst of times for our generation. And we'd like very much to have the same kind of success women of the Sixties not only promised, but built and delivered.

This is why **the trends for this season are all about a woman who feels important. She loves clean lines and a clean cut. She is born in a tumultuous world of which she is not afraid, as she is adventurous and engaged, with a caring and perceptive heart.** The woman of the mid-2010s is wrapped up against the vicissitudes of life exactly as she is wrapped up against the winter's cold. Androgynous or full-figured; in fur, feathers, capes or shearling; sporting a voluminous swagger of the coat over a silky shirt and velvety



Tom Ford



Laura Biagiotti

NOTE: Photo Collages by Dumitru Andrei \* Photo Credit: Basler Fashion GmbH; blumarine.it; and tomford.com



London Models in 1967

The fall and winter's dynamic lifestyle is encouraged by comfortable sportswear - friendly fleece and mesh fabrics in pulsating red, white and black, and by a military-style versatile daywear, structured like a soldier's uniform, in the obvious dominating khaki.

The accessory of choice is the hat - ubiquitous in the 60s. Wide-brimmed or floppy, Fedora or Borsalino, pillbox or beret, the hat completes our look and seals the fashion deal this season with perfect panache.

And while we may think to show off some of Lollobrigida's, Cardinale's or Sophia Loren's sex-appeal as we sit cozily



Basler F/W 2014-2015



Sophia Loren (1963, in *Yesterday, Today and Tomorrow*)



Blumarine F/W 2014-2015

by the fireplace, we get, in fact, to reveal a different kind of sensuality altogether, one that breathes intellectuality and preparedness, one that understands the price women have always paid for their darings. As they say, the question now is not who's going to let us; it's who is going to stop us. Less eye-candies and more intriguing characters, the women of 2014 know, trust and respect themselves as a privilege worth fighting for; they enjoy to be looked after but are not willing to compromise or settle for it.

Recognized in its complexity, our generation of women moved on from the 60s' promise and naïveté, through a half-century of moral battles and soul-searching scars, to taking center stage worldwide today with grace and prowess. Modern-day Amazons, bracing ourselves for the loss of innocence and too often the loss of love, we may seem from afar drifting away farther from heaven, but for the knowing ones - we are going somewhere determinedly, beyond our heritage of humbleness and pain, all set not only to wisely craft our future, but also to take charge of it. No surprise then that we dress and act accordingly. 

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# IRAQ'S CIVIL WAR AND ISIS

As concerns mount over the civil war in Iraq where the Islamic State of Iraq and Greater Syria – ISIS - has taken control of several cities, it's important to understand who ISIS is – and why they are as formidable as they are.

ISIS is a Jihadist militant group - proclaiming their status as an independent state and they are laying claim to the territories of Iraq and Syria. When the United States-led invasion of Iraq took place in 2003, ISIS pledged their allegiance to Al Qaeda in an anti American show of force – but since then – they've become more of a splinter franchise group - gaining strength from the victims of the sectarian violence between the Sunni and Shia groups in Iraq. Showing sympathy to the aggrieved Sunnis – ISIS has with brutal efficiency carved out a large chunk of territory – effectively erasing the border between Iraq and Syria – laying the foundation for a proto-state. Having already captured the cities of Mosul and Tikrit in Iraq, the well-trained militants have taken every advantage of the simmering tensions that continue to brew in Iraq.

## ISIS GAINING SUPPORT IN IRAQ

Iraq's current Prime Minister, Nuri al-Maliki, has fueled the violence that is being perpetrated by ISIS. He has essentially undone the good that was done between 2007 and 2010 when there was an active political outreach to the Sunni community. In the years since 2010, not only has Maliki stopped providing patronage to the Sunni groups, but he has been persecuting Sunni politicians by purging them from office, jailing them, and in some cases, killing them through death squads. It has been a

series of calculated moves to completely disempower the Sunnis. Although the United States' attack on Iraq in 2003 was one of its worst mistakes with significant unintended consequences – the U.S.'s General David Petraeus spearheaded an important political strategy in 2007 – and that was to bring Sunni tribes and militias into the fold. He recognized that if this were not done – the two factions would ultimately be at each other's necks again with ancient grievances resurrecting themselves. General Petraeus bought time for a real power-sharing deal in Iraq that would bring the Sunnis

into the structure of the government. But, disastrously, Maliki's short-sighted leadership has destroyed that inclusive intent and that brief period of hope.

While ISIS' brutal executions are being publically broadcast, the ultra militant group continues to gain support from the grievance-ridden Sunnis, who do not feel included or represented by the current leaders of Iraq. The Sunnis are fueling and funding the ISIS insurgency – and this is what has created this current civil war in Iraq.

### THE INJUSTICE OF PRIME MINISTER MALIKI'S GOVERNMENT

Prime Minister Maliki has steadfastly refused to heed the advice of analysts who believe that if he were to form a more broad-based inclusive government that reaches out to the Sunnis – they would have little reason to support radical groups like ISIS. Maliki is a hardline politician whose party draws its support from the Shiites – a group who dominate the total population of Iraq by 60%, and who dislike their former overlords, the Sunnis, intensely. Sectarian violence between the two rival factions continues unabated as Iraq's Prime Minister blunders along - making no political overtures to the Sunnis – thereby providing the breeding ground for intensified violence by ISIS who are taking full advantage of the crest of the agitation.

### WHAT SHOULD THE UNITED STATES DO?

If the United States were to interfere and provide support to Prime Minister al-Maliki, they'd be propping up an uncompromising religious hardliner who is feeding the sectarian grievances. It would also constitute a double standard because if the U.S. stands for integrity in governance, then Maliki is not their man. His leadership is nothing short of oppressive and ruthless. Moreover, Maliki is allied with Iran – a country he is indebted to because he spent 24 years in exile in Tehran and Damascus, and his party was funded by Iran for most of its existence.

