

# WestlakeMalibu

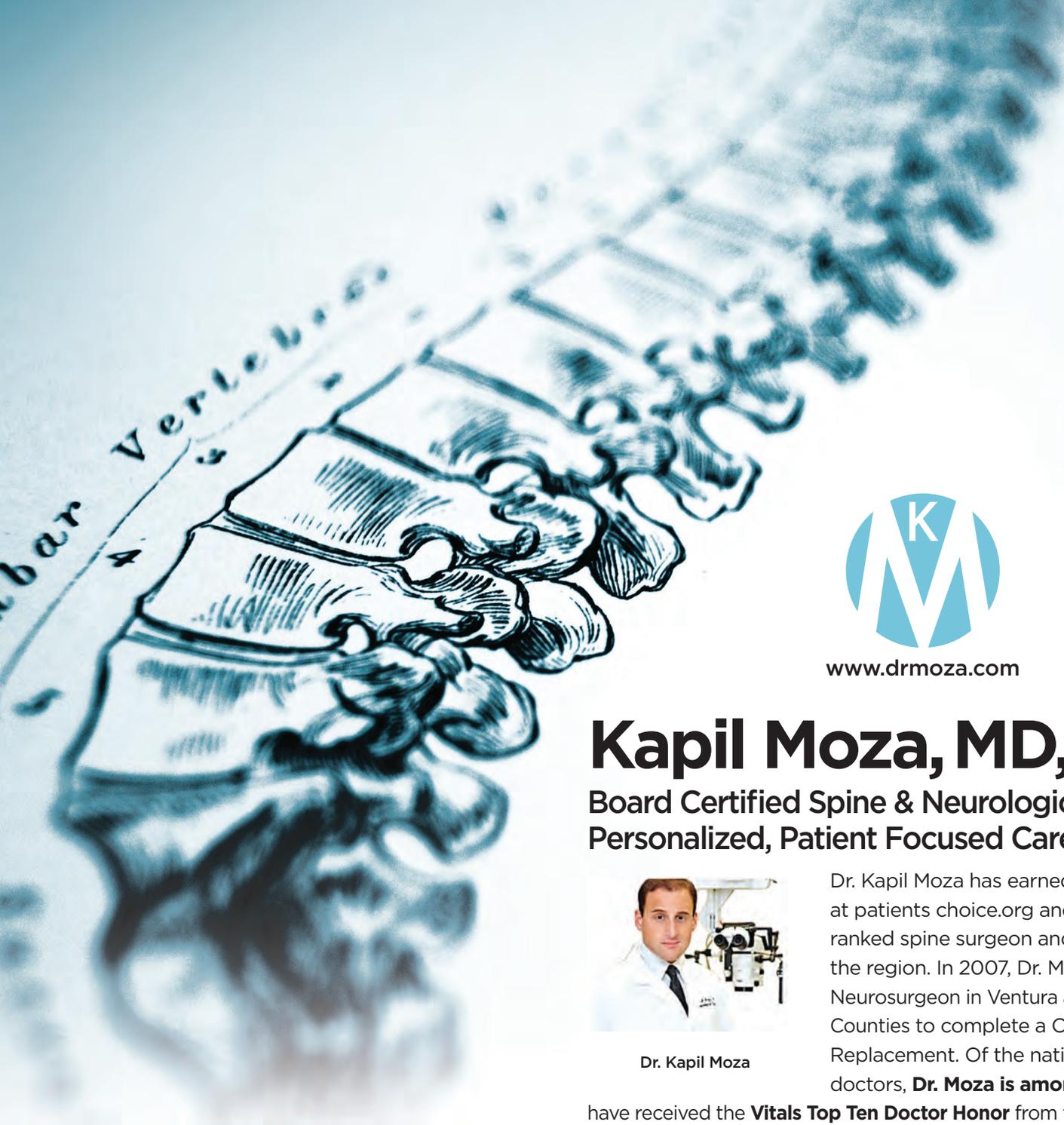
JANUARY/FEBRUARY 2015

Lifestyle™  
wmlifestyle.com



Kelly Emberg & Ruby Stewart

*AN INTIMATE MOTHER DAUGHTER PORTRAIT*



www.drmoza.com

# Kapil Moza, MD, FACS

Board Certified Spine & Neurological Surgeon  
Personalized, Patient Focused Care



Dr. Kapil Moza

Dr. Kapil Moza has earned multiple awards at patients choice.org and is the highest ranked spine surgeon and neurosurgeon in the region. In 2007, Dr. Moza was the first Neurosurgeon in Ventura and Santa Barbara Counties to complete a Cervical Artificial Disc Replacement. Of the nation's 870,000 active doctors, **Dr. Moza is among the top 1%** who

have received the **Vitals Top Ten Doctor Honor** from their patients in 2014.

Vitals Top Ten Doctor is part of the Vitals Awards & Recognition Program, where patients rate and review their doctors.



Vitals Top Ten Doctor Honors 2014, Vitals Patients Choice Award 2012, 2013, Vitals Most Compassionate Doctor 2012,

## DR. MOZA SPECIALIZES IN MANY OPERATIONS, INCLUDING:

- Minimally Invasive Spine Surgery
- Cervical and Lumbar Disc Disease
- Anterior Cervical Discectomy
- Artificial Disc Replacement
- Spinal Instability
- Spinal Fusion Description
- Spine Fractures
- Cervical Spinal Stenosis
- Cervical Laminoplasty
- Lumbar Spinal Stenosis
- Gamma Knife Radiosurgery
- Brain and Spinal Tumors
- Cerebrovascular Disease
- Arteriovenous Malformations
- Aneurysms
- Chiari Malformations

**PROUDLY SERVING VENTURA COUNTY & LOS ANGELES COUNTY**

**THOUSAND OAKS OFFICE:** 313 South Moorpark Road, Thousand Oaks, CA 91361 • Office: 805-497-3622 • Fax: 805-497- 3722

Diplomate, American Board of Neurological Surgery • Fellow, American Association of Neurological Surgeons • Fellow of American College of Surgeons

All Major Insurances / PPO Accepted



# HOLIDAY SALE

## Rugs and Furniture



30% to 70% Off Rugs

New Furniture Arrivals:  
Choose from Hundreds of Upholstery  
Fabrics and Leather for Chairs and Sofas.



[www.nwrugs.com](http://www.nwrugs.com)

**NW RUGS**  
Fine Furniture

Agoura Hills, CA - 28610 Canwood St (Exit Cheseboro) - (818) 706-3333

Las Vegas, NV Dean Martin Drive #608 - (702) 737-7847 • Portland, OR - 3 Locations - (503) 682 7847



When You  
Look Good,  
You Feel  
Good.

When You  
Feel Good,  
You Are  
Good!

**Board Certified  
Plastic Surgeon:**

- Breast Augmentation and Lift
- Mommy Makeovers, Tummy Tuck
- Facelift
- Juvederm Voluma™ Filler -  
Certified Allergan Trainer  
#1 Provider in Ventura County

\* TM of Allergan Inc.



THE AMERICAN SOCIETY  
FOR AESTHETIC PLASTIC SURGERY

**AZAR**  
PLASTIC  
SURGERY



AMERICAN SOCIETY OF  
PLASTIC SURGEONS

**KOUROS AZAR, MD**

MEMBER AMERICAN SOCIETY OF PLASTIC SURGEONS  
CERTIFIED AMERICAN BOARD OF PLASTIC SURGERY

805.373.7073 or 818.761.1340  
425 Haaland Drive, Suite 200  
Thousand Oaks 91361

**AZARPLASTICSURGERY.COM**

S O U T H E R N

# CALIFORNIA SPINE

I N S T I T U T E

COMPREHENSIVE SPINE CARE

[www.ianarmstrongmd.com](http://www.ianarmstrongmd.com)

The Southern California Spine Institute (SCSI) offers a comprehensive, multi-disciplinary approach to the diagnosis and treatment of spine problems. Conservative, non-surgical management is emphasized with the latest in minimally-invasive techniques. Major spinal reconstructive surgery is also offered. Every patient is treated as if they were a family member.



Ian Armstrong, M.D.  
Medical Director  
Neurosurgical Spine Specialist

## COMPREHENSIVE SPINE CARE

### SPINAL CARE SERVICES

- Surgical spine evaluation
- Comprehensive physical medicine/rehabilitation evaluation
- Functional capacity evaluation
- Electro-diagnostic testing
- Work capacity evaluation and job analysis

### SURGICAL EXPERTISE

- Spine stabilization/fusion/instrumentation
- Microsurgery
- Percutaneous laser disc decompression
- Minimally-invasive techniques for back pain relief
- Complex spine reconstruction
- Spinal cord tumors
- Artificial disk surgery



### EDUCATION

**MEDICAL MENTORS**— through one-on-one mentoring, SCSI strives to lead, inspire and direct the next generation of those called to medical service. <http://www.scsimedicalmentors.com>

Dr. Armstrong has appeared on CBS' The Doctors Show (<http://thedoctorstv.com>) In this nationally-syndicated show, Dr. Armstrong has demonstrated the following:



The XLIF: a new minimally-invasive technique that targets back pain

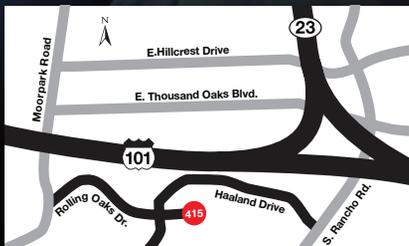


Live surgery which shows a new way to correct neck pain that involves adult stem cell technology

To view the Doctors Show segments with Dr. Armstrong, go to:

[http://thedoctorstv.com/main/home\\_page?init\\_type=Feature&init\\_id=230](http://thedoctorstv.com/main/home_page?init_type=Feature&init_id=230)

[http://thedoctorstv.com/main/home\\_page?init\\_type=Feature&init\\_id=231](http://thedoctorstv.com/main/home_page?init_type=Feature&init_id=231)



### NEW CONVENIENT LOCATION

#### WESTLAKE VILLAGE

415 Rolling Oaks Drive  
Suite 210  
Thousand Oaks, CA 91361  
805.496.1717

### ADDITIONAL SOUTHERN CALIFORNIA LOCATIONS

#### BAKERSFIELD

8701 Camino Medea, Suite C,  
Bakersfield, CA 93311  
661.665.2070

#### CULVER CITY

3831 Hughes Ave, Suite 105  
Culver City, CA 90232  
310.557.0741



## Live In Alignment®

Living in Alignment will enable you to live a pain-free and healthy life. Our goal is to help you restore balance, improve function and maximize potential in your life

- Chiropractic Wellness
- Pilates
- Sports Rehab, Power Plate & Personal Training
- Massage
- NAET
- Nutritional Counseling
- Acupuncture

Mention the code "**Great Health**" when you call and receive a complimentary chiropractic consultation and examination or an introductory Pilates session on your next initial visit.

Call now to schedule your appointment



*Dr. Terry Schroeder*



*Dr. Lori Schroeder*



**Schroeder Center**  
*for Healthy Living*

30200 Agoura Rd. Suite 130  
Agoura Hills, CA 91301  
818-889-5572 • 805-446-9221

[www.schroederhealthyliving.com](http://www.schroederhealthyliving.com)

# Stunning Sherwood Estate With Breathtaking Views



824 West Stafford Road  
- Lake Sherwood -

Offered at: \$3,295,000

The beautiful Castalia radiates as one of Sherwood's stunning fairway homes. Understated, yet stately overlooking the 3rd fairway of the famed Lake Sherwood Golf Course. Approximately 4,600 sq. ft. of luxurious living space will capture the hearts of the sophisticated Buyer. With its perfect setting and spacious floor plan, this home easily accommodates every occasion.

[www.824WestStafford.com](http://www.824WestStafford.com)



*Sigi & Pam* | 818.879.2999

[sigiandpam@sigiandpam.com](mailto:sigiandpam@sigiandpam.com)

[www.sigiandpam.com](http://www.sigiandpam.com)

Sigi CalBRE # 00589771 / Pam CalBRE # 00669728

BERKSHIRE HATHAWAY  
HomeServices  
California Realty

LUXURY  
*Collection*<sup>SM</sup>



LISE CHARMEL®



Say "I Love You"  
without saying a word...

Take his breath away this Valentine's Day,  
and feel as beautiful as you look.  
Start by finding the perfect intimate look and fit  
with the assistance of Les Boudoir's expert consultants.  
Let us pamper you with a private fitting.  
Enjoy an in-home fitting or schedule a visit  
to our luxurious boutique  
where we will close our doors just for you.

Les Boudoirs  
BOUTIQUE

966 & Westlake Blvd, Suite 10  
Westlake Village, CA 91361

LARGE CUP SIZES AVAILABLE



# *Vein Center*

WESTLAKE VILLAGE  
HEALTHY LEGS ARE BEAUTIFUL LEGS

## *Treatment of Varicose and Spider Veins*

### **Vein Center of Westlake Village**

Gentle, non-invasive treatment sessions improve appearance and rejuvenate legs

### **Ultrasound Guided Sclerotherapy**

State-of-the-art techniques and technology • Address fatigue, pain, ulceration and more  
No incisions – No scarring – No down time

### **Karel Douglas Vaughan, M.D.**

Physician-administered Personalized treatment plans for Men and Women  
Dynamic and Lasting Results

### **To schedule an appointment call**

**805 495-8305**

1240 S. Westlake Boulevard, Suite 123  
Westlake Village, California 91361  
veincenterwlv.com

Mention this ad and the \$250 initial  
evaluation charge will be waived

# IN THIS ISSUE 01.15



## PORTRAITS OF ATHLETICISM

- 14 FOOTBALL  
Westlake High School vs. Oaks  
Christian School

## SCENE AROUND

- 16 OAKS CHRISTIAN SCHOOL  
2014 GOLF TOURNAMENT &  
LADIES' TENNIS
- 20 'COMPASSION ROCKS'

## MOTORING PURSUITS

- 26 A LEGACY OF STYLE  
A Mullin Automotive Museum tribute  
to four generations of artists in a  
single family — Bugatti  
*Story by Larry Crane*

## CHATROOM

- 32 SHORT STORIES ABOUT  
BIG PEOPLE  
*By Bob Eubank*

## DID YOU KNOW?

- 36 HORMONE REPLACEMENT  
THERAPY FOR WOMEN  
*By Karel Douglas Vaughan, M.D.*

## WHAT'S NEW IN TOWN

- 35 HILLTOP DENTAL

## ECO CONSCIOUS

- 36 MUSTANG MONUMENT  
WILD HORSE ECO-RESORT  
*By Kelly Emberg*

## COVER STORY

- 44 KELLY EMBERG &  
RUBY STEWART.  
An Intimate Mother Daughter Story  
*By Diana Addison Lyle*

## FASHION SENSE

- 58 CREATIVITY UNPLUGGED  
*By Magda Pescariu*

## THINGS WE LOVE

- 62 GIFT SUGGESTIONS FOR  
THE NEW YEAR &  
VALENTINE'S DAY

## INTERNATIONAL AFFAIRS

- 64 THE HAPPIEST COUNTRY IN  
THE WORLD - DENMARK

## HOME & HEARTH

- 38 WARREN BUILT CONSTRUCTION  
66 PATTY MURPHY'S PROPERTIES  
72 JORDAN COHEN'S PROPERTIES  
80 ENGEL & VÖLKER'S PROPERTIES  
82 ROSEMARY ALLISON'S PROPERTIES

## MONEY SMART

- 88 IRS TINKERS WITH IRAS  
*By Robert J. Katch*

- 90 A PICTURE CAN SAY A LOT  
*By Doug DeGroot*

## YOUR HEALTH

- 92 HABITS OF HEALTH  
*By Ian Armstrong, M.D.*  
*Presentation by Drs. Terry & Lori Schroeder.*

## LOCAL SCAPES

- 94 OPOLO VINEYARDS

## TRAVEL SCAPES

- 98 RICHES OF THE MEKONG  
*Presented by Town & Country Travel*



ON THE COVER  
Photo: Kelly Emberg and  
Ruby Stewart. Photography by  
Curtis Dahl. Hair/Makeup by  
Kathleen Hagan