### THE COMPLICATION OF SAUDI ARABIA'S INVOLVEMENT IN THE CONFLICT

Saudi Arabia has been fueling the Sunni revolt, both to the Iraqi government but also to the government in Syria. Typically viewed as the U.S.'s wealthy friend – Saudi Arabia constitutes the principle Sunni power. That



makes this conflict very complicated. It's not an exaggeration to say that the Saudis have been an integral part of the 'Sunni revolt'. While the Sunnis are a minority in Iraq, they're a majority in the region. So the Shia versus Sunni conflict is really about the Arabians versus the Persians – call it a Saudi versus Iran war in a sense. It also places the United States in a dilemma because while ISIS – the radical Jihadist Islamic militants – were mortal enemies of the al-Assad regime in Syria, the U.S. was somewhat relieved that they were opposing their enemy, al-Assad. But when ISIS crosses a nonexistent border from Syria to Iraq, and takes the Iraqi government head-on – then they're no longer serving the United States' interests.

### ISIS' LEADER

Just weeks after ISIS seized control of Iraq's second-largest-city, Mosul, a militant leader named Abu Bakr al-Baghdadi, appeared on video footage released on the extremist group's website. By all accounts, he is purported to be the notorious leader of ISIS. In the video released from the Mosul mosque, he calls on people to carry out a holy war and to follow his call to create a 'caliphate' – an Islamic state, in Iraq and Syria. Al-Baghdadi's

appearance came days after ISIS declared him as the leader of its new 'caliphate', or Islamic state, extending from Aleppo in northeastern Syria to the Diyala province in Iraq. The extremist group also said it was changing its name from the Islamic State of Iraq and Syria to 'the Islamic State'.

### WHO ULTIMATELY CAUSED THE CIVIL WAR IN IRAQ?

The Iraq debacle is the fault of many people. The United States-led invasion of the country in 2003 supplanted the brutal Saddam Hussein – but opened the floodgates to al-Qaeda extremists and their sympathizers – whom Saddam had until then kept at bay. There was a brief period of enlightenment under General David Petraeus, who genuinely understood the absolute necessity for both the Sunni and Shia groups to be heard and represented. That positive direction, however, was convincingly destroyed by Prime Minister Maliki's flawed leadership. While the sectarian animosities will always exist in the region, Maliki is responsible in great measure for the heightened grievances of the Sunnis – who've turned to ISIS as their savior from Shiite oppression. 🌿

Acknowledgments: Fareed Zakaria. *The Washington Post*

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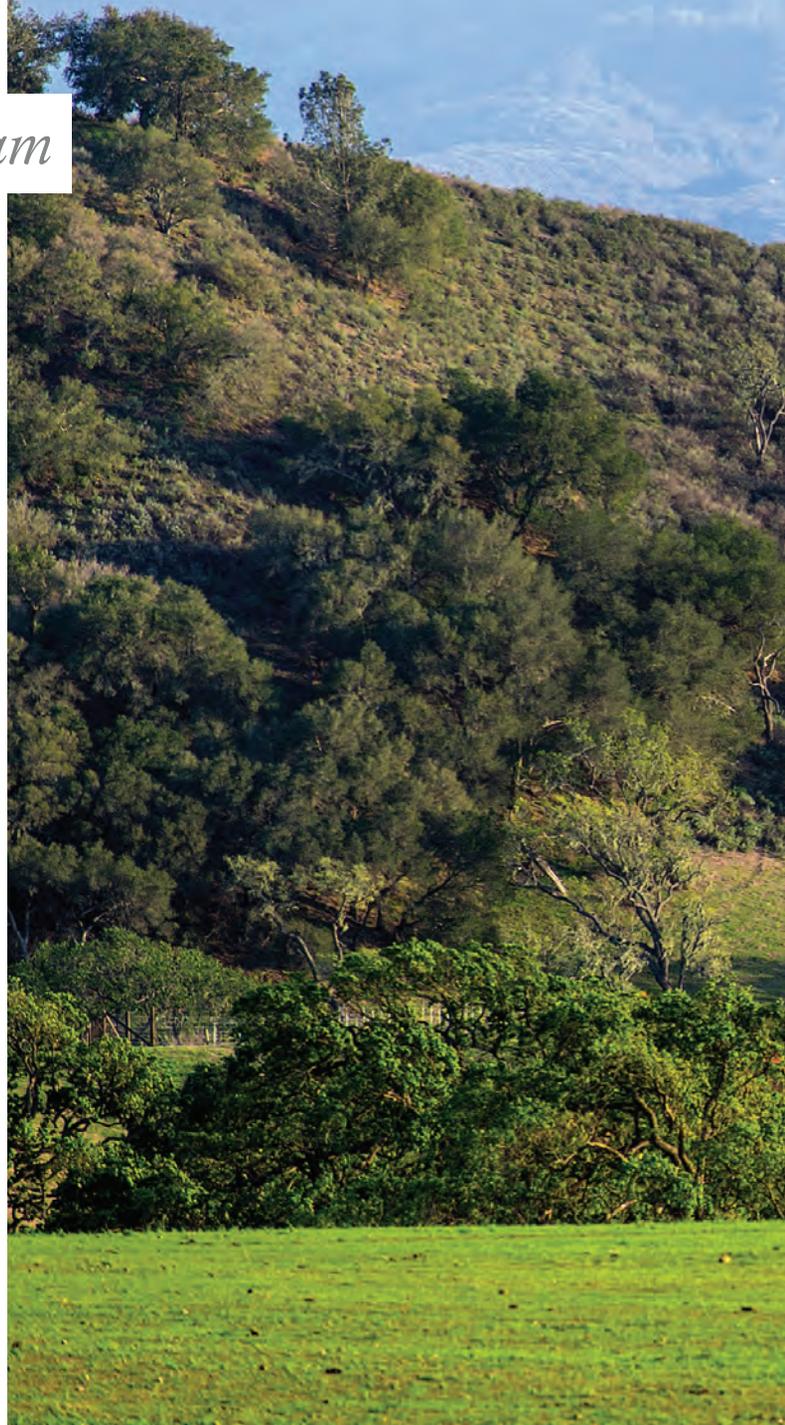


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Offered at \$3.695 MIL**

This exquisite Country French 5 bedroom + 4.5 bathroom residence is situated on a private 2.1-acre lot behind the exclusive gates of Country Club Estates. The entry welcomes guests with a gorgeous arched staircase featuring custom ironwork and rich wood. The living room is adjacent to the kitchen and offers limestone flooring, a cozy fireplace and a step around bar. With an impressive built-in wine storage wall, the dining room is an entertainer's delight. The chef's kitchen is complete with a center island, granite countertop and top of the line appliances. The spacious master suite features a sitting area with its own fireplace and wet bar, private balcony, a generous bathroom boasting his and hers vanities, an oversized shower with dual shower heads and attached gym. A lushly landscaped backyard is the perfect retreat with an incredible pool, jacuzzi, fire pit, large grassy area and covered patio with built-in barbeque center and a lovely stone covered pizza oven. An extraordinary private paradise!