# Rosemary Allison

Recognized. Respected. Recommended. Let Rosemary sell YOUR Home



Morrison Sutton Valley Estate  
Oak Park near North Ranch  
[www.5450Napoleon.com](http://www.5450Napoleon.com)



Ideally located in Oak Park's prestigious Sutton Valley. This highly desired 4+3, 802 model provides a private rear yard with majestic mountain view and room for play! One of the unique features of this home is the separate & private downstairs wing, with bedroom & bath, perfect for guests, or expansive office/study. Elegant formal dining room, open kitchen to the grand family room, is ideal for entertaining. 3 large bedrooms are found upstairs, including a spacious master retreat complete w/ sitting area, flpc, & upgraded bath w/ Travertine floors. The private backyard, is accentuated w/ a pool/spa, & built-in bbq, providing a great place for relaxation & entertaining, w/ out a lot of maintenance! Located close to miles of hiking & biking trails, fine dining, & within the award winning Oak Park School District, this home & community are true treasures. Offered at: \$1,249,000



The Hampton's in  
Santa Rosa Valley  
[www.10489SummerviewCircle.com](http://www.10489SummerviewCircle.com)



The Hampton's in Santa Rosa Valley located on a cul de sac in a premiere gated neighborhood. This stunning luxury residence of exquisite quality and authenticity measures over 6,500 square feet w/ amenities incl soaring volume ceilings, crown moldings, views from almost every window. Updated gourmet island kit w/ granite counters & maple custom cabinets. Great room & a separate area for kids, huge formal dine to host large dinners. Family room complete w/ room for billiard table, full wet bar, 100+ bottle wine closet. 3 bedrooms downstairs complete w/ full baths, & walk-in closets. Separate teen rec room w/ custom cabinetry to house computer & loads of books. Secluded master upstairs features incredible luxurious master bath w/ claw footed soaking tub and ThermoSol Steam Shower. Other end of the home is secluded suite which can serve as mother-in-law, office or live-in area w/ bath, newer carpet & remodeled bath. Entertainer's backyard complete with built-in BBQ, refrigerator, sink, bar and fire pit. Trees planted for privacy, fruit trees. Huge 4+ garage with high roll-up doors, tons of storage for every imaginable toy. Offered at \$1,699,000



Luxurious 5 Acre Custom Estate  
Compound in Lexington Hills  
[www.13025RippleCreek.com](http://www.13025RippleCreek.com)



The gated entrance to Lexington Hills leads through double wrought iron gates to this true Frank Lloyd Wright inspired home featuring unbelievable craftsmanship, materials, and attention to detail. Stunning single story 5 bedroom home plus office with separate formal living room w/ volume ceilings is intimate & elegant. Formal dining room, private master suite located in its own wing w/ sitting area & large walk-in closet. The office/study has coffer ceiling & custom built-ins. Family room & gourmet kitchen w/ breakfast room are all combined in an impressive great room w/ open beamed ceilings. French doors lead to the expansive pool & spa area. Kitchen has a granite island & custom cabinetry. Wonderful home for entertaining & privacy. This is one of the most unique and wonderful homes you will ever see. You must see it to appreciate!! Resting on a park-like acre plus lot with extensive landscaping, wonderful patio space. You will feel like you live in your own private oasis. The home is nothing short of stunning. Every room features Frank Lloyd Wright inspired details, trim work, and built-ins. Outbuilding/office, rec room features in ground small swimming pool rec room with fireplace and unique waterfall feature. Guest house complete w/ kitchen, living area, garage & private entrance. Reduced to \$2,599,000!



StoryBrook Farm - Pool - Equestrian  
w/ Guest House in Gated Wildwood Ranch  
[www.11518Sumac.com](http://www.11518Sumac.com)



Custom Santa Rosa Valley Equestrian Estate home with Pool & Guest House. Picturesque 2 story home with charming white front porch. Gleaming wood flooring in living room features 4 bedrooms in the main house and an additional bedroom in the attached guest house. Formal dining room, updated kitchen open to family room. Downstairs bedroom and full bath. Upstairs there is a large master bedroom with fireplace, walk-in closet and remodeled bath. Downstairs bedroom and full bath. Upstairs there is a large master bedroom with fireplace, study, sitting room, balcony, walk-in closet and remodeled bath. Offered at only \$1,349,000

# Rosemary Allison

(805) 491-2100

[RosemaryAllison@aol.com](mailto:RosemaryAllison@aol.com)

[www.CallRosemary.com](http://www.CallRosemary.com)



© 2014 Coldwell Banker Real Estate LLC. All Rights Reserved. Coldwell Banker Real Estate LLC fully supports the principles of the Fair Housing Act and the Equal Opportunity Act. Each Coldwell Banker Residential Brokerage office is owned by a subsidiary of NRT LLC. Coldwell Banker® and the Coldwell Banker Logo, Coldwell Banker Previews International® and the Coldwell Banker Previews International Logo, are registered service marks owned by Coldwell Banker Real Estate LLC. CA BRE Lic # 00545184.



**EDITOR-IN-CHIEF**

Diana Addison Lyle  
818.865.9016

**CREATIVE DIRECTOR**

Robbie Destocki  
Creative Image Design Group  
805.276.6801

**CONTRIBUTING PHOTOGRAPHERS**

Andrew Macpherson  
Dahl Photographers

**GENERAL LEGAL COUNSEL**

Arthur H. Barens, Esq.

**CONTRIBUTING EDITORS**

**FEATURES EDITOR** Elaine Yamasaki  
**FASHION EDITOR** Magda Pescariu  
**MEDICAL EDITOR** Ian Armstrong, M.D.

**CONTRIBUTING EDITORS-AT-LARGE**

**SURFING** Shaun Tomson  
**FINANCE** Doug De Groot  
Robert J. Katch

**ADVISORY BOARD**



Bob Eubanks



Ian Armstrong  
M.D.



Michael J. Silver  
Attorney at Law



Kym Douglas



Kouros Azar  
M.D.



Greg Angle

**ADVERTISING**

Lonna Weber, Sales  
(818) 535-8500  
lonnaweber@gmail.com

**WESTLAKE-MALIBU-LIFESTYLE**



**MEDIA KIT**

Online media kit information available at  
[www.wmlifestyle.com](http://www.wmlifestyle.com)

©2009 Westlake Malibu Lifestyle magazine is published bi-monthly. All rights reserved. Reproduction in any form without written permission from the publisher is prohibited. Please send comments to the attention of the publisher. The Advisory Board serves to give business advice and cannot be held responsible for any of the magazine's content

Printed in U.S.A. by Custom Printing • [customprintinginc.com](http://customprintinginc.com)

Revel.



**WOOD GRILLED RIB EYE**

mustard demi | fried yukon gold potatoes  
sous vide abalone mushrooms | roasted pearl onions



Source: [OpenTable.com](http://OpenTable.com)

**ZAGAT 2014** **28** FOOD **27** SERVICE **23** DECOR

*Tierra Sur*  
AT HERZOG WINE CELLARS

805 | 983 | 1560

3201 Camino Del Sol, Oxnard 93030  
[TierraSurAtHerzog.com](http://TierraSurAtHerzog.com)



facebook



Scan the QR code below with your smart phone to be taken directly to our Facebook page to "Like Us"





# NORTH RANCH COUNTRY CLUB ESTATES

[www.525MeadowGroveLn.com](http://www.525MeadowGroveLn.com)

Gorgeous estate property in gated North Ranch Country Club Estates. Located on a manicured 1.1 acre lot with over 6,300 sq. ft. of single story elegance.



## CARL TORRES

REALTOR® · OWNER · EXECUTIVE VICE PRESIDENT

**818.635.CARL (2275)**

CARLPTORRES@GMAIL.COM

CARLTORRES.COM

CalBRE Lic. #01208201



We're particularly thrilled with our exclusive Cover Shoot of Super Model **Kelly Emberg** and her uniquely talented Musician daughter, **Ruby Stewart**. Their close relationship is beautifully portrayed in Curtis Dahl's photography – and equally as powerfully in our cover interview. The day's shoot in Malibu was filled with joy and special moments. Enjoy the Cover Story which starts on Page 40.

Kelly Emberg is also a fervent advocate of eating healthfully and we hope that 2015 will be the year where everyone is encouraged to incorporate better choices into their daily lives. It is important to read the labels on products and to be extra discerning about from where your food emanates. Included in this issue is Dr. Ian Armstrong's Health section on Page 92 where Drs. Terry and Lori Schroeder provide us with some excellent guidelines on **living healthier lives**.

For car aficionados, Larry Crane gives us a stylish story on Page 26 on **Bugatti**. Our Fashion Editor, Magda Pescariu gives us some sage 2015 advice: *“Technology has done a lot of good for our lives. But when it takes up too much of our heart and mind, when it takes over our life, we should know it's time to regain control; to switch it off and enjoy life as it is – imperfect, unfeigned, entertaining and provocative. Genuine creativity, you see, only comes unplugged.”* Wise words.

In our International Affairs section on Page 64 we take an interesting look at why **Denmark** was recently voted the happiest country in the world. Included in the key factors that determine citizens' happiness are: A democracy that really works with minimum corruption in leadership; trust in one's fellow citizens; an educated population; a sense of social support; freedom to make life choices – and a culture of generosity.

**Town and Country Travel** take us to fascinating **Vietnam and Cambodia** on Page 98. Apart from the sheer enjoyment factor, traveling promotes cultural tolerance and understanding – all of which are vital to our humanity. Enjoy the beautiful pictures of this part of the world.

We hope that 2015 is an exceptionally good year for you.



Diana



*Exclusivity in Practice, Integrity in Performance, Results-Oriented Divorce Attorneys*

***We know the divorce and family law climate in  
Los Angeles and Ventura counties***

The law firm of Feinberg & Waller, APC, is known as a formidable force of attorneys practicing in all aspects of complex divorce and family law matters. Feinberg & Waller's lawyers have dealt with the top family law attorneys in the nation. The law firm is at the forefront of family law thinking, leadership, information, and continuing legal education in California. We derive great satisfaction from practicing in such an all-encompassing, complicated, and challenging field.

We are honored to have the privilege to be in this profession; it allows us to problem-solve and help develop individually tailored solutions for people, children, and families of this community. We enjoy promoting creative strategies with our highly skilled team of attorneys, paralegals, staff, and extensive network of experts. A hallmark of our practice is nuanced experience, distinctive in-depth perspectives, and our empathetic approach to your matter.

The lawyers of Feinberg & Waller have the tenacity to negotiate the results you deserve and the ability to obtain those results through legal advocacy when necessary. We treat clients compassionately, in a respectful, discreet, and non-judgmental manner. Our goal is to adhere to principled, universal codes of ethics, and the delivery of excellent "all around" personal service that caters to the needs of our discerning clientele.

*\*Attorney shareholder, not available for individual retention, services limited to management of Feinberg & Waller, APC*

***Mary Ellen Waller,\* Attorney at Law, California and New York Bar Admissions.***

***Marshall Waller, Attorney at Law, Certified Family Law Specialist, California State Bar Board of Legal Specialization.***

***Combined, we bring more than 60 years of business and legal experience to the table.***





# WESTLAKE HIGH SCHOOL VS. OAKS CHRISTIAN SCHOOL

*Photography by Marshall Haraden*

The highly-anticipated football game between Westlake High School and Oaks Christian School took place on November 7, 2014. Westlake High School won the league championship beating their opponents 35 -7. Westlake coach Jim Benkert said of his team's play: "We dominated from the second play when Jalyn had that interception. We made some special plays." The Westlake Warriors took a 28-0 lead in the first half and used a 16-yard rushing touchdown from Chase Jasmin to extend the advantage only 12 seconds into the second half. Malik Henry, a junior quarterback, completed 5 of 10 passes for 103 yards, including a 6-yard touchdown to Andre Baccelia. Henry also rushed for two 1-yard touchdowns. Oaks Christian School Lions scored when Gil Scott Jackson found the end zone from 4 yards out late in the third quarter. OCS Head Coach Bill Redell said, "I have great respect for Jim Benkert." That mutual respect extended to the players.



# OAKS CHRISTIAN SCHOOL 2014 GOLF AND TENNIS TOURNAMENT CELEBRATES COMMUNITY

*Photography by Michelle Menzel & Yvonne Noblitt*

Oaks Christian School hosted a Golf and Tennis Tournament at Sherwood Country Club in Westlake Village on November 10, 2014. With community leaders and featuring exciting competitions for luxury cars from O'Gara Coach, a helicopter ball drop contest, and a silent auction dinner reception, the event offered fraternity and philanthropy. This year, the event expanded to include the first annual OCS Ladies Tennis Tournament, which was held concurrently with the Golf Tournament and included both current and alumni parents. *(Continued on page 18)*



All in the Family-Trevor, Ty & Tristan with dad Wayne Gretzky



OCS dads Brian Matthews & Rick Bartlett



OCS Ladies Tennis Tournament Chairpersons  
Pamela Cole & Cindy Campbell



OCS current & alumni moms gather for 2014 Ladies Tennis Tournament



OCS Head JV Girls Golf Coach Mary Sweeney  
& varsity girls golf senior Hadley George

# Westlake Village Animal Hospital

## Your "Other" Family Doctor!



 **OPEN**  
24 HRS

- Pet Emergencies 365 Days a Year
- Voted #1 Vet in Ventura County
- Exotic Animal & Bird Wellness Center



31166 Via Colinas, Westlake Village

**(805) 603-4699**

**westlakevet.com**

BestPetCare@westlakevet.com

 **LIKE US**  
facebook.com/WESTLAKEVET

**FREE** "Nose-to-Toes"  
Initial Exam for  
New Clients

APPOINTMENT REQUIRED  
(\$58 Value)

**New clients only. Not Valid on 24-Hour Emergency Visits.** Limit 1 per family. Must be an in-room exam with one of our doctors. Copy of coupon required. Cannot be used with other coupons, discounts or savings. **Valid only until 04/30/2015. WLM4\_15**

**\$50 OFF**

**Your Pet Emergency Visit**

**MUST BRING AD FOR \$50 OFF YOUR PET EMERGENCY VISIT.** Not valid on routine appointments, vaccinations, medications, food or retail products. **Valid only until 04/30/2015. WLM4\_15**



**OPPORTUNISTIC**  
*move quickly in this fast paced environment*

**RESPONSIVE**  
*with an eye on your success*

**DECISIVE**  
*get access to decision makers*

**WIN-WIN**  
*your success is our success*

Our Westlake Village Branch serves investors and companies throughout Southern California. It provides clients direct access to executive management, with customized products delivered through highly experienced relationship managers and some of the best technology in the industry. We specialize in providing comprehensive banking services to commercial entities, owners, high net-worth individuals, active investors and non-profit organizations. We are proud to now be serving the Ventura County market.



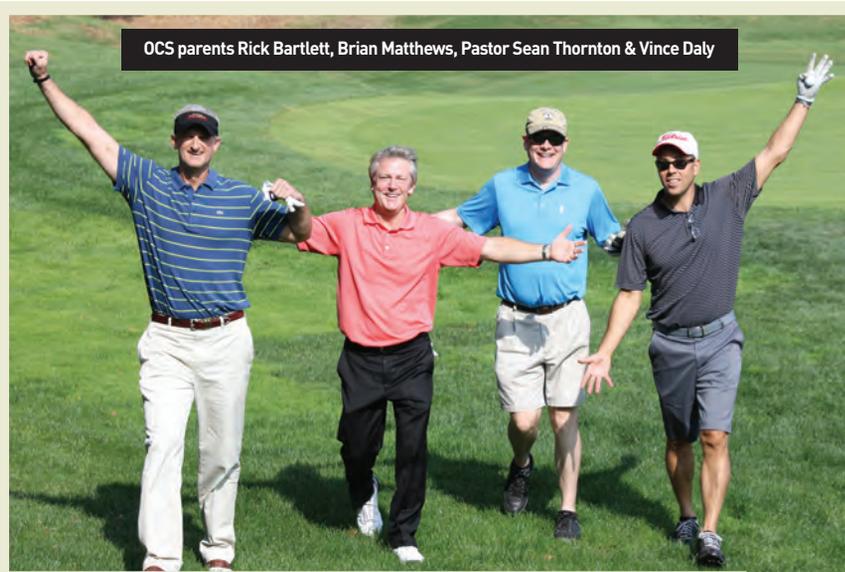
**CALIFORNIA  
REPUBLIC  
BANK**

**Janice Armijo, CRCM, S.V.P., Regional Manager, Westlake Village**

875 Westlake Blvd. Ste. 101 | Westlake Village, CA 91361  
Direct Phone: (805) 496-9010 | Fax: (805) 496-9016 | Cell: (805) 889-2714  
<https://crbnk.com/location/westlake-village>  
Mon. - Thurs., 9:00 AM to 4:00 PM  
Fri., 9:00 AM to 5:00 PM | Sat. and Sun., closed



(Continued from page 16) Once again, Wayne and Janet Gretzky graciously served as the OCS Golf Tournament honorary chairpersons and enjoyed golfing with their three sons, OCS alumni Ty and Trevor Gretzky and current OC Online School student Tristan Gretzky. The OCS Golf Tournament Committee included OCS fathers Gerard Cappello, Eric Gustavson, Peter Kleinick, Jay Losi, and Bradley Schwartz. Landry Design Group served as the tournament sponsors with many other sponsors adding to the event's fundraising success to benefit OCS students. Legendary Entertainment offer its support as tournament VIP sponsors.



OCS parents Rick Bartlett, Brian Matthews, Pastor Sean Thornton & Vince Daly



A tie-breaker-Tristan Gretzky and OCS parent Keith Coburn compete in putt-off at OCS 2014 Golf Tournament.



OCS alumni Tyler Brueckner, Kyle Stanich, Brian Owusu & Trevor Gretzky participate in the OCS 2014 Golf Tournament



OCS dads & 2014 Golf Tournament Committee Members Gerard Cappello, Eric Gustavson, Peter Kleinick & Jay Losi



OCS Athletic Director Jan Hethcock & OCS Board Member & parent Bill Dallas



OCS parents Tracy Kleinick, Kathy Losi & Tammy Gustavson



OCS Tennis Tournament organizers and parents Cindy Campbell, Pamela Cole, and Lisa Lezza



# Our MDs Know Pain. Call Us First.

## Your Comprehensive Pain Solution

- Sharp Pain
- Throbbing Pain
- Burning Pain
- Deep Pain
- Shooting Pain
- Constant Pain
- Dull Pain
- Itchy Pain

**SUPERIOR CARE**  
**NEW STATE-OF-THE-ART FACILITY**

**(855) PMIR-MED**  
[www.PainInjuryRelief.com](http://www.PainInjuryRelief.com)

**Santa Monica Office:** 2336 Santa Monica Boulevard, #208, Santa Monica, CA 90404  
**Thousand Oaks Office:** 1120 Newbury Road, #150, Thousand Oaks, CA 91320



# SOCIAL COMPASSION IN LEGISLATION

## “Compassion Rocks”

“Compassion Rocks” was an event to benefit “Social Compassion In Legislation”, a 501c4 non-profit organization that focuses on protecting and saving animals through local and state legislation. It was held at Gull’s Way in Malibu on 11/15/2014, and they raised over \$100K.

*“We are the voices for the voiceless - creating awareness and making change to help & protect the magnificent creatures we share this planet with!”*



Pierce Brosnan, Garry Beers, Judie Mancuso, J.D. Fortune & Tod Burr



Cindy Landon & Robert Cabral



Jane Velez-Mitchell, Travis Aaron Wade & Katie Cleary



Dylan Brosnan



## 24/7 VETERINARY CARE • RESORT & DOGGY DAY CAMP

Doctor on Premises



- Compassionate
- State-of-the-Art
- Affordable Pet Care
- 15 Veterinarians on Staff



Where animals come first.

### DOGGY DAY CAMP

**FREE FIRST DAY & EVALUATION!**

**(805) 495-4671**

3580 Willow Lane | Thousand Oaks, CA 91361

[www.conejovet.com](http://www.conejovet.com)



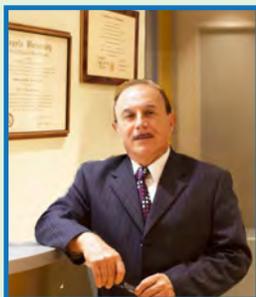
## COMPLIMENTARY FIRST VISIT

(Exam, X-rays, Consultation)

### GENERAL & COMPREHENSIVE DENTAL CARE

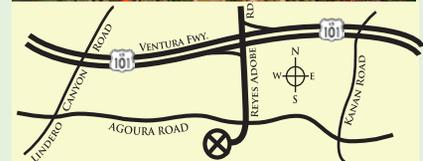
- U.S MADE Dental Implants - Placement and Restorations
- Various Oral & Periodontal Surgical Procedures
- Geriatric Dentistry, Denture and Prosthetic repairs (Senior Citizen Discounts offered)
- I.V. Sedation and General Anesthesia for Selected Patients and for Patients with Various Disabilities. Administered By Board Certified Anesthesiologist
- Sleep Apnea, Snoring, T.M.J. Treatment
- We welcome Patients with Disabilities and Dental Emergencies

*Over 25 years of Experience*



George Apelian D.D.S

*We Welcome You!*



HILLTOP DENTAL

30300 Agoura Rd. Ste.230

Agoura Hills, CA 91301

(818)865-8651 • (805)990-9799  
[www.HILLTOPDENTALCARE.com](http://www.HILLTOPDENTALCARE.com)



# MUSTANG MONUMENT WILD HORSE ECO-RESORT

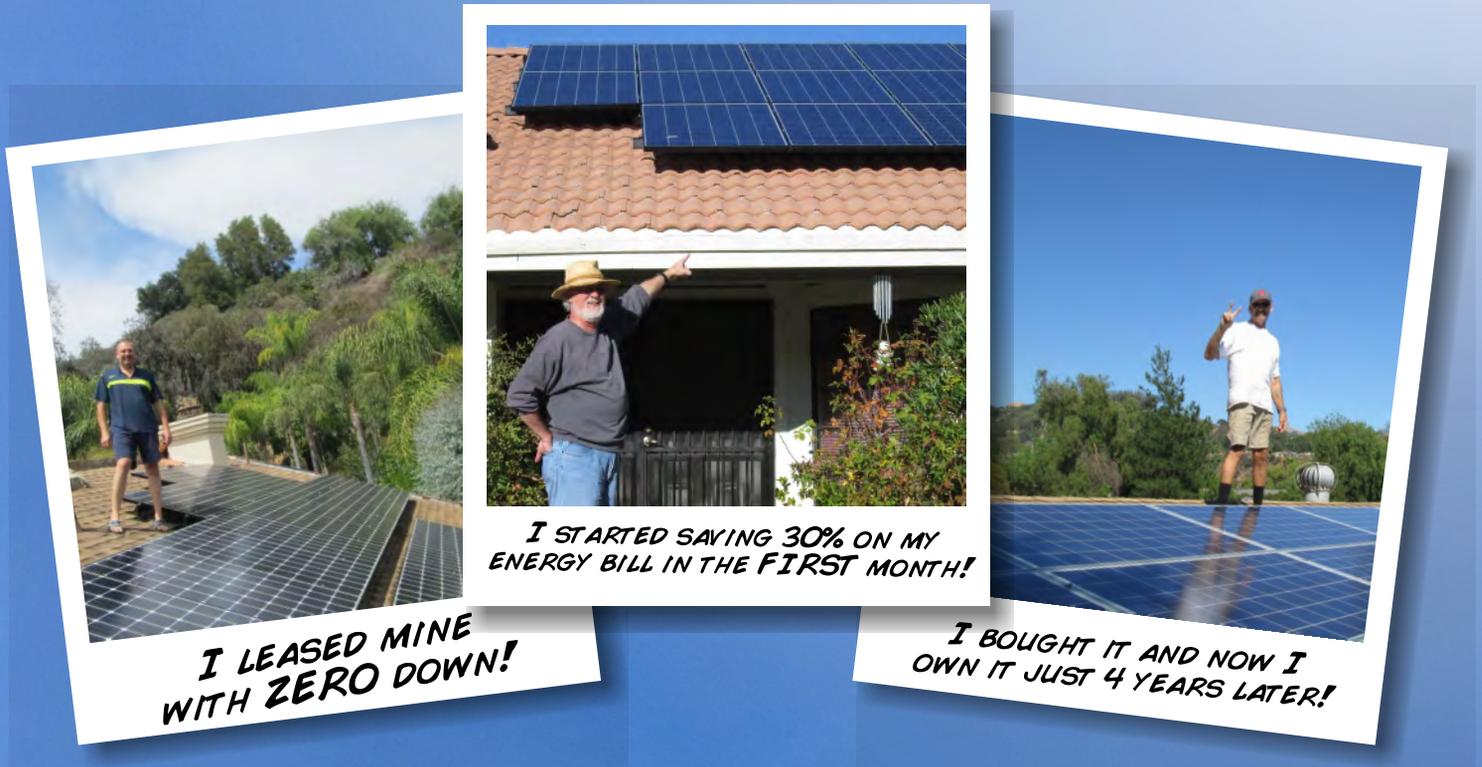
Kelly Emberg and Ruby Stewart recently visited Mustang Monument Wild Horse Eco-Resort, and this is their personal account of their transformative experience. *By Kelly Emberg*

Nestled in the Spruce Mountains, Mustang Monument, a Wild Horse Sanctuary and Eco-Resort, is a one-of-a-kind, sustainable resort and preserve for wild horses. Surrounded by majestic mountain ranges in the middle of the wilderness, the resort spans over 900 square miles just south of Wells, Nevada and provides guests with an unforgettable safari adventure. What we experienced was a transformative immersion into the Wild West – and equally as important, we learned so much about wild horses—a living symbol of our American heritage and freedom.

# SOLARUNIVERSE™

The save-now, worry-free, no-hassle, no-kidding,  
BUY-IT-OR-LEASE-IT

## SOLAR SOLUTION



Over 2000 installations in Ventura and Los Angeles counties  
with 45 locations and still growing!

Whether you buy it or lease it, the Solar Solutions from Solar Universe  
include MONITORING, MAINTENANCE and GUARANTEED PERFORMANCE.

**CALL US**  
for a quote  
**(888)880-5950**



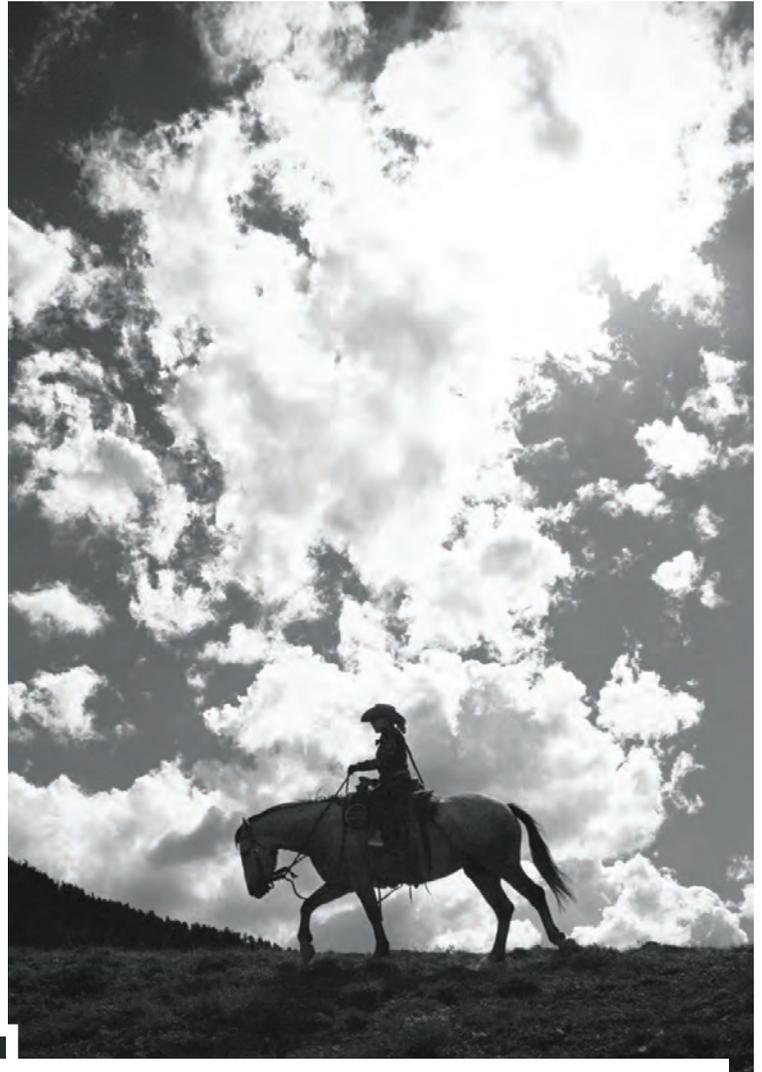
2524 Townsgate Rd., Suite B | Westlake Village, CA 91361 | Lic. #941226  
[www.solaruniverse.com](http://www.solaruniverse.com)



My friend, Madeleine Pickens, established this organization to protect the wild mustangs. Over 100 years ago, more than 2 million mustangs roamed freely. Today, there are approximately 30,000 wild Mustangs in America. American horses are being removed from public lands and in the worst-case scenarios, people take wild horses from the wild and put them in the hands of killer buyers to be sold to slaughter. The US Bureau for Land Management is obligated to manage the population of wild animals. The process of gathering and holding them in short- term and long-term facilities costs the taxpayer money - up to over \$40 million a year. Madeleine's mission is to keep wild horses in the wild where they belong for generations to come, and save your tax dollars in the process.

National Geographic was shooting a spread on The Mustang Monument and accompanied us on the feeding of the mustangs from a horse-drawn wagon before breakfast. There are those times that you experience something and you pinch yourself to make sure it isn't a dream and that you are really there; my arms were bruised by the time we got home.

The Glamping was memorable and Madeleine spared no expense on the authentic teepees scattered around the ranch. Each night we dined in one and met at the saloon before dinner, with saddle bar stools, a long inviting bar, game tables, dart games and barrel tables. We had our choice of a cabin or teepee as the sleeping accommodations with leather sofas, comfortable beds, a freestanding bath, and walls clad in salvaged barn wood. We went horseback



riding to the top of Ruby mountain with a delicious, healthy lunch waiting for us. We sat on folding teak chairs and cross-legged on Indian blankets savoring the endless view and entertaining company. We shot with guns at targets and rock climbed up the side of the mountain. The scenery was spectacular and the skies were immense, I felt like we were in the wild, wild west. 

For more information on Mustang Monument Wild Horse Eco-Resort, go to [www.mustangmonument.com](http://www.mustangmonument.com) or call 888-979-1422 to enquire about a customized overnight safari experience.

Museum at night



# A LEGACY OF STYLE

A Mullin Automotive Museum tribute to four generations of artists in a single family — Bugatti

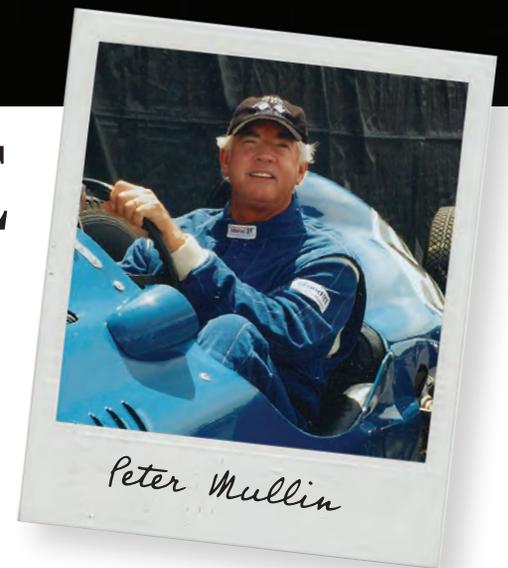
*By Larry Crane*

Peter Mullin, noted art deco design aficionado and philanthropist, has, again, staged an historic exhibition of the art and artifacts from the first half of the last century in his fabulous Mullin Automotive Museum in the heart of Oxnard; an Art Deco museum, with cars. This time the entire museum is devoted to the legacy of creativity, innovation and craftsmanship exhibited by three generations of one family — Bugatti.