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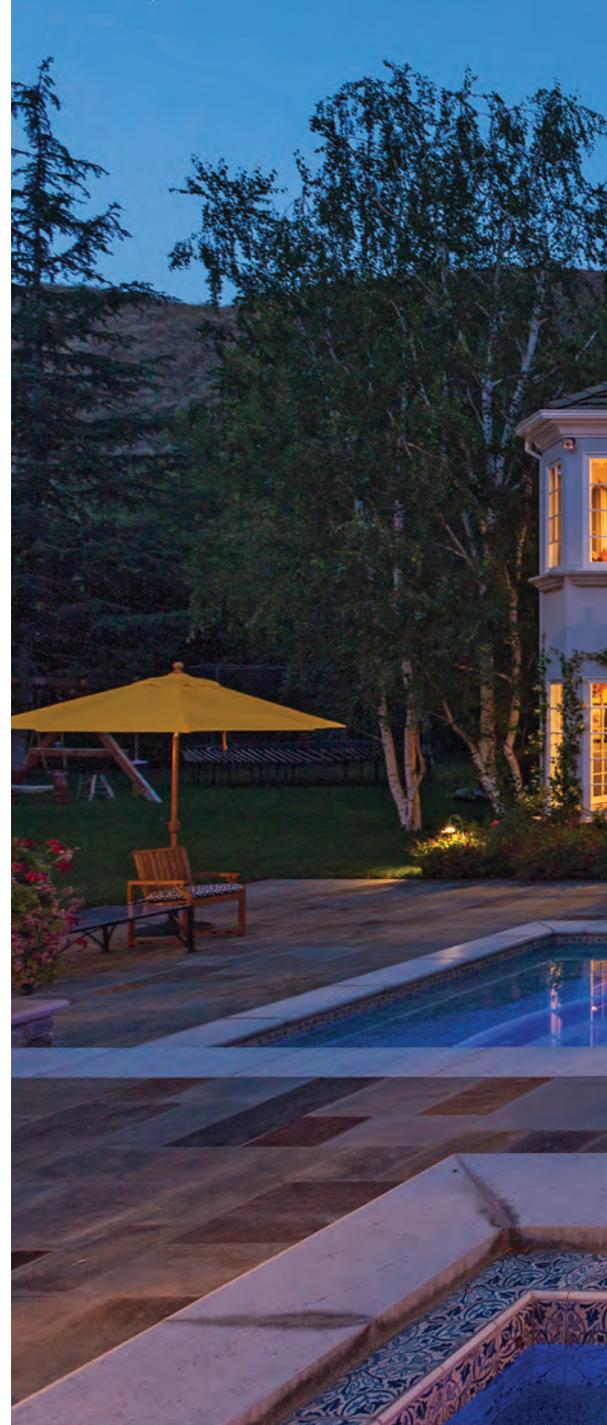
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Behind the gates of Country Club Estates and adjacent to North Ranch Country Club Golf Course, this elegant 9,894 sq. ft. residence sits on 8.21 acres of manicured grounds. A dramatic entry foyer and hallways greet visitors with incredible beauty and grace. A hand-carved fireplace sits at the front of the formal living room that is filled with light that enters through windows adorned with the finest draperies. The formal dining room, with its exquisite marble floors looks to the patio through the most classical columns. The 2-story mahogany library offers built-in bookcases, a cozy fireplace, multiple seating locations and a charming spiral staircase. The large kitchen showcases every amenity including a wood burning pizza oven and a very sunny breakfast room. The master suite is a truly inviting space, leading to a large balcony with views of the pool, the arbor and the golf course. The master bath has dual vanities, a spa tub, sauna, and fabulous dressing room. Other features include a home theater, a wine cellar, multiple fireplaces, high ceiling, rich moldings, and crystal chandeliers. The expansive grounds have been designed with romantic walkways, beds of flowers, crafted hedges and an immense swimming pool with covered loggia, BBQ, outdoor fireplace and human size chess. This fine estate offers the ultimate in luxury, seclusion, and privacy.



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# IRA ANNUITY TAX TRAPS

By Robert J. Katch

Why are annuities becoming increasingly popular investments for IRA owners despite the fact there is no additional tax break for an annuity inside an IRA? Their ability to offer certain benefits or guarantees to the investor is the primary reason. However, annuities are complex and they pose traps not found with other types of IRA investments. Here are five you're likely to see:

## 1. ANNUITIZED IRA REQUIRED MINIMUM DISTRIBUTIONS (RMDs)

If you are over 70 ½ and have annuitized your IRA annuity, the payment you receive will always satisfy its RMD. However, if you also have an IRA annuity which is not annuitized, it must have its RMD satisfied separately. In other words, the annuitized payment cannot be used to cover the RMD of another annuity.

## 2. AGGREGATING RMDs

Planning strategies for IRA annuities often involve waiting to take distributions for as long as possible to maximize future benefits. However, if the optimal wait goes past age 70 ½ then RMDs will be required even though future benefits may be reduced. A common work around is to take the RMD from another retirement account leaving the IRA annuity untouched. Be careful with this as you can't aggregate RMDs across different types of retirement accounts. Therefore, other IRAs could qualify as a RMD source while 401(k) or 403(b) accounts cannot.