A tour of the Mullin Automotive Museum's "The Art of Bugatti: A Comprehensive Retrospective of the Bugatti Family of Artists" exhibition begins with stories of Giovanni Luigi Bugatti, an established Milanese artisan from the first half of the 19th century, trained as an architect, but best known for his fine masonry, and as an accomplished sculptor in stone and wood. His avocation, though, had a profound effect on his son and grandsons. Like other entrepreneurial young men of the

new industrial age, Giovanni worked to achieve a power source for the coming century. We call it "a perpetual motion device." In that experimentation, though fruitless, we may assume he assembled the tools and the space where the young men in his life could learn to understand, respect and manipulate metals — and a devotion to fine craftsmanship.

The first Bugatti artist encountered in the Mullin exhibit is Giovanni's son Carlo, born in Milan in 1855 and educated in his teen years at the





# WESTLAKE VILLAGE *Inn*

Styled after a private estate and situated among our stunning gardens, vineyards and a private lake, we feature distinctive cuisine and backdrops, including our restaurant, Mediterraneo, our bar and lounge, Bogies and our newest addition, Stonehaus, a café and winery.



---

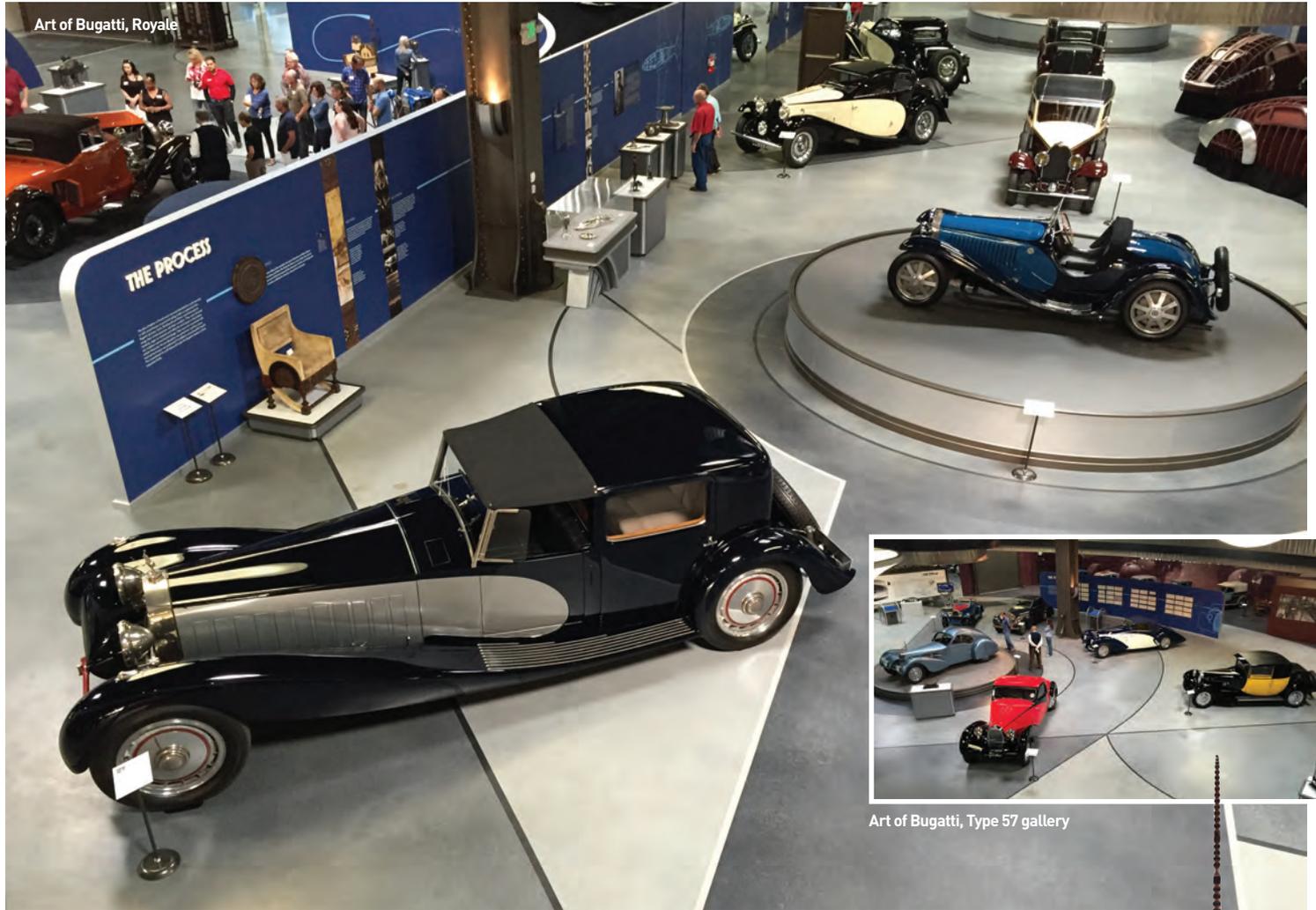
STONEHAUS

BOGIES

mediterraneo

---

31943 Agoura Road | Westlake Village, CA | 91361 | 800.535.9978 | 818.889.0230  
westlakevillageinn.com | the-stonehaus.com | bogies-bar.com | med-rest.com



Art of Bugatti, Royale

Art of Bugatti, Type 57 gallery



Carlo Bugatti furniture

Accademia de Belle Arti di Brera, a famous Milanese institution founded in 1776 by Maria Theresa of Austria. Its charter was to “provide instruction in fine arts to craftsmen and private artists.” While studying ornamental art with Signor Bernacchi, Carlo was also working as an apprentice with Mentasti, an established Milanese furniture designer and maker. By the late 1870s Carlo was enrolled in Paris’ famous

Ecole des Beaux-Arts and established a design studio in that vortex of creativity. After a decade of traveling between his studios at both ends of the era’s powerful axis of art nouveau design leadership, winning awards with his inspired conceptual furniture - he was so inspired by the culture of the City of Lights that he moved his family to Paris in 1902. At the age of fifty Carlo began to experiment with silver

castings that resulted in more award-winning designs based, loosely on animal details. Rare finds in the 21st century, several are on display in the exhibition. Peter Mullin has one of the largest collections of Carlo Bugatti furniture and products in private hands and many examples are included in the exhibit.

Both of Carlo’s sons showed artistic promise and were given educations at the Brera

SIP | TASTE | DISCOVER

# STONEHAUS

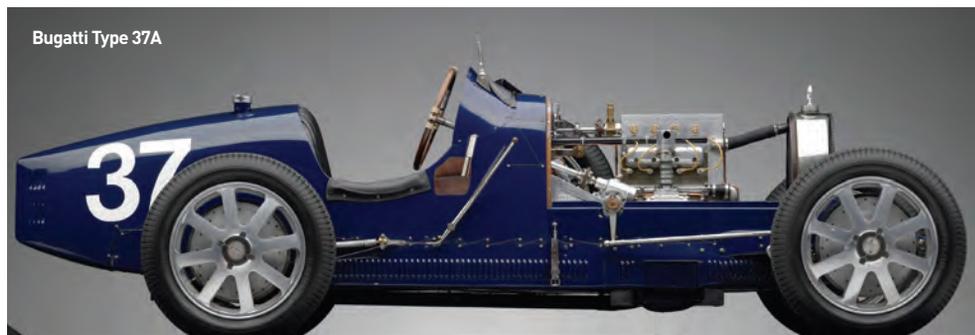
AT THE

*WESTLAKE VILLAGE*  
*Inn*

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)



Bugatti Type 37A



Bugatti Type 57SC Atlantic

academy. Rembrandt, the youngest, born in 1884, was a gifted sculptor in the family tradition. Many of his fine bronzes are included in the Museum collection. They represent the immediacy of the “en plein air” style of the great impressionists. He created his award-winning animals in clay while he was in their presence, with everything but a breath of air included in his depictions.

Ettore, Rembrandt’s older brother, born in 1881, wrote about his life-changing dilemma. “I also started to study sculpture at the Brera arts school in Milan... Unfortunately, I had a brother who was already a sculptor... There are two types of artists; those who are born artists — one day they create something and are “hooked.” My brother was one of them. The other type, to which I belong, are those who try and create art but are not gifted, so they have to make up for it by working hard. For that reason I left the world of fine art when I was 16 years old and joined the foundry (as well as bicycle and tricycle manufacturer) of Prinetti and Stucchi. It was during this time as an apprentice that I began to fall in love with all

things mechanical.”

While the Mullin Museum’s latest exhibit is a celebration of a broad range of memorable Bugatti family creations of the art deco era, it would be impossible to leave the exhibition without the images of Ettore’s fabulous automobiles emblazoned in one’s memory. His first design won the Grand Prix of the 1901 International Exhibition of Milan — he was 19. Suddenly famous, his résumé soon included designs for Baron de Dietrich, Emil Mathis and Deutz, before the first small car to bear the name Bugatti was created in 1909. Known as Bugatti Type 10, it is included in the Mullin exhibit, a stunning curatorial achievement.

Also remarkable for being available for public display is the Type 41 Royale. It is Ettore Bugatti’s ultimate expression of Luxury, 21 feet long and powered by a 12.76-liter (778.3 cubic inches) straight eight engine; six were constructed between 1927 and 1933, but none made it into the hands of royalty. The Royale is

one of two cars in the exhibit that are arguably the most valuable automobiles extant. The other is the Type 57SC Atlantic coupé originally owned by Baron Victor Rothschild, each is worth many tens of millions of U.S. dollars.

Every car in the Museum is a virtually priceless piece of automotive art, each is cloaked in a fabulous story and most are actively shown in concours d’elegance or used in road events around the world. In fact, Mr. Mullin regularly uses several of the cars from the racecar collection, displayed on the museum mezzanine, in historic road racing competitions.

The third generation of the talented family is Ettore’s son Jean, a gifted automobile designer equal to any of the great Paris coachbuilders. Following his father’s advice to use the family’s natural gifts to produce the art that gives you the greatest pleasure, he became a fine automobile stylist of the art deco forms — the French curves. Most of the Bugattis on display were created in the mind of Jean. His designs were all produced by Gangloff in Colmar, a short distance from “Ettore Bugatti Automobiles” in Molsheim, Alsace and there is an entire wall of design drawings created under his direction or inspired by his ideas. The fine work of Jean’s two sisters L’Ebé Maria Teresa the writer and Lidia Ettoreina Maria the painter and sculptor are also included in the family tribute.

The Mullin Automotive Museum is located at 1421 Emerson Avenue in Oxnard. The museum is open to the public on the second and fourth Saturdays all year round. Reservations are required. The web address is simple enough: [www.mullinautomotivemuseum.com](http://www.mullinautomotivemuseum.com) and tickets may be purchased there. “The Art of Bugatti” exhibit will run through March of 2015 at which point the complete Mullin collection of French automobiles as fine art deco sculpture will again occupy the Grand Salon. 🍀

Bugatti Type 57C Aravis



# Share The Love

CHANEL

Louis Vuitton

Ella Moss

Kut

Peace Love World

Black Halo

ABS

Wildfox

Feel the Piece

Michael Stars

Bailey 44

Crown Jewel

P J Salvage

Rich + Skinny

Ted Baker

Chan Luu

Elan

Bianca Nero

Nicole Miller

and more.....



**Ilene's Boutique**

Clothing ♥ Handbags ♥ Shoes ♥ Jewelry

1145 Lindero Canyon Road, Westlake Village, CA 91362

(at Kanan and Lindero) 805.373.6633



# SHORT STORIES ABOUT BIG PEOPLE

By Bob Eubanks

Time for more short stories about big people.

We are blessed to have so many talented people in our community. One of those talented people is Deborah James. She became Miss Colorado in 1989. She was a semi-finalist at the Miss USA pageant the very same year. She toured with Bob Hope to entertain our troops, and she was the 1990 spokes model of the year on Star Search.

Deborah then took her talents to Hollywood and became a very successful model and actress appearing on shows such as: Melrose Place, Sisters, Roseanne, Becker, Days of our Lives, and many more...

In 2003 Deborah became a mom and decided to leave the world of showbiz in order to be able to spend more time with her little boy. It was then she decided to take her showbiz talents and wedding planner background and form Bella Vita Events.

Bella Vita Events once again this year was voted the number one wedding planner in the entire Los Angeles area. Over 47 planners were voted on and Bella Vita once again has been voted number one.

What a unique, talented lady she is. Actress, Model, Nashville Recording Artist, Mom, wife, and very successful business entrepreneur. Bella Vita Events has been voted number one by her clients and the wedding industry. Deborah James and Bella Vita Events are truly the best. Oh, did I mention I'm her very proud husband? [www.bellavitaevents.com](http://www.bellavitaevents.com)



Deborah James

I was reading some interesting information about Abraham Lincoln and John Kennedy. There were some amazing coincidences about their death. Both ran from the theater and were caught in a warehouse. Oswald ran from a warehouse and was caught in a theater. A week before Lincoln was shot, he was in Monroe, Maryland. A week before Kennedy was shot, he was with Marilyn Monroe. Pretty creepy, huh?

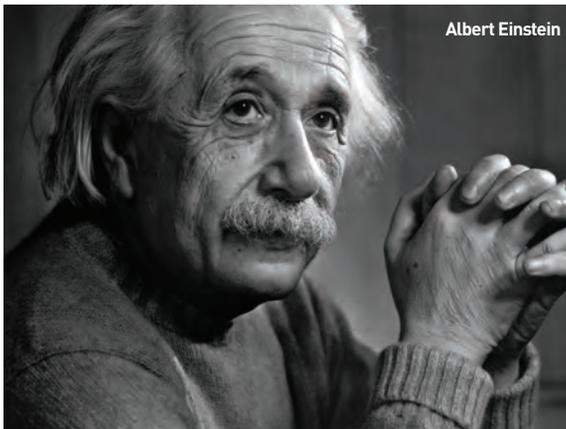
Albert Einstein made a quotation that scares me to death. Here's

what he said: "I fear the day that technology will surpass our human interaction. The world will have a generation of idiots".

Well, the Rose Parade is over and what fun Stephanie Edwards and I had on KTLA Channel 5. Our ratings were great and I wish to thank all of the viewers that tuned in to view our coverage. I guess my favorite Rose Parade story is when Roy Rogers was Grand Marshall. He drank a little too much coffee before the Parade and about mid-way he had to go to the bathroom pretty bad. Since the convertible he was riding in couldn't stop, he simply peed in his boot. The show must go on.



Rose Parade



Albert Einstein

Often times the words in the English language can be interpreted more than one way. For instance, the word "Arbitrator" could mean: A cook that leaves Arby's to work at McDonalds or the word "Heroes". That's what a man does in a boat. Finally, "Rubberneck". That's what you do to relax your wife.

So, there you have it. More short stories about big people. Hope you have an incredible 2015 and I'll see you next time. 🍀

[www.bobeubanks.com](http://www.bobeubanks.com)  
Follow Bob on Facebook!



**eastern living**  
**asian antiques**  
 31133 via colinas  
 westlake village  
[easternliving.com](http://easternliving.com)

# Valentine's Day

Kate & Lace

7PM 2.3.14

## FASHION SHOW

AT BOGIES WITH JENNIFER SHULTZ STYLE

**BOGIES**  
 AT THE WESTLAKE VILLAGE INN

*Jennifer Shultz*  
 STYLE

purchase tickets at [WWW.JENNIFERSHULTZSTYLE.COM](http://WWW.JENNIFERSHULTZSTYLE.COM)



everything you need

## TO LIVE DANGEROUSLY

Lingerie, Swimwear, Body And More!