## 3. IRAS RULE

Annuities have very complex distribution rules which determine the taxes owed on the amount withdrawn based on your age and holding period. The same statement holds true for investments inside IRAs and Roth IRAs. However, when you buy an annuity inside of an IRA or Roth IRA, the tax

rules often seem to be at odds with each other. Many investors make the mistake of following the annuity tax rules since that's what they purchased. However, since the annuity is inside an IRA or Roth, it is the IRA and Roth tax rules which trump.

## 4. BENEFICIARY BUNGLES

All IRAs have beneficiary forms and it is critical you understand each of your IRAs inheritance rules. Most annuity beneficiary forms use "per capita" rules, whereas most people tend to like "per stirpes" rules. For example, let's say you have two children and they each have a child. Under per stirpes, if you had left your IRA 50/50 to your children, and one of your children predeceases you, your surviving child would receive 50% and your grandchild from the deceased child would receive the other 50%. Under per capita, however, your surviving child would likely receive 100%.

## 5. SPRING-BACK SCAMS

Most annuities have penalties for early withdrawal which are imposed by the annuity company, not the IRS. A typical penalty is upwards of 10% if withdrawals are made in the few years after the investment is made. Some annuity promoters aggressively modify this feature to avoid taxes when converting an annuity from a traditional IRA to a Roth. By tweaking the penalty from 10% up to a temporary 99%, the supposed value of a \$100,000

All investments have their pros and cons. As with everything else in this world, it just keeps getting more complicated.

IRA annuity could drop to \$1,000 as it is converted (moved) from a traditional IRA to a Roth IRA. This strategy is an attempt to avoid the conversion tax on \$100,000 and only pay tax on the \$1,000. After a certain period of time the "value" would snap-back to \$100,000 and the investor would have avoided a large tax. At least that's how this scam is pitched to investors. As with most schemes designed to avoid taxes, it only leads to pain and penalties.

While this article focuses on a few of the tax traps faced by IRA annuity investors, annuities can be an appropriate investment based on your particular circumstances. All investments have their pros and cons. As with everything else in this world, it just keeps getting more complicated. This is why professional advice with deep tax knowledge is critical when it comes to investing in IRA annuities.



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

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.



# THE FED IN ALL OUR LIVES

By *Doug De Groot*, *MBA, CFP®*

Often we ask our clients questions to help them focus on their unique situation. We ask them to reflect on where they are now, their accomplishments and the journey that got them to where they are today and where they plan to go from there. We focus on their opportunities, the dangers they face and their unique strengths that will see them through all their future endeavors. Their financial plans are unique to them and designed around their hopes, dreams, concerns and the causes they care about.

Yet, today, economists argue over the growth of our economy while the average American invades their retirement accounts. According to the latest IRS report issued for the taxable year 2011, Americans paid \$5.7 billion in penalties for early withdrawals from retirement vehicles like their IRA or 401(k)s. That means Americans withdrew \$57 billion from these plans before they were supposed to. The unfortunate issue is that the trend continues according to Fidelity and other Custodians. Prior to 2008, homes were “America’s Piggy Bank” and now many Americans are reaching for their last source of capital to maintain their life style.

## MARKETS HIT NEW HIGHS

Recently we have found ourselves at new highs in the market and confronted with global fears of a world less safe today than in many years. Yet, the markets continue to move forward without much regard to the macro risk of higher oil prices and geo political risk due to middle east turmoil in Syria, Iran and Iraq, the Ukrainian and Russian conflict, Israel and here at home with a growing dependence on the federal government, a broken border, and confusion and distrust over new laws and more regulation. Simply put, the noise is

blaring and for most investors, confusing.

To add to this confusion, Central Banks have never played a greater role than they have over the past few years in shaping market performance and perception of value. Despite a better outlook for the U.S. and global economy, Central Banks continue to pull no punches and continue to heavily influence the markets around the world. In June, the European bank pushed deposit rates negative, citing increased risk of deflation. Here at home and in England, the Federal Reserve and the Bank of England keep rates low.

JP Morgan's Jan Loey recently discussed in a note to investors the near universal agreement to be long equities in a zero interest rate environment

This policy of easy money has also led to an increase in share buybacks leading to more money chasing fewer shares outstanding on the exchanges. IBM just announced a major share repurchase lowering the number of Shares outstanding to below 1 billion for the first time since 1999. This will ultimately lead to better earnings as there are now fewer shares. Corporations with lots of cash facing a soft economy and more regulations and uncertainty have an opportunity to continue to grow earnings without really growing the sales.

This trend of cheap money and the fact that many corporations did an incredible job of deleveraging during the financial crisis and stocking away tremendous amounts of cash, mergers and acquisitions are also on the rise. This has also led to fewer companies on the exchange - meaning as companies are purchased for cash - stock investors find themselves with cash to reinvest in to the market. Again, more money chasing fewer shares.

### **MONEY IS LIKE WATER. IT FLOWS TO THE AREA OF LEAST RESISTANCE.**

As policy makers continue to add new rules, taxes and burdens for entrepreneurs and corporations, their path becomes clearer. In California we see high taxes and regulation sending our best companies on paths to Texas, Nevada, Arizona and other low cost, low regulation and low tax states. We see large multinational corporations like Medtronic and Walgreen and many others pursuing deals that allow them to relocate from the United States to countries like Ireland where the corporate tax rate is 12.5% or roughly one third of what US companies

## **With great planning and having a process in place that allows you to recognize your current situation and to put all the pieces of your financial puzzle together, you can have the confidence of being well prepared for major transitions or significant events that may come up.**

pay today. The US currently has the highest corporate tax rate in the world and this very issue is forcing global companies to search for partners elsewhere. **We should be asking ourselves what this will do to our universities, work force, health care, pensions and the countless people it affects when they pick up and leave for more predictable tax codes and regulatory systems.** Will these corporations continue to give generously to the universities for research and development? Will they shift those funds to support their new homes? We should expect nothing less as they will want to foster good feelings with their new neighbors and be productive citizens of their new country.

### **IN THIS CREATED ENVIRONMENT, ARE ASSET BUBBLES A REAL RISK?**

By ruling out interest rate increases and adhering to macro-prudential policy, aggressive Central Banks, like the Federal Reserve, have created a period of artificial inflation. As core inflation is showing signs of picking up, the Bank of International Settlements recently urged Central Banks to exit loose monetary policy according to its recently released annual report.

Central Bank policies have also dampened perceptions of risks in financial markets, despite geopolitical tensions. Although low interest rates have blunted the geopolitical risks that developed this year, Ian Bremmer, NYU professor and head of the geopolitical consulting firm Eurasia, argues that this is about to change. In a recent piece, he says, "the conflicts in Ukraine, Iraq, and China will lead to further deterioration in relationships between East and West and less geopolitical cooperation going forward."

This environment of low volumes and

historically low volatility has also fostered a strong appetite for risk on the part of investors. Despite some improvement in the economy in the second quarter, global growth remains below pre-crisis levels and those estimates have been cut again by the World Bank's latest report.

While time will tell and the "status quo" may continue for some time, investors, entrepreneurs and creators face a new challenge filled with incredible opportunity. Dan Sullivan once said, "In every situation, people's best energies flow to the clearest purpose."

With great planning and having a process in place that allows you to recognize your current situation and to put all the pieces of your financial puzzle together, you can have the confidence of being well prepared for major transitions or significant events that may come up. While the market is fickle and often unpredictable, it has been my experience that being well prepared makes the anticipation of a difficult situation worse than the actual experience. 



**Doug De Groote**  
Managing Director

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# BREAST CANCER AWARENESS

*By Ian Armstrong, M.D.*

W Breast cancer affects more than one in eight women in the western hemisphere. Survival rates are much higher than they were 50 years ago because of prevention, early diagnosis and better therapies. There is no singular cause of breast cancer.

The majority of women who develop breast cancer have no identifiable risk factors other than the fact that they live in the western hemisphere and are born in the 21st century. That's the simple truth. Everybody is at risk – but the strongest risk factors for breast cancer are sex and age. Women are 200 times more likely to develop breast cancer than men, and women over 50 are 400 times more likely to develop breast cancer than women aged 20. Cancer is also more prevalent in Caucasian women. Women of color have a lower rate of breast cancer but a higher mortality rate. Most interestingly, Asian women have the lowest risk of

breast cancer but once they move to the United States, their risk of developing breast cancer increases the longer they stay in the U.S.

## GENETIC HISTORY OF BREAST CANCER

If you have a history of breast cancer in your family, especially if associated with ovarian cancer, the risks of developing breast cancer are higher. Surprisingly, the majority of women who get breast cancer do not carry the breast cancer genes that were recently identified. It is likely that there are more genes that increase the risk of breast cancer – and those have not yet been identified.

# Getting checked for breast cancer regularly is critical. Early detection is key for the best chance at a cure.

## HOW DOES BREAST CANCER OCCUR?

Breast cancer is mostly caused by spontaneous mutation related to environmental carcinogens (toxic substances or agents in the environment) as well as a person's genetic makeup. If there is a strong family history of breast cancer in your lineage, then it is prudent to be tested for the BRCA 1 and BRCA 2 genes. Although less than 10% of women with breast cancer have this gene, women who have it have an exceptionally high risk of developing breast cancer as well as other cancers such as ovarian, colon, lung and pancreatic cancer. It is better to know that you are a high-risk candidate and to then plan accordingly. If you do not carry the BRCA genes, your risk of developing breast cancer is relatively low – but it's still there so prevention and early detection are key determinants of your overall health. Discuss with your breast cancer specialist whether you should be tested for the BRCA gene. If you are found to carry the mutation, there are numerous treatment options and plans available. Knowledge is power in circumstances like this. You cannot take preventative measures if you do not have this information.

## HISTORY OF BREAST CANCER

Women with a history of breast cancer need to be closely monitored their whole lives. While the 5-year survival mark is encouraging, it is not full-proof. Constant vigilance is required, even after more than 20 years.

## MINIMIZING THE RISKS

**High-Fat Diets and Obesity:** There is a correlation between high-fat diets and breast

cancer. Eating healthfully – with plenty of high-fiber fruit and vegetables is essential. Avoiding obesity is very important. This is oftentimes associated with a sedentary lifestyle. All of these factors raise your risk levels.

**MAINTAINING A STABLE WEIGHT:** Going on diets where you radically lose weight and then gain weight rapidly is also risky. Maintaining a stable, sensible weight is crucial to cancer risk reduction. Everybody has a different sensible weight average. The main thing is to counteract the times in one's life where weight gain tends to happen like menopause and giving birth. It is imperative to keep the bulges at bay for a long and healthy life.

**ALCOHOLIC BEVERAGES:** There is a correlation between alcohol and breast cancer – especially when alcohol is consumed in vast quantities. If you are going to drink alcoholic beverages, do not consume more than one drink per day. For women who have multiple risk factors for breast cancer (family history, history of breast cancer, the BRCA gene etc) eliminating alcohol altogether is something to be considered.

**HORMONES:** Hormones are a significant risk for breast cancer in postmenopausal women, particularly women who have additional risk factors such as family history. Speak with your physician about menopausal symptoms including hot flashes, insomnia, mood changes, vaginal dryness and weight gain. Consider non-hormonal methods to help alleviate the issues. If you feel you need hormones for a quality life, use them as little as possible and at the lowest dose. If you already have a history of breast cancer, hormone replacements should be avoided completely because of the high risks of recurrence.

**VITAMIN D & ANTIOXIDANTS:** Vitamin D is important in bone and breast health and is frequently low – even if you live in a sunny climate. It may be wise to supplement your diet if you are not ingesting the minimum daily requirement in your diet. Also, Antioxidants such as Vitamin C, E and CoEnzyme Q10 may also contribute to breast cancer prevention.

**EXERCISE:** Exercise is critical in your daily routine – even if it means doing your house-cleaning vigorously. Avoid elevators and rather take the stairs. Park your car

further from the grocery store so that you walk a little further every day. The benefits of increasing your exercise routine weekly are incalculable on every front.