[www.kateandlace.com](http://www.kateandlace.com)



Now Carrying



call for info ♥ 805.370.5222

2900 TOWNSGATE ROAD SUITE 107 WESTLAKE VILLAGE, CA 91361



## Green Printing Makes Sense.

Whether you arrive at your decision to become more environmentally-friendly as a cost savings measure, a new direction for marketing your business, or simply to do something to make the planet a better place to live; Custom Printing can help you get started.

Vegetable & Soy based inks  
Water based Aqueous Coatings  
FSC certified recycled paper  
Ozone friendly water solutions



**CUSTOM**  
PRINTING  
*Quality Lithographers*

805.485.3700

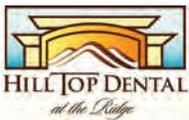
Take a plant tour at  
[www.customprintinginc.com](http://www.customprintinginc.com)  
click on "behind the scenes."

# HILLTOP DENTAL

Dr. George Apelian D.D.S is pleased to announce the opening of Hilltop Dental. It is "a perpetual source of charm and tranquility, a bridge that they could bring closer, as "Cosmetic & Esthetic" to what is "Natural & Beautiful".

With over 25 years of experience in General and Comprehensive Dental Care, Dr. Apelian offers:

- Dental Implants – Surgery and Prosthetics
- Smile Makeovers with Smileography™  
"See your Smile Before it is Created for You!"
- Soft Tissue Laser treatments
- Non-Surgical and Surgical Root Canals
- Snore and Sleep Apnea Treatments
- IV Sedation and General Anesthesia with Board Certified Anesthesiologist
- Dental Emergencies welcome



30300 Agoura Road Ste. #230  
Agoura Hills, CA 91301  
(818) 865-8651 (805) 990-9799  
[www.Hilltopdentalcare.com](http://www.Hilltopdentalcare.com)



## Tuscany

il Ristorante

The Finest Gourmet Italian Restaurant  
Requests the Pleasure of Your Company

Tuscany's is a passion. The food is an ever-changing variety of Mediterranean influences with owner, Tommaso Barletta's old family recipes carefully nurtured and proudly presented.

Follow your senses and discover superlative food and hospitality at reasonable prices.

968 South Westlake Blvd. #4,  
Westlake Village, California  
Telephone 805.495.2768  
[www.tuscany-restaurant.com](http://www.tuscany-restaurant.com)



# HORMONE REPLACEMENT IN WOMEN

*By Karel Douglas Vaughan, M.D.*



## WHY WOULD A WOMAN CONSIDER HORMONE REPLACEMENT THERAPY?

- Mood Swings
- Vaginal Dryness
- Irregular or absent periods
- Hot flashes
- Night Sweats
- Loss of Libido
- Hair Loss
- Weight Gain
- Depression, Anxiety and Panic Disorder
- Headaches – particularly around 4:00 PM
- Memory Lapses

## WHAT IS THE DIFFERENCE BETWEEN PERIMENOPAUSE AND MENOPAUSE?

- Menopause is defined as a woman not menstruating for 12 months or longer
- A woman may experience menopause from as early as her 30's through her late 50's
- Perimenopause is defined as “around the menopause” and may begin in the early 30's and may persist until menopause occurs

## HOW CAN YOUR DOCTOR TEST YOUR HORMONES?

- A one-day hormone test using blood, urine or saliva is most accurately done for women in menopause
- In the case of perimenopause, a 28-day saliva test for hormones more accurately delineates each specific hormone level on each day of the menstrual cycle

## TREATMENT FOR PERIMENOPAUSE AND MENOPAUSAL SYMPTOMS

- Herbs have been used for millennia to assist in treating these symptoms with varying degrees of success
- Doctors have used birth-control pills and anti-depressants with relative success
- Transdermal creams and gels have more recently been used with success

## HOW DOES ONE KNOW WHAT HORMONE DOSE TO USE – IN THE CASE OF CREAMS, GELS OR BIRTH-CONTROL PILLS?

- The 28-day saliva testing allows one to know which hormones and their levels of deficiency on specific days of one's menstrual cycle
- When that is established, the specific hormone(s) can be replaced in the amounts that are specific to that individual - and on the specific days of her cycle

The most important aspect about Hormone Replacement Therapy for women is to know what hormones are deficient and in what quantities. Then, replacement can be made specific to that individual. The idea is to replace only that which is missing or deficient. 



### 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. Advanced Endocrinology Certification – University of South Florida College of Medicine 2014.



---

“Wealth isn’t defined solely by dollars, but by an intersection of money and lifestyle.”

- ROBERT KATCH, Founder of Manchester Financial

Manchester Financial will work with you to help you understand exactly how you define wealth—and to help you achieve it on your terms in time for retirement.

---

Manchester  
FINANCIAL

[manchesterfinancial.com](http://manchesterfinancial.com)



A luxurious dockside spa with fire-feature over-looking the lake in Westlake Village.

# WARREN-AVARD, INC.

Warren-Avard, Inc. is a premier construction company serving both Ventura and Los Angeles counties. They specialize in designing and building custom pools, spas, and outdoor living spaces. Their past and present projects include, but are not limited to, outdoor kitchens, barbeques, patios, cabanas, walkways, retaining walls, water and fire features, and full soft-scape and planting. For each project, Warren-Avard, Inc. works closely with their clients from inception to completion to ensure that their needs and expectations are both met and exceeded.



 **HOME&HEARTH** / *Warren-Avard, Inc.*

*Owners Sam Avard and Jason Warren bring over 20 years of combined landscape, pool and construction experience; their dedicated team of in-house designers and masons help to separate Warren-Avard, Inc. from the competition.*



A tropical outdoor resort pool and spa with a built-in slide and water features in Camarillo.



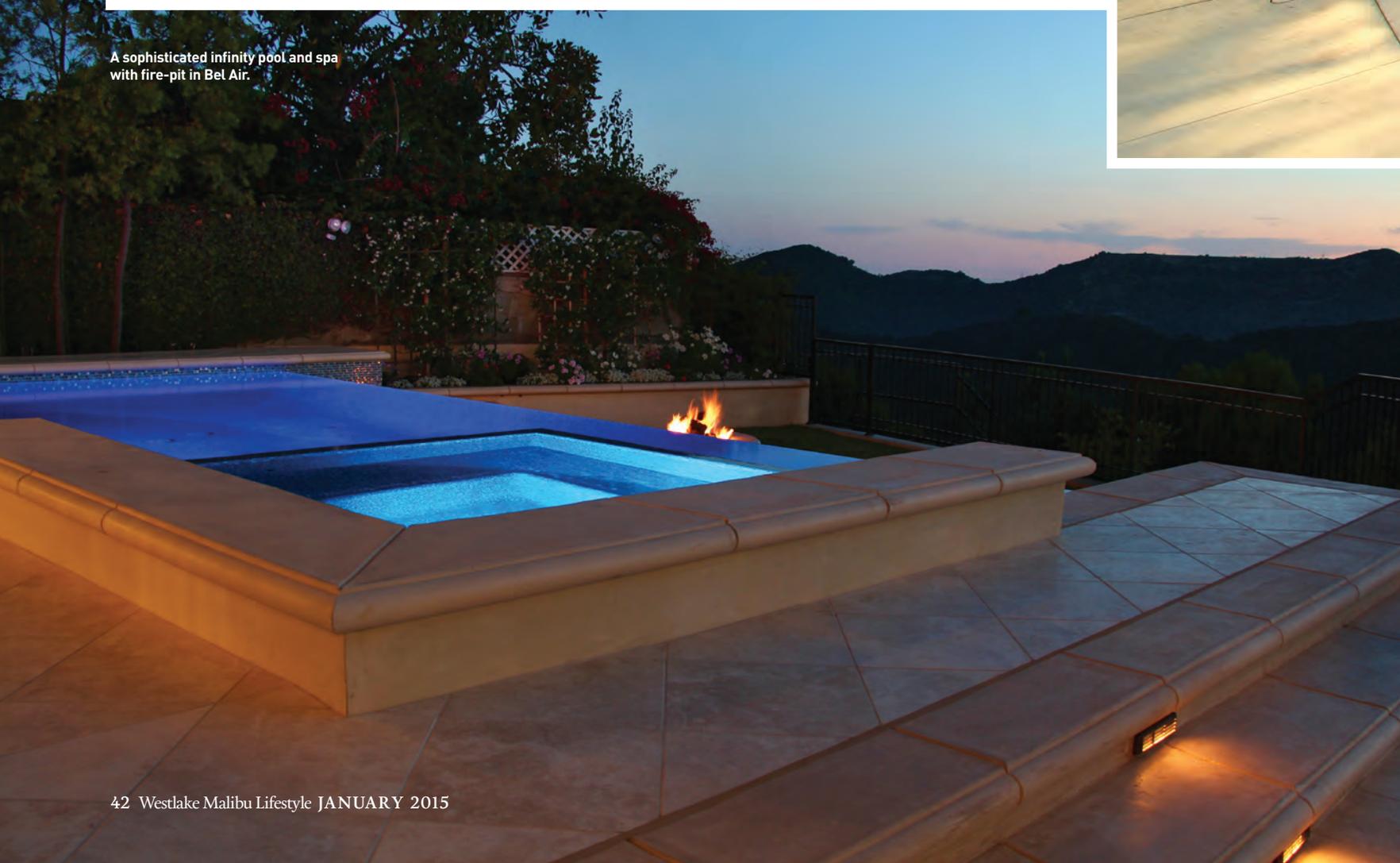
# HOME&HEARTH/ Warren-Avard, Inc.

Owners Sam Avard and Jason Warren bring over 20 years of combined landscape, pool and construction experience; their dedicated team of in-house designers and masons help to separate Warren-Avard, Inc. from other companies who typically subcontract out many of these services. They pride themselves on their commitment to continued education to keep up with the ever-changing trends and technologies in the industry. This makes sure that their clients' projects are built with nothing but the best in cutting-edge techniques and materials. Jason and

A custom free-form pool and spa with a tiered spillway in Calabasas.



A sophisticated infinity pool and spa with fire-pit in Bel Air.



A stunning modern pool and spa with retaining wall in Encino.



A contemporary infinity pool with a gorgeous view in Thousand Oaks.



Sam insist on their continued involvement in every project. When a potential client calls for an estimate, you meet with the owners, not a team of salespeople.

Warren-Avard, Inc. is renowned locally for their high quality of work and meticulous attention to detail. From the initial vision to the finished product, they are passionate about bringing their clients' dream outdoor living space to life. 🌿



Warren-Avard, Inc.  
(805) 499-POOL (7665)  
info@warren-avard.com  
www.warren-avard.com

# KELLY EMBERG RUBY STEWART

## AN INTIMATE MOTHER DAUGHTER PORTRAIT

What better way to ring in 2015 than with two super-talented, beautiful women: Supermodel Kelly Emborg and her über-talented Musician daughter, Ruby Stewart - who has also made her mark on the international modeling scene. Amongst Ruby's accolades are her bookings for Italian Vogue, French Vanity Fair and the recent Roberto Cavalli campaign. Ruby's musical talents, however, cannot be denied, and this fascinating cover interview reveals intimate details on what it is like to be the daughter of legendary singer, Rod Stewart, while Ruby forges her own inimitable musical path. She's a uniquely-talented artist whose creative depths are unfathomable. Kelly has graced the covers of Vogue, Mademoiselle, Harper's Bazaar, and Sports Illustrated featured her in their renowned Swimsuit Issue for 5 years in a row. She constantly reinvents herself and is a knowledgeable and passionate advocate for healthy eating. You can follow Kelly on IHEARTRADIO.

STORY BY DIANA ADDISON LYLE PHOTOGRAPHY BY CURTIS DAHL





*I would be doing a disservice to the reader by attempting to describe myself as a 27-year-old being. Who I am today may be a different me tomorrow or in 6 months time. The world has been left open for us all.*

This authentic and special mother /daughter relationship is evocatively captured in the beautiful photography by Curtis Dahl. Kathleen Hagan added her artistic touch to the hair and make-up - complementing two women whose sense of style and classical beauty - shone. But what blew us away was Kelly's and Ruby's relationship - in a realm of its own because of their unconditional love for each other. It was an exceptionally beautiful New Year's celebration shoot and our thanks go to Jami and Klaus Heidegger for hosting us on their gorgeous Malibu Palms property.

**Q:** You've often said that family is your number 1 priority. Why is family so important to you?

**KELLY:** Having my children has given me a deeper appreciation of why family is so important. I am reminded at every stage of their lives, that they might not agree

with choices I make for them, but they will thank me once they start raising their own children, and understand my devotion to keep them safe, honest and inspired. Nobody has your back or understands you like your family - the good, the bad and the ugly. It can be a struggle at times but my children have given me my highest highs in life. Watching my children grow has been such a miraculous experience. To be able to watch them follow their dreams, and enjoy their journey, that's what it's all about.

**Q:** Your relationship with Ruby: You describe her as the 'most beautiful baby you had ever seen' when she was born and you went on to say how life-changing that moment was. Why is that mother/daughter relationship so precious?

**KELLY:** Ruby is my first baby and there are 11 years between her and my oldest son Tyler, so she was like an only child for the first half of her adolescent years. Of course she has many brothers and sisters that she adores on her father's side, but Rod traveled a lot and so she spent the bulk of time with me and I took her everywhere. An easy child growing up, Ruby was creative, full of imagination and always singing and dancing around the room, tying scarves and ribbons around her ankles and on her bedroom door-knobs. She loved barbies and any doll with pretty shoes. Her stuffed animals were constantly getting married in large wedding processions. She has always been a night owl and was afraid to fall asleep

for fear she was the only one in the whole wide world still awake. I feel like I blinked and she grew up! Watching her develop into the woman she is today has been such joy. She is her own unique person. Her ideas and talent come from her own creative being. The revelation that your child is wiser than you in many ways, more talented or so capable of things you could never have imagined - is a good feeling. Now she is giving me advice, not that she doesn't call me for my advice from time to time as well, and I hope that never changes. Mother/daughter relationships are a bond like no other. Ruby knows that I would be there through thick or thin no matter what. I'm her biggest fan.

We recently went on a Mother Daughter retreat to The Mustang Monument Ranch. That's another perk when your daughter grows up; you get to travel with her and it is like having your best girlfriend with you. It's a sustainable resort and preserve for wild horses founded by my friend, Madeleine Pickens, to protect the wild mustangs. National Geographic accompanied us on the feeding of the mustangs from a horse-drawn wagon. It was an incredibly beautiful experience.

**Q:** You were a highly-successful international model. Did you encourage Ruby to go into modeling - or did you discourage it - based on your experience of the industry?

**KELLY:** I never discouraged or encouraged modeling. It is something she did for a little bit of money from time to time.

Hair/Make-up by Kathleen Hagan  
kathleenhagan.com





Ruby recently shot with photographer, Michel Comte. Coincidentally, I worked with him decades ago. Michel fell in love with Ruby's look and booked her for Italian Vogue, French Vanity Fair and the recent Roberto Cavalli campaign. But in the end, Ruby's heart is in the music she makes. She's always had that clear vision since she was tiny.

**Q: Her love for animals is also very evident, correct?**

**KELLY:** Ruby's compassion for animals made her want to be a vet at one stage. She's had everything you can imagine from rescue dogs to chinchillas; bearded dragons; bunnies, mice, turtles and a lucky crawfish!

Now she only has 3 dogs including Bogie in this cover shoot.