**STRESS CONTROL:** While stress is a component of modern life, reducing it where possible is critical. While it is difficult to measure the exact impact of stress and cancer, we know that there is a correlation. Making time for yourself to indulge in the things that relax you – is critical. Moms, in particular, feel selfish if they do this – but in the long-run – you are being sensible by carving out those critical de-stressing periods in your day.

**TOBACCO:** Cigarettes have proven to be the biggest cause of preventable death in the world and should not be smoked at all. They are implicated in multiple cancers including breast cancer. There is no good that can come from cigarette smoking and the people who continue to do it put other people's lives in harm's way – not just their own.

**SURVEILLANCE AND VIGILANCE:** Getting checked for breast cancer regularly is critical. Early detection is key for the best chance at a cure. Check your breasts for any abnormalities like a new lump, dimple or nipple discharge. Most lumps are not cancerous but rather be safe and consult with your physician. Breast exams by your physician or nurse practitioner on a yearly basis are important as well as doing your own breast exams at home. An annual mammogram (digital if possible because they show things more clearly) from age 40 is sensible. Ultrasounds are recommended if masses are identified on a physical exam or mammogram and possibly in patients with high risk or dense breasts. For women in higher risk categories, Magnetic Resonance Imaging (MRI) is an accurate breast test.

If you do develop breast cancer, take some measure of comfort in knowing that the highest survival rate of all cancers – is breast cancer. Early detection is key and the odds of survival are on your side. 



*Acknowledgments: Dr. Leslie Memsic*

**Dr. Ian Armstrong,**  
CEO and Medical Director  
of Southern California  
Spine Institute,  
ianarmstrongmd.com

To support the work being done to eradicate breast cancer, sign up for "End of Summer Nights Dream". Register online at [www.chasseevents.com](http://www.chasseevents.com); [info@chasseevents.com](mailto:info@chasseevents.com). Tel: 805.217.9500

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# TERRANEA RESORT

Opened in 2009, Terranea has become one of Southern California's leading destination resorts. The resort's distinct and different elements—from its natural ocean side environment and one-of-a-kind, innovative programming, to its world-class culinary offering and adventure concierge—have continued to make it a choice retreat for Angelenos and travelers around the world. A truly special setting in Rancho Palos Verdes, atop a bluff overlooking the Pacific Ocean and California coastline, guests at Terranea can view both spectacular sunrises and sunsets, partake in the unique activities such as falconry and plein-air painting, and enjoy all encompassing wellness retreats with the Bungalows at Terranea.





The Spa at Terranea massage



9th Hole at Terranea Resort



Nelson's Firepit at Terranea Resort



## FIFTH ANNIVERSARY CELEBRATIONS

Terranea, by Destination Hotels & Resorts, began its year-long celebrations in June 2014 in honor of its five-year anniversary. The anniversary festivities will reflect the five pillars of Terranea—community, wellness, discovery, epicurean and celebration. Milestone events include its inaugural Celebration of Food & Wine event, celebratory offers and promotions such as a special on accommodation and a monthly social media Terranea Memories contest. Other food and beverage events include special anniversary five-course menus and culinary offerings, such as the Full Moon Dinner Series, Mixology Series, beer flights and beer-paired dinners. Enhanced existing Terranea programs and activities, such as the ever-popular annual Traditions holiday events, Seaside Yoga celebration, Chef's Cooking Series, Acoustic Series, and more, are offered in commemoration of the anniversary.

- **SEASIDE YOGA EVENT** – The 3rd annual Seaside Yoga Event will be held Sunday, September 21, 2014, during National Yoga Month. Yogis of all levels are invited to enjoy a free class on the scenic meadow, along with additional spa and culinary offerings.
- **TERRANEA TRADITIONS** – The resort's annual holiday celebration will be extra special this anniversary year with a range of exciting and festive activities and offerings for families to enjoy a holiday getaway together.
- **CHEF'S COOKING SERIES** – The bi-monthly dinners feature themed 3-course menus with wine pairings, along with interactive cooking demonstrations by Terranea's chefs. Proceeds from the dinners go to benefit local charitable organizations. The next dinners are scheduled for September 25 and November 7.

## NEW CULINARY OFFERINGS AND EXPERIENCES AT TERRANEA

Under the helm of the resort's Executive Chef, Bernard Ibarra, Terranea has introduced a range of new culinary programs and offerings not only including the Chef's Cooking Series and Full Moon Dinner Series—but also with the inaugural Celebration of Food & Wine and Music on the Meadows events, which feature festival-style foods prepared on-site. Through these events and other menu options, Chef Ibarra continues Terranea's increasing focus on sourcing and utilizing local and sustainable ingredients by harvesting lemons from on-property trees, expanding its herb and vegetable gardens, adopting a beehive and serving meats and vegetables from local farms. Of exceptional note, Chef Ibarra also gathers and produces sea salt in salt beds with water from the Pacific Ocean along the property.

## EXPLORE TERRANEA AND ITS COASTAL SETTING WITH INNOVATIVE GUEST OFFERINGS

Known for its unique guest offerings, Terranea's Pointe Discovery activity center provides fun and educational activities like falconry, plein air painting, kayaking, horseback riding and more. Terranea has also teamed up with Lexus to introduce the Terranea Drive Series, a variety of experiential GPS-led driving tours covering themes like adventure and romance. The Drives are available to guests staying in one of Terranea's luxurious Shearwater Suites and allow them to explore the coastal setting with special themed itineraries and amenities for each drive. The Links at Terranea offers a new Golf Academy with one- and two-day intensive programs on swing analysis, improved play strategy and even fitness consultations and programs for players to train and practice like the pros.