**Q: What about Ruby's musical career? She is so talented.**

**KELLY:** Ruby popped out of the womb with a song in her heart and soul in her

Hair/Make-up by  
Kathleen Hagan  
kathleenhagan.com

blood. She's been intoxicated by all kinds of music since she was tiny. Forget 'Mary had a Little Lamb'. When she was 4, Ruby was more interested in the classical music that came with her ballerina doll and the CD from Mystere, the Cirque du Soleil show in Vegas. She appreciates all genres of music; it's just always been in her. I had nothing to do with it except for supplying her with a karaoke machine, a tape-recorder and a house filled with music. Years later after Ruby and her sister Renee put on many musicals and dance recitals for their family, Rod asked Ruby if she wanted to record a song of her liking and without hesitation, she said yes. The following day, I escorted my 13-year-old Ruby to the studio to sing 'Swing Low Sweet Chariot'. I will never forget it; all of Rod's band members were sitting lined up against the wall, slumped in their seats. They had made a quick rendition of the song and were taking a break. Ruby jumped into the sound booth and started to sing. All of the band sat straight up and started listening with intensity. Rod jumped out of his chair and started pacing back and forth chanting, "that's my daughter, that's my Ruby!" She finished the first take flawlessly and Rod asked her to sing it again – for assurance. Ruby effortlessly sang it again in her soulful songbird voice; she made it her own as she always does. I still have that recording. That is her gift. I think that was when Rod realized how talented his daughter really was.

**Q: How about the pressure of being Rod Stewart's daughter?**

**KELLY:** Rod Stewart is a hard act to follow. He has had such a long, successful career. So when Ruby releases a song all eyes will be on her and the pressure to make sure her songs are better than good can be daunting. But Ruby has the luxury of going on tour with her father and actually singing her own songs, which is a great place for her to become acquainted with huge audiences. Rod's fans love her and the response has been tremendous.

**Q: What are you most proud of in Ruby?**

**KELLY:** Ruby is incredibly spiritual and is always seeking ways to understand the world and make it better some how. She meditates, something I hope she teaches me one day; she loves yoga and always wants to help others in any way she can. She has become a voracious reader, inhaling profound books that open her mind to other ways of thinking. Now her focus is on her music. This is her time. She is seasoned and ready to show the world her talent.

**Q: Of all your life experiences – what stands out the most as something that impacted you positively more than anything else?**

**KELLY:** So many things have impacted me positively, like the birth of all of my children, going to college for the first time at age 30 - studying interior design and having my own design business. But I have been going through a rebirth and awareness in the last decade that has positively impacted my life. I feel like I have a pur

*The revelation that your child is wiser than you in many ways, more talented or so capable of things you could never have imagined - is a good feeling. Now she is giving me advice, not that she doesn't call me for my advice from time to time as well, and I hope that never changes.*

pose, a secret that I need to share with the world. I want to help people understand the power of good food. There is an unbelievable amount of chronic disease that is actually curable through food, not a pill. We can take our health into our own hands through knowledge about what makes us healthy and what makes us sick. We have access to so much information so that we can break out of our habitual daily routines and question what is in our food, how it is grown, how has it been manipulated, and where it come from. The only way for change is for us to take our power back. As a consumer we need to demand good food by purchasing it. The manufacturers will make more of it to meet that demand. Let's all develop passion for the farmers that have the integrity to farm the right way, because trust me, it is an upstream battle for them. Celebrate your community and support the artisans, your local farmers' markets. I get such gratification when I get to talk to people who are changing lives through organizations, functional and integrative medicine, finding new ways to cure disease, new ways of growing, protecting our planet through education, finding solutions for healthy lunches for our children in school. All these topics have impacted my life in such a positive way. My dream is to help others to have that same positive impact.

**Q: You grow your own organic food so as to maintain your family's optimum health. How is that going – and what's your latest news on what's new and exciting with Kelly – the 'Model Gardener'?**

**KELLY:** I have been on IHEARTRADIO for over a year and have been lucky enough to interview doctors, functional medicine doctors, oncologists, chefs, farmers, scientists, naturopaths, nutritionists and so many more amazing people that want to help the planet and change people's health though understanding food. It's about taking our health into our own hands and the greatest compliment I get from doing this show is gratitude for helping spread the message that food does make a difference. What's new? I now have 14 chickens; 2 hatched in my dehydrator. Nothing is impossible! They are such great pets and I love hanging out with them plus I get the most amazing eggs! I am always gardening and have been planting my cool season garden.

**Q: How would you encourage others to start leading healthier lives?**

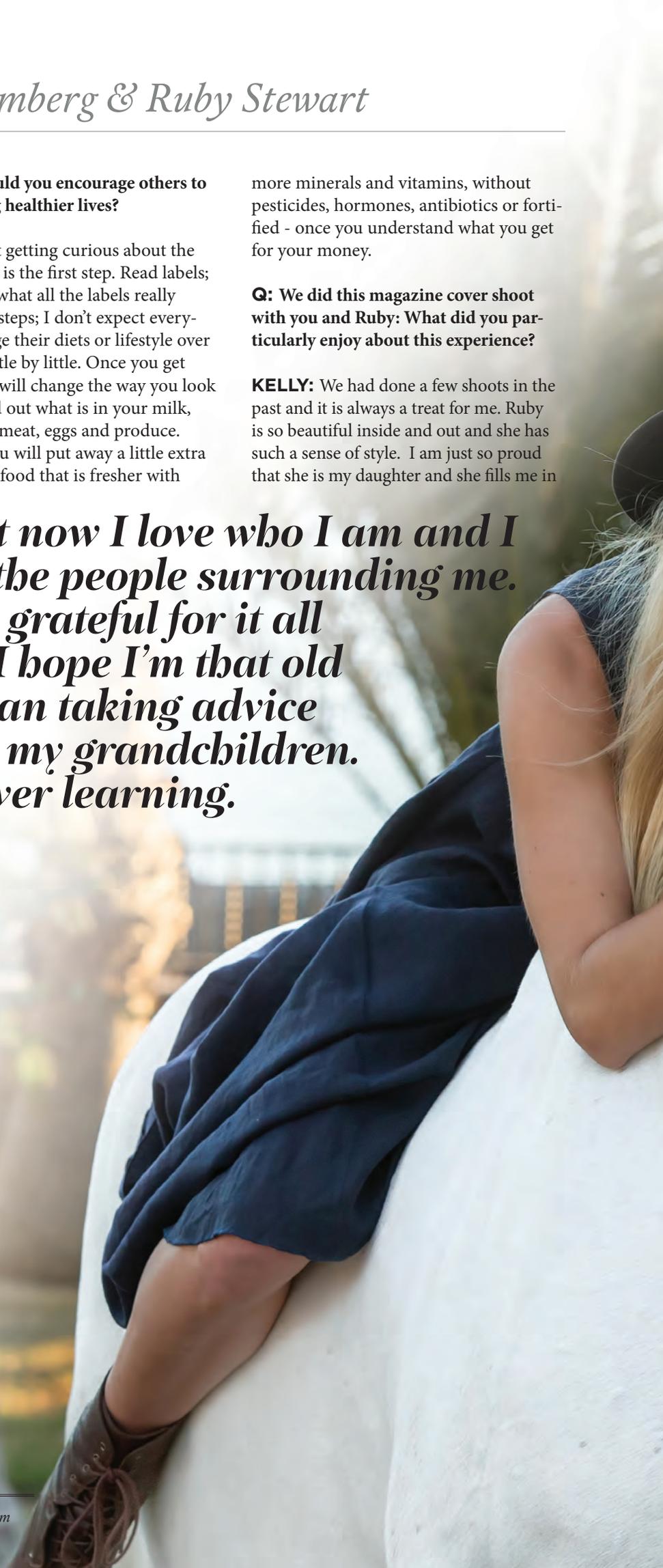
**KELLY:** Just getting curious about the food you eat is the first step. Read labels; understand what all the labels really mean. Baby steps; I don't expect everyone to change their diets or lifestyle over night, but little by little. Once you get curious you will change the way you look at food. Find out what is in your milk, water, juice, meat, eggs and produce. Trust me, you will put away a little extra money for a food that is fresher with

more minerals and vitamins, without pesticides, hormones, antibiotics or fortified - once you understand what you get for your money.

**Q: We did this magazine cover shoot with you and Ruby: What did you particularly enjoy about this experience?**

**KELLY:** We had done a few shoots in the past and it is always a treat for me. Ruby is so beautiful inside and out and she has such a sense of style. I am just so proud that she is my daughter and she fills me in

*Right now I love who I am and I love the people surrounding me. I feel grateful for it all and I hope I'm that old woman taking advice from my grandchildren. Forever learning.*





Hair/Make-up by  
Kathleen Hagan  
kathleenhagan.com

so many ways that I know she isn't even aware of it.

**Q: What do you most hope for in your children?**

**KELLY:** I want them to be happy and successful in their life - whatever that means to them; follow their dreams and always realize nothing is impossible and the journey is the best part - so drink it all in and write a journal to remind you of what transpired. I wish I had, I would remember so much more!

**Q: You've enjoyed an international life and have been exposed to a lot. Are you grateful for the window that this has provided you - to the world at large?**

**KELLY:** Absolutely! I fell into modeling and the world opened up to me. I traveled, worked with such amazingly talented people, and experienced so many things that I would never have had the chance to experience. It also taught me that life isn't ever over until they close that casket. You can always reinvent yourself and it is a lot of fun! There is so much for us to learn, so many things we can do if we have the gumption and believe.

**Q: What are the topics in the world that fire your interest and passion?**

**KELLY:** Food of course; school lunches; hospital food; how food can keep us healthy and the lack of nourishment can cause many illnesses that are treatable.

Teaching children what is real food is critically important so that they can help themselves and the planet.

**Q: Where can our readers find you?**

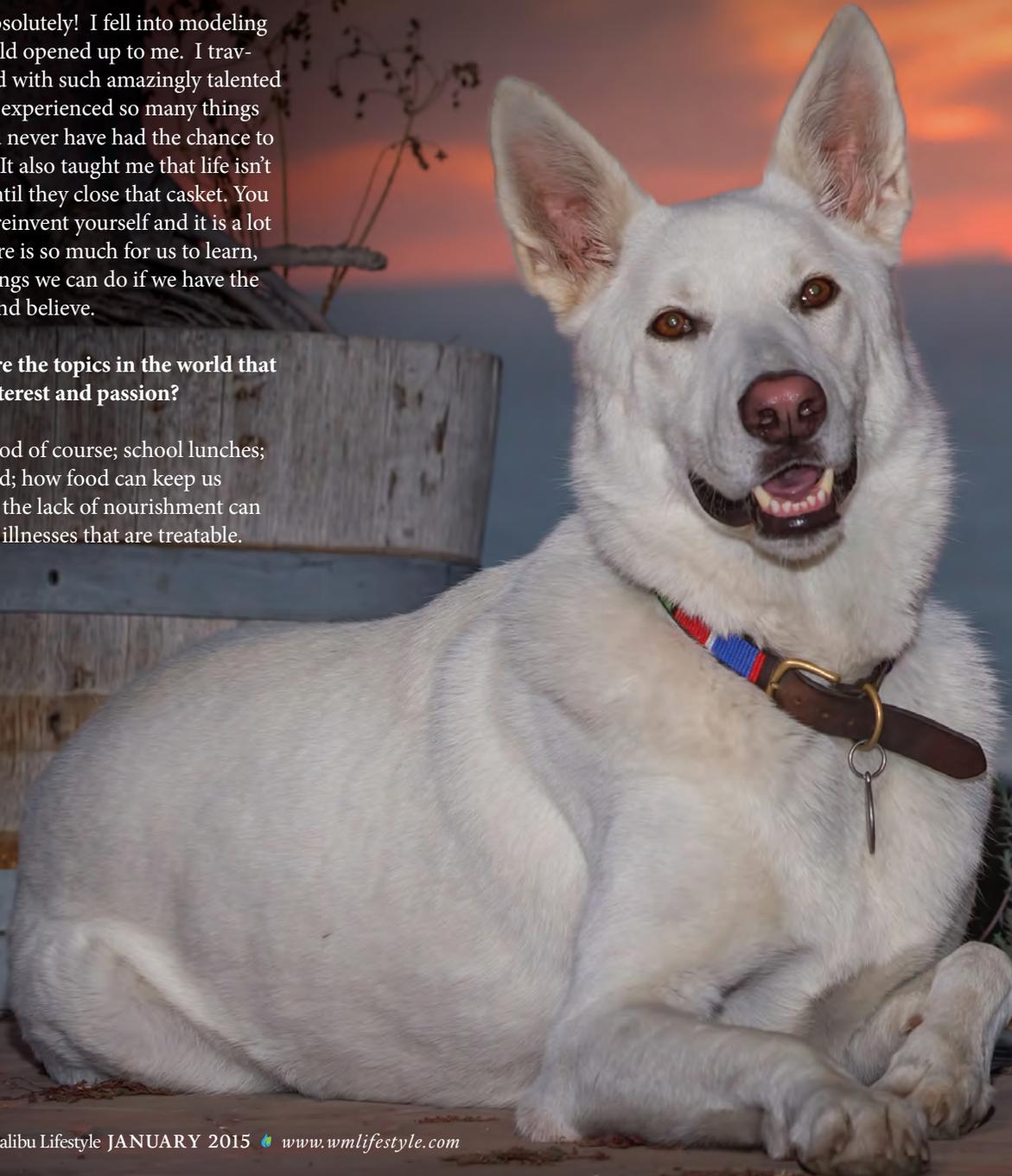
**KELLY:** Listen to my IHEARTRADIO show FOOD MADE SIMPLE; watch my 'how to' videos and watch my garden grow; I am always planting something new. [kellyemberg.com](http://kellyemberg.com)

**INTERVIEW WITH RUBY:**

**Q: How would you describe yourself as a child - growing up here in Los Angeles?**

**RUBY:** My parents split when I was 3 years old. My mother and I moved to

Manhattan Beach. I walked to school every day and rode bikes around the neighborhood. According to my mom I was really good at entertaining myself. I was always singing and dancing, putting on plays for my mom and dad. I liked to invent things. I spent a lot of time dangling in trees just observing the people passing. I am still that quiet observer. I idolized my mom and wanted to be just like her. She's my best friend, my older sister and my mother. I have memories of her doing aeri-als (a cartwheel without hands) in the field across from our house and thinking to myself 'Whoa... my mom's rad'. In school I enjoyed poetry or photography. A few influential threads of my childhood were E.T, Shel Silverstein books (especially 'The



Ruby & Bogart - her rescue dog  
Hair/Make-up by Kathleen Hagan  
kathleenhagan.com



Giving Tree') and 'Mystere' (the Cirque du Soleil show) and Aaliyah.

**Q:** How would you describe yourself now – as a 27-year-old woman? Have any of your characteristics become stronger or really come to the fore in the last couple of years?

**RUBY:** I would be doing a disservice to the reader by attempting to describe myself as a 27-year-old being. Who I am today may be a different me tomorrow or in 6 months time. The world has been left open for us all. It's the acceptance and awareness of change that makes a human evolutionary. I don't believe there is a final state of growth. Everyday I encounter a new aspect of myself. My entire life is in constant expansion. I am far from knowing all I intend to know about the world, others and myself. I do know one thing. Right now I love who I am and I love the people surrounding me. I feel grateful for it all and I hope I'm that old woman taking advice from my grandchildren. Forever learning.

**Q:** How did your modeling career springboard? Did you enjoy that experience and all the traveling that accompanied it?

**RUBY:** I started modeling around the age of 16. My first runway show was Karen Walker. It was never something I was passionate about. I always considered myself a musician. Recently I had the opportunity to work with Michel Comte and his wife Ayako Yoshida. They are an extraordinarily creative force together. Working with Michel broadened my perspective of modeling.

**Q:** You are very gifted artistically: When did your creative juices really start to flow – and when did you know that you wanted to pursue a musical career?

**RUBY:** I can't remember the first time I sang but my mom tells me that I basically left the womb singing. When I was 19, I began to take my music career seriously. Experiencing my first Glastonbury Concert changed the way I looked at music. To see masses of people gather, for one thing, really resonated with me.

**Q:** Why is music and being able to express yourself creatively so important to you?

*I can see it in my mother's eyes that she believes in me with all her heart. No matter what happens she undoubtedly is always by my side to mend all my heart breaks, to make me laugh, guide me through my mistakes and praise me through hard work.*

**RUBY:** I think expressing yourself comes with different intensions. It is cathartic for me as much as I hope it would be for a listener. There are so many great musicians, poets and artists who have opened up my world. I hope to do the same for others.