Spa and Pool at Terranea Resort



Point Vicente Lighthouse



### THE BUNGALOWS AT TERRANEA REDEFINE RELAXATION

This past year, Terranea launched a new collection of spa accommodations, The Bungalows at Terranea, along with three, five- and seven-night wellness packages for travelers seeking relaxing and restorative retreats. Each bungalow stay is tailored to fit guests' needs, whether it be pampering, fitness or relaxation, and includes a program of spa and fitness activities, complimentary and healthful dining, and wellness inspired amenities. At the start of each journey, guests receive a private fitness consultation and evaluation. Programs include everything from therapeutic in-room massages, soothing baths and pre-bedtime facial masks, to personalized meditation, yoga and invigorating coastal hikes.

### A HOLIDAY TRADITION

Terranea Traditions program offers special rates, fun-filled activities, holiday feasts and more. Families and loved ones from near and far are invited to celebrate the holiday season with Terranea Resort's 5th Anniversary Traditions event, presenting a variety of fun-filled activities, holiday feasts and special offers on lodging, dining and more. The coastal resort offers fun for all ages from Thanksgiving to

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Must book and stay by December 30, 2014. Restrictions apply and subject to availability.

New Year's Eve, with everything from S'mores and Stories with Santa around the fireplace and Gingerbread Sandcastles to nighttime Elf Tuck-Ins and a Little Elf's Eco Workshop. Terranea Traditions also features holiday happenings for adults with seasonal spa offerings, special holiday cocktails, holiday shopping at marea and the ultimate New Year's Eve celebration, while the Annual Turkey Shoot Out features a 9-hole golf scramble at the Links at Terranea. Additionally, guests and locals alike are invited to indulge in an assortment of Thanksgiving feasts, Christmas festivities and New Year's Eve dinners to take the hassle out of home cooking. 🌿

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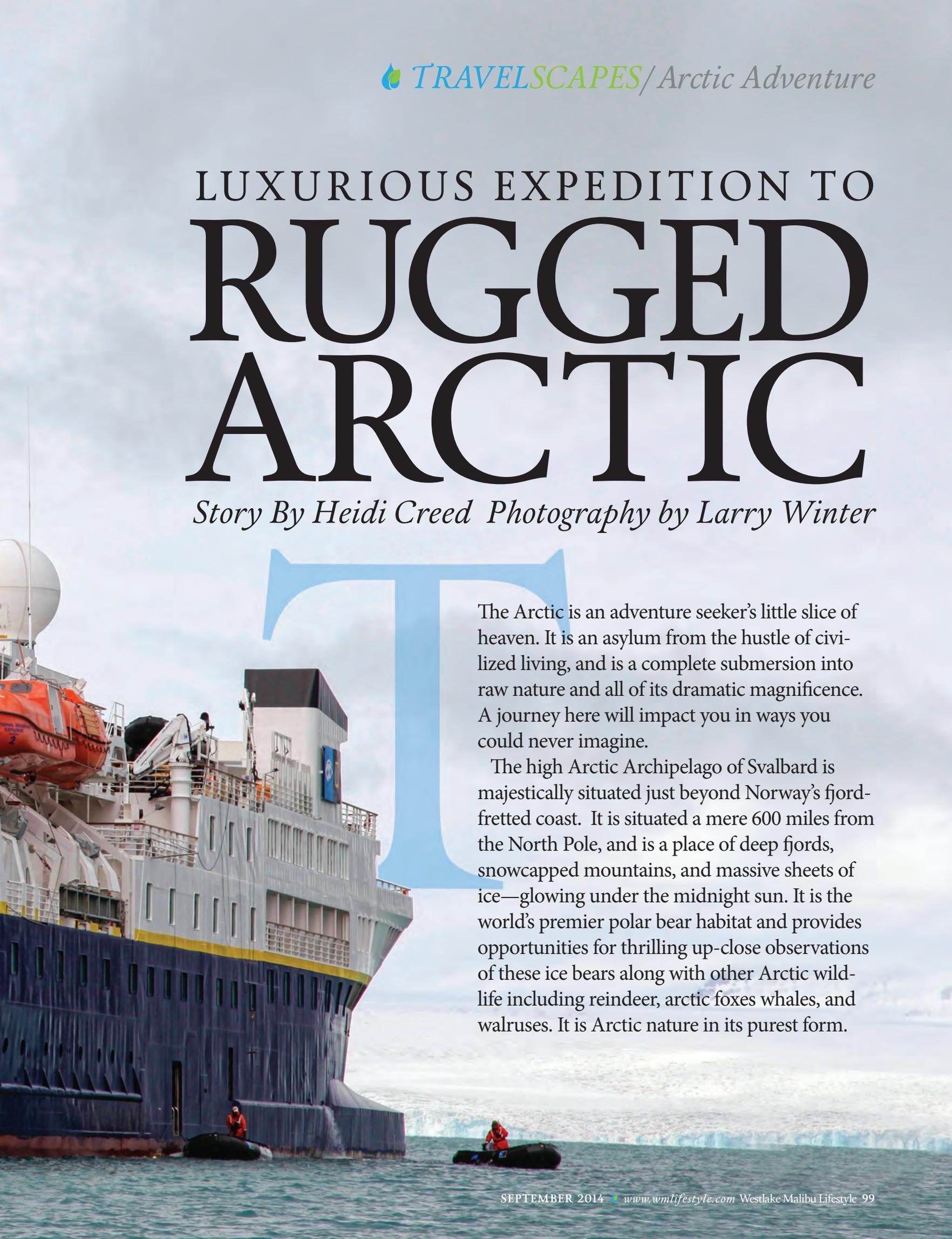
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# LUXURIOUS EXPEDITION TO RUGGED ARCTIC

*Story By Heidi Creed Photography by Larry Winter*



The Arctic is an adventure seeker's little slice of heaven. It is an asylum from the hustle of civilized living, and is a complete submersion into raw nature and all of its dramatic magnificence. A journey here will impact you in ways you could never imagine.

The high Arctic Archipelago of Svalbard is majestically situated just beyond Norway's fjord-fretted coast. It is situated a mere 600 miles from the North Pole, and is a place of deep fjords, snowcapped mountains, and massive sheets of ice—glowing under the midnight sun. It is the world's premier polar bear habitat and provides opportunities for thrilling up-close observations of these ice bears along with other Arctic wildlife including reindeer, arctic foxes, whales, and walrus. It is Arctic nature in its purest form.