**Q:** You've enjoyed an international life and have presumably been exposed to a lot. Are you grateful for the window that this has provided you – to the world at large?

**RUBY:** Yes of course. I have learned more from traveling than I have in school. I toured with my father most of my teenage years. My favorite place I have been to thus far is South Africa. I would love to go back soon.

**Q:** Your Mom: What kind of pivotal force has she been in your life? What kind of mother/daughter relationship has it been – and has it gone through different stages?

**RUBY:** Our relationship has always been strong. Even through difficult times we always held each other up. I watched my mom raise me as a single mother. That was my insight on how to be a woman. I can see it in my mother's eyes that she believes in me with all her heart. No matter what happens she undoubtedly is always by my side to mend all my heart breaks, to make me laugh, guide me through my mistakes and praise me through hard work. I love her unconditionally and couldn't dream of

a greater human being who is responsible for my life.

**Q:** Are you hoping to have children of your own at some stage – and if so – what kind of mother do you hope to be? Does 'traditional' family life resonate with you?

**RUBY:** I don't think I would consider myself a traditional anything. I'll for sure take my kids on the road with me. I want them to experience the world and understand humanity at large rather than just their classmates. I do wish to either have kids or adopt. I have seen many misplaced children around the world and also in California. I believe that our country's and other countries' major priorities should be their youth. They dictate the feeling, growth and

Hair/Make-up by  
Kathleen Hagan  
kathleenhagan.com





Hair/Make-up by  
Kathleen Hagan  
[kathleenhagan.com](http://kathleenhagan.com)

psychology of a country's future. When you raise a war-torn child, he/she becomes a war-torn adult with less value for life than the child that has been given an education to become a doctor to save lives. I help out at a Foster Care place, It's called 'Hollygrove' - a safe haven for kids in-between homes. Once these kids are given the supportive reassurance and therapy they need - their whole world opens up. They see all their possibilities. I feel blessed to have helped out with these kids and the incredible staff of Hollygrove.

**Q: We have to talk about Bogart – your part Husky dog. What's the story behind him and how did he become your close doggy companion?**

**RUBY:** I absolutely love animals and was fostering dogs at a point in my life. This woman had picked up all these dogs from a shelter. They were to be killed that day. I decided to take this puppy off her hands since she had about 14 dogs. I told her to call me when she had someone who wanted to meet him. Walking back to my car, he started howling and crying. Everyone on the street was looking at me like I had stolen this dog. I didn't know what to do so I started to rock him and sing to him like a baby. He calmed down and fell asleep in my arms. This woman walked up to me and said "That's going to be your dog for life" and I told her that I was only fostering him. Everywhere I took him, people would say something random like "that dog is going to save your life" or "that dog is your guardian angel". It was really strange but I also took it as a sign. So I kept him and I'm glad I did because he lights up my world.

**Q: What are the topics in the world that fire your interest and passion? I noticed that you posted a tweet on the girls who were kidnapped by Boko Haram in Nigeria. What are the issues in the world that elicit a strong response from you?**

**RUBY:** It absolutely breaks my heart that till this day there are mothers still waiting for their daughters to come home. The fate of their child hangs over their head every day as they wonder if their child is dead or alive. I don't know what it feels like to be a mother but I have seen the way my mother looks at my brothers or the way my sister looks at her

little girl with an indescribable compassion and love. I could imagine someone taking that away from them. So my sister and I decided to bring awareness to the cause by going to rally outside the federal building. I think those without a voice have always moved me - be it children or animals.

**Q: What are you currently working on and what should we look forward to seeing from you in the future?**

**RUBY:** I'm currently working on writing and recording my first solo album which has been a beautiful experience and a first for me. I've always played in bands or co-written with people. It is nice to be in complete control of my own vision. It's like painting a dream sonically. I fall in love everyday. As I said before I'm not entirely sure of the future, but I hope it includes a group of great people traveling together on a world tour -playing music we love. 🌟







# CREATIVITY UNPLUGGED

By Magda Pescariu

While attending yet another conference on leadership and innovation a few weeks ago, I had a strange and totally unrelated epiphany. The conference was in its first minutes and I was already trying hard to behave, annoyed at having to spend eight hours of my life listening to some famous and knowledgeable speaker's advice on how to become a great leader (to me just a buzzword lately, overused into meaninglessness) and how to merrily succumb to the mesmerizing global technology (I enjoy it, but not obsessively so), when I noticed the person sitting right next to me.

A distinguished gentleman with obvious understanding of the business professional dress code and a serious demeanor, I identified him immediately as the keynote speaker of the event. He was expected to share precious insights on leadership, the leader within, the modern miracle of innovation in the last half-decade and other eye-roll inducing subjects (to me). I studied him as discreetly as possible - impeccable petroleum blue suit, mandatory crispy white shirt, North American style grooming, red silk tie with small blue pattern - everything was in place, neat and tidy, correctness itself wrapped with an invisible corporate bow. Can it get any more boring, I wondered, ready to indulge in my favorite daydreaming routine, when the guy acknowledged me with a coy smile and crossed his legs to a more comfortable position, showing off in the process four inches of absolutely gorgeous red-flame socks, with a bewildering navy and emerald butterflies design. "Your socks knocked my socks off", I gasped, fascinated by the glimpse into his psyche the socks so mischievously offered. "Glad somebody noticed", he said unassumingly, bringing about my above-mentioned epiphany.

But let me start at the beginning. In the days before the conference, as I was gathering my up-to-date information, materials and clues about **the spring season's fashion trends**, I found myself in a conundrum. Reports from runways

all over the world, top fashion houses' press releases, leading trend-setters and influencers - they were all pointing in one and only one direction: **the Spring 2015 Season suffers from acute nostalgia for the early 70s**, taken beyond "make love, not war" naïve but so endearing pitch,

towards the modern techno and innovative arid approach. Although a skeptic, I still felt embarrassed by the prospect of telling you once more that the upcoming season's fashion trends are, in fact, a reflection of or an inspiration from a certain decade of the last century. For the last five-six seasons



Note: Photo Collage by Dumitru Andrei ~ Photos Courtesy of CynthiaRowley.com (by William Eadon) \* Indigitalimages.com (Temperley London by Stefano Masse; Jenny Packham by Umberto Fratini; Badgley Mischka by Livio Valerio) \* LauraBiagiotti.it \* AlbertaFerretti.com



Laura Biagiotti

or more, every “new” style introduced, every design, pattern, color, fabric, cut and accessory paid homage or revisited the 40s, the 20s, the 50s, the 80s, the 60s, or combinations of the above. And now we have the 70s. Fed up with my own enforced repetition, I couldn’t help but wonder whether in a century so much shaped and defined by technology, creativity has become too much to expect. And I mean genuine ground-breaking creativity, nothing less. More so for the Spring 2015 Season, considering that many of the trends during the 70s became some of the most disliked (and unflattering) fashion trends of all times. Is this the decade we want to reconsider as we prepare for a new spring?

We can accept the fact that modern designers have drawn looks from the past to create today’s fashions more often than not. Some styles of the past do deserve to be revisited and honored, giving the younger generations a chance to enjoy their glamour, sophistication, personality or charisma. But it is surprising, to say the least, to see current designers draw on many of the most popular (and most repudiated afterward) trends of the 70s. What happened to the fashion designers

worldwide? What happened to our imagination, our drive, our audacity? Has technology managed to desiccate our inspiration and turn it into a “systematic creativity” (another baloney notion preached by a speaker at the infamous conference)?

In our increased bypassing of the real world to get a digital quick-fix, we find ourselves substituting tech to love unashamedly. Our gadgets control the flow of our ideas, feelings and connections, and by the time we realize that we function online better than off, we’ve given up far too much already. We use iPads to babysit or pacify unruly kids; spite our preservation instinct to check the updates while driving; we waste time chatting and sharing with ‘friends’ we’ve never met while our real friends slip away, neglected yet wrapped within their own virtual life, as glass-walled and loveless as ours; and consider patience just a disgraced virtue, too hard and pointless to pursue. Creativity in times of *short* everything – attention span, human interactions, news, communication, fuses – is not for the faint of heart. Nor is the will to stay true to yourself and to put all the hard work

one has to put into anything real meant to have lasting value: a revolutionary fashion style, a music score, a novel, an invention, a poem, a business model.

Having said that, let’s see **the Spring 2015 fashion trends**, as ephemeral as they’re doomed to be, with the hope that designers all over the world, back to their drawing boards, will put down their devices and access the good old well of inspiration with revived pioneer spirit.

**The radical styles of the 70s are present with a twist of 21<sup>st</sup> century utilitarianism and sophistication. The exotic prints, embroidered details, bright pastel colors, checks, and tie-dyes are here, exquisitely done and with surgical attention to details.** However, the hippie “everything goes together” is gone, swept over by an undercurrent of intent and self-awareness. And even though we get to wear (some of us, again) familiar **tunics with bell-bottoms pants, caftans, trapeze dresses, overalls, patch-worked vests, pant-suits, fringes and ruffles, romantic sheer fabrics festooned with floral embroideries,** these are **designed and cut with precise technology** – in impeccable lines, accurate cut-offs, **prints and colors unbelievably**



miracle of technology expressing his worry at the fact that his daughter's generation, when asked in a poll to choose between losing their technology and losing their freedom, opted for keeping their gadgets over liberty. It can't get any more distressing than this, I thought, watching the reaction of the audience with curiosity and dread. In the long run this would spell an end to human interaction, to trust and love, to originality and creativity. The gloomy outlook made me feel sick to my stomach. I looked around for help and found it right there, beckoning for my attention from the breathtakingly quirky, epiphany-inducing socks worn by my next-seat neighbor. They were telling me it's possible to make the most out of everything, wittily and light-heartedly, as long as we remember always who is in control of our lives and act like it.

Fact of the matter is that technology has done a lot of good for our lives. But when it takes up too much of our heart and mind, when it takes over our life, we should know it's time to regain control; to switch it off and enjoy life as it is – imperfect, unfeigned, entertaining and provocative. Genuine creativity, you see, only comes unplugged. 🌿

alive. A sea of bold color blocks: aquamarine, scuba blue, Lucite green, tangerine, toasted almond, glacier grey, or Marsala, competes with head to toes crisp whites, to the latter's frequent victory.

White on white prevails, showcasing with great appeal the minimal makeup and cool, casual hair style. This spring we keep our eyes in focus in more ways than one. The barefaced beauty, luminous and iridescent, is enlivened by sultry, smoky eyes, with heavy and dark eyebrows, while lips remain nude. The hairdo is simple, clearly center-parted or slicked-back for a wet-look.

The woman described so far - part sci-fi being isolated and distracted, part flower-power girl flexible and forgiving - is representative for the moment of truth we find ourselves contemplating these days. The ways our tech addiction is changing our personality and behavior are not negligible. And we know that burying our head in the sand won't solve the problem any time soon either.

At the same conference I mentioned before, one of the panelists talking about innovation in the modern world, a respected CEO of a well-known tech corporation, ended his speech on the





1

2



3



**1. LES BOUDOIRS**

Hanako Bodysuit by Erica M. \$120. Available in Black and Red. Les Boudoirs. Westlake Plaza. 966 S. Westlake Blvd. Suite 10. [www.lesboudoirs.com](http://www.lesboudoirs.com)

**2. GREENWICH FLORAL DESIGN**

Unique Valentine's Day flower arrangements at reasonable prices. Janet Webb. Greenwich Floral Design. 805.427.3399 Email: [janet@greenwichfloral.net](mailto:janet@greenwichfloral.net) [www.greenwichfloral.net](http://www.greenwichfloral.net)

**3. EASTERN LIVING**

Magnificent Chinese bronze dragon brings good fortune and prosperity for the new year. Antiques, furniture, stone sculptures, architectural elements. Museum quality at direct importer's prices. Eastern Living. 31133 Via Colinas, #109/110, Westlake Village. 818-706-8880. [www.easternliving.com](http://www.easternliving.com)

**4. KATE & LACE**

Kate & Lace Bralette Cami. \$42. Kate & Lace Flexy Thong. \$22. Kate & Lace. 2900 Townsgate Rd. Suite 107. Westlake Village. 805.370.5222

**5. AGOURA HILLS DANCE AND PERFORMING ARTS CENTER**

Agoura Hills Dance and Performing Arts Center. As seen on "Dancing With The Stars", they offer the finest dance training for all ages and levels 2 1/2 - adults. Special 'Custom Birthday Parties'. 818-991-8883 [www.agourahillsdance.com](http://www.agourahillsdance.com)



4



5

**6. ILENE'S BOUTIQUE**

Peace Love World. Available at Ilene's Boutique. 1145 Lindero Cyn. Rd. Westlake Village. 805.373.6633



6



**7. LES BOUDOIRS**

Signature Bustier Luminescence by La Perla \$1,434. Les Boudoirs. Westlake Plaza. 966 S. Westlake Blvd. Suite 10. www.lesboudoirs.com

**8. HILLTOP DENTAL**

SMILEOGRAPHY TM. – “See your Beautiful Smile before We create it for you!” Design a Custom Smile that you can see prior to ACTUAL RESULTS. Hilltop Dental. 30300 Agoura Road STE. 230, Agoura Hills CA 91301 (818) 865-8651 (805) 990-9799 www.Hilltopdentalcare.com



7



8

**9. AFRICAN ELEPHANT KNOT BRACELET**

Save the Elephants Bracelet. Adjustable African Elephant Knot Bracelets available in all gold or combination with white gold. Available for men and women from Tembo@optonline.net



9

**10. WESTLAKE VILLAGE INN**

Romantic Getaway for Valentine's at the Westlake Village Inn. One-night stay in a signature suite for two. Stroll through the charming vineyards, sample varietals at the Stonehaus, dine at Mediterraneo and settle in for a nightcap in front of your suite's cozy fireplace. 31943 Agoura Rd, Westlake Village, CA 91361 (818) 889-0230 www.bookings.ihotelier.com/Westlake-Village-Inn/bookings



10



Copenhagen, Denmark

# THE HAPPIEST COUNTRY IN THE WORLD DENMARK

*By Diana Addison Lyle*

*The United Nations Sustainable Development Solutions Network* released its survey of the happiest countries in the world in 2013 – and once again – Denmark came out number one. There are several key factors that contribute to a country’s sense of well-being:

- 1) A **high per capita GDP per year** - meaning that the country is fiscally strong and low in debt.
- 2) A **democracy that really works** with minimum corruption in leadership. Resultantly, there is a high voter turnout in elections because citizens know that their democracy works.
- 3) **Trust in not only their leaders but their fellow citizens.** Over 70% of Danes say that other people can be trusted.
- 4) An **educated population**
- 5) **Healthy life expectancy** at birth
- 6) A sense of **Social Support**
- 7) **Freedom** to make **Life Choices**
- 8) A **Culture of Generosity**

## **DENMARK SUPPORTS PARENTS AND FAMILY LIFE**

American women are lucky if they receive 10.3 weeks of maternal leave in the workplace. Conversely, Danish families receive a total of 52 weeks of parental leave. Mothers are able to take 18 weeks and fathers receive their own dedicated 2 weeks at up to 100 percent salary. The rest of the paid time off is up to the family to use as they see fit.

The support doesn’t stop at the end of maternity and paternity leave. Danish families have access to free or low-cost childcare services. This frees up mothers to return to the work force if they so choose. As a result, in Denmark, 79% of mothers return to their previous level of employment after giving birth – compared

to 59% of American women. Having these resources available to them means that women with children contribute 34 – 38% of income in Danish households – compared to just 28% of women in American households.