### TOWN & COUNTRY TRAVEL'S EXPEDITION TO THE ARCTIC

*They're going on a bear hunt. A polar bear hunt.*

As an African safari expert, **Town & Country Travel's** president, Jane Lee Winter, is no stranger to exotic travel. And if you ask her, she is always quick to remind you that "safari" in Swahili actually means *journey*. So while touring the Arctic is about as different of an experience as you can get from Africa, it was still every bit a safari in the frigid north.

Jane Lee and her husband Larry took a group of intrepid Town & Country travelers on Lindblad's National Geographic Explorer ship for the Land of the Ice Bears journey through the Arctic. The expedition began in the civilized city of Oslo, Norway, which presents itself as a sharp juxtaposition to the rural ruggedness the travelers were about to experience.

For many, this was a lifelong dream trip, complete with exploration, wonder and awe-struck moments. The hunt for the elusive *Isborn*, the endangered and magnificent polar bear, makes the journey particu-

larly spectacular. "This was the trip of a lifetime for me," says Manny Runkel recalling remarkable ice bear encounters. "A mother bear transporting her cub on her back while swimming, and then the one visiting us so closely on the ice pack were the most notable ones."

The Arctic region is known for its stark mountain peaks and spectacular glaciers. From the expedition ship, visitors take Zodiacs and kayaks to cruise among beautiful icebergs in order to experience the geology, wildlife and wildflowers that give unexpected color and vitality to the region. "That part of the planet is an out-of-body experience," says Don Nortman. "The wildlife makes you realize what you are missing in your day-to-day life and what a struggle it is for the polar bears – isolated on tiny ice caps – trying to survive."

In the summer season, many species of birds can be found nestling in the steep cliffs while the seaside harbors a number of marine animals including whales, seals and walrus. The land-based likes of reindeer and arctic foxes makes it all seem to be something out of a storybook. For all of these species, the struggle for daily survival in such inhospitable conditions gives a fresh perspective on life for





those travelers fortunate enough to share in this experience. “I was really surprised at the serene beauty of the Arctic,” said Paul Finkel. “I had to continually remind myself that this was a potentially brutal environment. The wildlife interactions were frequent and often amazing. The entire Arctic interaction should be on your bucket list if you enjoy nature and want to experience first-hand one of the truly unique environments on our planet.”

#### ALLOWING NATURE TO CHART THE COURSE

A typical Lindblad expedition allows nature to form the agenda. The itineraries serve merely as a ‘suggestion.’ Polar Bears were the main quest for this journey, and 24-hour daylight lends itself to insomniacs

who have the opportunity to see prolific wildlife at all hours of the day’s cycle. “The raw beauty of the Svalbard and never-ending days are a photographer’s dream,” says Doug Yarrow. “As an added bonus (and perhaps the best thing about traveling with Jane Lee and Larry) is making new lifelong friends.”

#### AN UNPARALLELED EDUCATION EXPERIENCE

From wildlife and geology insight to global perspectives, the wonder of the experience isn’t without recognition of the hardships the region

endures. As much to enrich as to enlighten, Lindblad offers an array of onboard experts to intelligently address these matters. “We saw the struggles of nature coping with the visible effects of a warming globe,” says Runkel. “The on-board lectures provided us with irrefutable evidence of that trend, [and we also witnessed] the diminishing ice pack making it hard for the polar bears and other species to survive.”

The educational value of having a group of experts accompany you to the Arctic makes the trip all the more impactful. It begins with the sure guidance of an expedition leader, eight veteran naturalists, a National Geographic photographer and a Lindblad-National Geographic certified photo instructor. The all-star roster continues with an undersea specialist, a Global Perspectives guest speaker, a wellness specialist and a video chronicler. The combined knowledge and passion of Lindblad’s onboard crew is integral to making this an enriching experience beyond your wildest dreams. On this journey you are not a casual observer, but rather an active participant learning about planet earth.

**RUGGEDNESS MEETS LUXURY**

Fortunately for visitors, it is not all hard core in the high Arctic. While you are encouraged to be physically rugged by day – trekking through the Arctic snow with the power of a muck boot

– you are welcomed back to the comfort of a well-appointed ship with a good glass of wine, a delicious meal and a soft, cozy bed.

While the expedition experience may be fleeting, the memories you take with you, particularly the impact it has on your global perspective, are certain to be forever lasting. “Polar bears and cubs, walrus, seals, thousands of birds, and a blue whale beneath the bow of the ship made this expedition to the Arctic Circle and beyond one I will never forget,” says Yarrow.

If visiting the Arctic is on your Bucket List, contact the skilled experts at Town & Country Travel for more details. Phone: 805-495-9888. You may also attend an informative special Lindblad Expedition Evening on Wednesday, November 5, 2014 at 195 E Hillcrest Drive, Suite 112, Thousand Oaks, CA 91360.

**EXPLORE GREENLAND AND THE CANADIAN HIGH ARCTIC**

As an alternate itinerary to the Norwegian Arctic region, you may also consider embarking in Canada and navigating the legendary Northwest Passage with the Greenland and the Canadian High Arctic programme. On this journey you will venture deep into the far reaches of the Arctic, a land where polar bears roam, and hardy Inuit communities maintain their traditional way of life. National Geographic Explorer traces Greenland’s rugged fjords and navigates the entrance to Canada’s legendary Northwest Passage. Spot polar bears on the pack ice, a wide variety of whales—from bowhead and beluga whales to the rare narwhal—amid massive glaciers.



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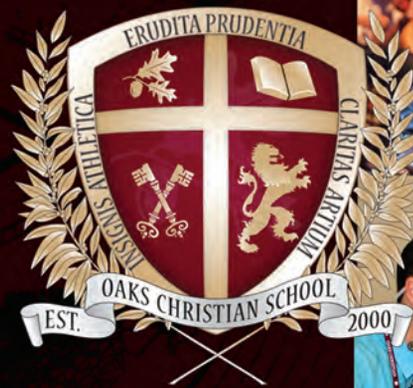
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