### **BALANCE BETWEEN FAMILY LIFE AND THE WORKPLACE**

The Danes do not work the excessively long hours that the culture of American capitalism has generated. They are also far less competitive than Americans because of their egalitarian system – which encourages the establishment of a society with few social strata and barriers. It matters not to the Danish whether they have a fancy house or a car that turns heads. They are content with a less-competitive lifestyle and one of the benefits of their egalitarian society is that there is little envy or dissatisfaction between the ‘haves’ and the ‘have nots’ because of the lack of wealth gaps. This creates a society that has a greater sense of social solidarity. Most Danes have relatively well-paid jobs; they work the same hours and they don’t strive for the next material asset in the way that Americans strive. It will be interesting to see if the next generation of Danes is different. There’s a strong sense of individuality emerging in the young Danish population with less of a desire to ‘be the same’ as the next individual. Time will tell whether this changes the ethos of that egalitarian society.

### **EDUCATION IN DENMARK**

99% of Danes are literate. This is partially due to the fact that education is largely ‘free of charge’ from kindergarten right through to PhD level at university. Not only is there no tuition charged to the students but all Danish citizens are offered monthly financial aid – which is the State’s Educational Support program. Students are compensated with a monthly stipend if they live with their parents or guardians, and they are compensated double that amount if they live away from their parents or guardians. Additionally, students can supplement their State Support income with low-interest government loans. The Danish system essentially promotes a culture of people being incentivized to be well educated.

### **HEALTHCARE IS A CIVIL RIGHT**

Danish citizens expect and receive health care as a basic right. What’s more, they

know how to effectively use their health systems. Danish people are in touch with their primary care physician an average of nearly seven times per year, according to a 2012 survey of family medicine conducted there. That means they have a single advocate who helps them navigate more complicated care.

According to the authors of the family medicine survey, “This gatekeeping system essentially is designed to support the principle that treatment ought to take place at the lowest effective care level along with the idea of continuity of care provided by a family doctor.” By contrast, Americans seek medical care an average of fewer than four times per year and they don’t just visit their general practitioner -- this figure includes emergency room visits, where many uninsured Americans must access doctors. This diversity of resources means that many Americans don’t have continuity of care -- not a single medical professional advocating for them and putting together a comprehensive medical history.

### **GENDER EQUALITY**

While no country in the world has yet achieved complete gender parity, Denmark and other Nordic countries are the closest to parity. There is a strong presence of women in leadership positions in Denmark. According to the World Economic Forum’s yearly report that measures gender equality, it was the Nordic countries who first provided women with the right to vote. Norway began the equality charge in 1913 and Denmark and Iceland followed shortly afterwards in 1915. This was years before the United States afforded the same rights to women. In Denmark, Sweden and Norway, political parties introduced voluntary gender quotas in the 1970s and this resulted in high percentages of female political representatives thereafter. The quota system in Denmark is no longer necessary because of the established strength of women in power.

Helle Thorning-Schmidt is the current female Prime Minister of Denmark. She has held the position since 2011 but has been leader of the Social Democrat party since 2005. Denmark’s hit TV show, ‘Borgen’ features a strong female Prime Minister. There is a strongly held view in Denmark (and in the other Scandinavian countries) that feminism is a ‘collective goal’ – rather than an individual pursuit. The United States has yet to have a female President.

### **DANISH LIFESTYLE: RIDING BIKES**

In Denmark’s most populated and largest city, Copenhagen, bikes account for 50% of people’s daily commuting mode of transport. Half the population rides to school and work. The innumerable benefits of this daily, healthy exercise in clean air – is far-reaching. Not only is the average Dane fitter because bike-riding is part of his/her daily routine – but the benefits of more endorphins being secreted in their bodies because of exercise – leads to generally more contented people who smile when they arrive at school or work. The positive spinoffs of a population who mostly ride bikes is felt economically as well. Carbon emissions in the city are radically reduced. Researchers have calculated that for every mile traveled on bike instead of by car, taxpayers save around 9 cents. Air pollution is radically reduced; accidents, congestion, noise and wear-and-tear on the country’s infrastructure are mitigated. Overall, it is estimated that in Copenhagen alone, \$35 million is saved each year because of the Danish choice of bike riding. Additionally, just 30 minutes of daily biking adds an average of one to two years to the life expectancy of Copenhagen’s cyclists.

### **DANISH SENSE OF COLLECTIVE RESPONSIBILITY**

More than 40% of all Danes do voluntary work in cultural and sports associations, NGOs (Non government organizations), and social upliftment programs. In a population of just 5.5 million people, there are over 101,000 Danish organizations that are supported by a strong sense of civic duty and a sense of stewardship. Combine this with the country’s economic security and work-life balance – and the result is a less selfish population who are willing to contribute to the well-being of others. The Danes view ‘volunteerism’ as a collective responsibility. Studies have shown that people are more likely to be content when they are altruistic – doing good deeds for others – rather than being entirely focused on themselves.

### **PRIDE IN DEMOCRACY**

Danes also take pride in their involvement with the democratic process. During the last election, for example, 87.7% of the country voted. It’s not surprising, given these statistics, that the University of Zurich and the Social Science Research Center Berlin have given Denmark the highest rating for democracy among 30 established democracies. 🌱

 HOME&HEARTH / *Patty Murphy, Country Estates*

# PATTY MURPHY COUNTRY ESTATES

[www.santaynezvalleyhomesandland.com](http://www.santaynezvalleyhomesandland.com)

**Rancho Encantado**

**4000 Via Rancheros, Santa Ynez, Ca.**

**123 acres with Santa Ynez River frontage \$7,950,000.**

Embodying the rich history of early California cattle ranches and old Spanish land grant heritage, Rancho Encantado, a 10,000 square foot Mission style hacienda compound, is surrounded by the 5,000 acre Juan y Lolita Ranch with its colorful stories of early Vaqueros and the birth place of the Rancheros Visitadores. This stunning old world hacienda with dramatic views in all directions is a masterpiece unrivaled at this price.

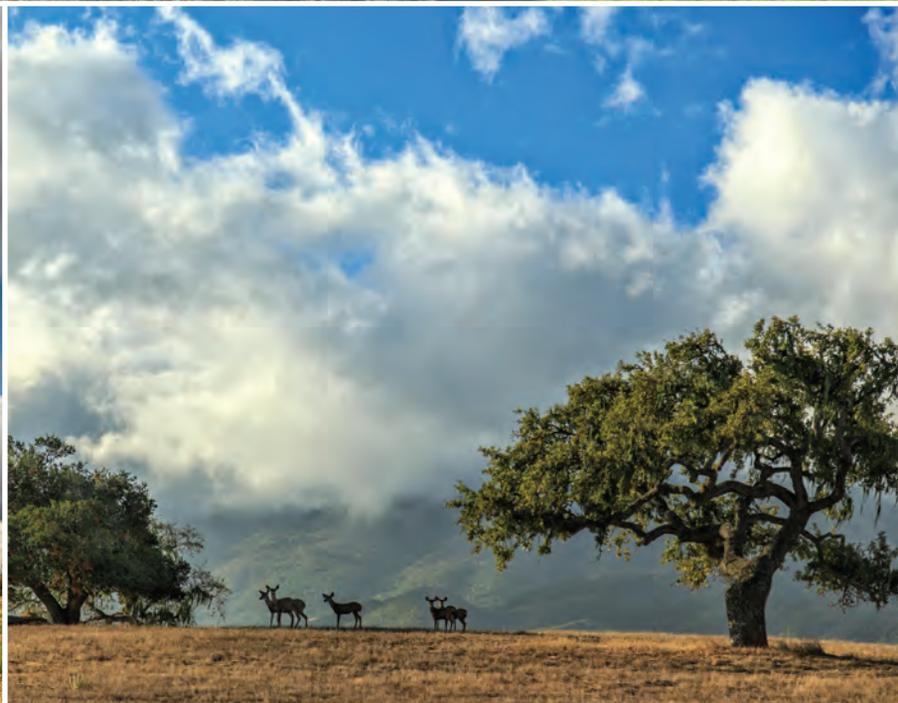
**Sotheby's**  
INTERNATIONAL REALTY

Sotheby's International Realty  
[www.santaynezvalleyhomesandland.com](http://www.santaynezvalleyhomesandland.com)  
[patty@pattymurphy.com](mailto:patty@pattymurphy.com) 805-680-8571

BRE# 00766586







# PATTY MURPHY COUNTRY ESTATES

[www.santaynezvalleyhomesandland.com](http://www.santaynezvalleyhomesandland.com)

**Fox Hill Farm, Santa Ynez  
Santa Barbara County, California**

**[www.5300KentuckyRoad.com](http://www.5300KentuckyRoad.com) \$6,900,000**

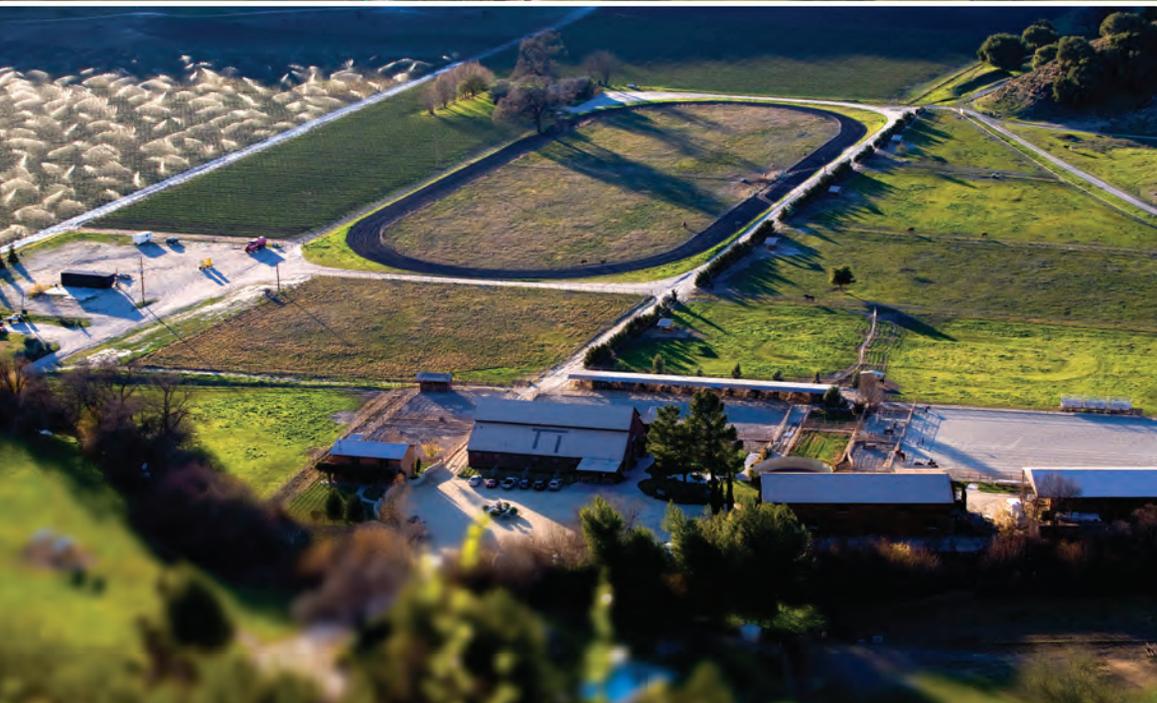
Fox Hill Farm encompasses nearly 160 acres with desirable Santa Ynez River frontage. Only 30 minutes from Santa Barbara at the mouth of Happy Canyon, this oak studded ranch has lovely riding trails, 8 stall barn plus equine improvements, and a beautiful 7000 sq. ft. residence with panoramic views. Open land perfect for a vineyard or additional improvements.

**Sotheby's**  
INTERNATIONAL REALTY

Sotheby's International Realty  
[www.santaynezvalleyhomesandland.com](http://www.santaynezvalleyhomesandland.com)  
[patty@pattymurphy.com](mailto:patty@pattymurphy.com) 805-680-8571

BRE# 00766586





# PATTY MURPHY, COUNTRY ESTATES

[www.santaynezvalleyhomesandland.com](http://www.santaynezvalleyhomesandland.com)

**Rancho Arroyo Grande Vineyards and Equestrian Ranch**  
**Central Coast, California**

**[www.RanchoArroyoGrande.com](http://www.RanchoArroyoGrande.com) \$18,900,000**

Rancho Arroyo Grande is a rare opportunity to own 3,467 acres in the heart of the Central Coast of California. With 230 acres of producing vineyards, large equine compound, vast open space for riding and cattle grazing and a 10,000+ sq. ft. hacienda compound, pool cabana with guest suites and stellar wine cave, this property has something for everyone. It is priced substantially below replacement and has a knowledgeable and realistic seller. This is a must see property with a fabulous lifestyle opportunity.



Sotheby's International Realty  
[www.santaynezvalleyhomesandland.com](http://www.santaynezvalleyhomesandland.com)  
[patty@pattymurphy.com](mailto:patty@pattymurphy.com) 805-680-8571

BRE# 00766586



Cushman & Wakefield | The Land Group  
[www.thelandgroupcw.com](http://www.thelandgroupcw.com)  
[matt.davis@cushwake.com](mailto:matt.davis@cushwake.com) 858-334-4026

BRE# 01329963



# JORDAN COHEN ESTATES

[www.jordancohen.com](http://www.jordancohen.com)

With over 24 years of real estate experience, Jordan Cohen has earned numerous awards and accolades. In 2013, Jordan sold over \$120,000,000 in residential real estate. He was awarded the honor of being the #1 RE/MAX Agent in the Western United States. Jordan has represented over 50 professional athletes, as well as numerous entertainers and high-profile actors. An expert in the industry, Jordan Cohen prides himself on his aggressive marketing, and specializes in high-end estates in Southern California.





**25175 Jim Bridger Rd.  
Hidden Hills, CA 91302  
www.PremierHiddenHillsEstate.com  
Offered at \$7,199,000**

**Mediterranean Masterpiece! Located in the exclusive Ashley Ridge section of Hidden Hills is this sensational custom showplace! Set on over an acre with complete privacy, this estate boasts over 10,500 square feet of unsurpassed quality throughout! Interior appointments include a dramatic double staircase entry, state of the art theater, soaring two story beamed ceilings, office/library, temperature controlled wine cellar, a true gourmet center island kitchen, PLUS a detached guest quarters! The massive family room with extensive wet bar is ideally located adjacent to the bonus/game room, perfect for entertaining. In addition there is a professional, one of a kind recording studio that has hosted Grammy award winning artists and recordings. The resort quality grounds boast a pool and spa with water features and slide, outdoor kitchen, massive manicured lawns and professional landscaping throughout. Other amenities include a gated motor court, circular cobble stone driveway, 6 car garage (currently converted to recording studio & lounge) and much more! This is a must see in guard gated Hidden Hills!**



**For further information, contact: Jordan Cohen  
#1 RE/MAX Agent in the Western United States  
www.jordancohen.com 818.435.5220  
Follow me on [twitter](#) @jordancohen21**



**24051 Long Valley Rd.  
Hidden Hills, CA 91302  
www.EliteHiddenHills.com  
Offered at \$6,500,000**

Set on over 1.75 acres, and located behind private gates in the prestigious 24 hour guard gated Hidden Hills community, is this grand English Country Equestrian estate, that affords privacy and a truly magnificent setting! This estate EXUDES charm and character with its use of rich woods and stone, beamed ceilings, grand room sizes, over-sized fireplaces, and formal spaces. With over 12,000 square feet of floor plan, this estate provides formal living and dining rooms, a huge family room, massive eat-in kitchen, game room, gym and dance studio, dry sauna, huge bonus room above garage, PLUS guest/staff quarters with separate entrance! The lush rear grounds are an entertainer's paradise, and provide covered patios, pool and spa with water features, outdoor fireplace, BBQ center, play areas, manicured lawns, plus full horse facilities. Truly a unique and one of a kind property!



For further information, contact: Jordan Cohen  
#1 RE/MAX Agent in the Western United States  
www.jordancohen.com 818.435.5220  
Follow me on [twitter](#) @jordancohen21





 HOME&HEARTH/ *Jordan Cohen Estates*





**1892 Dawn Meadow St., Westlake Village, CA 91362**  
**www.DawnMeadowEstate.com Offered at \$5,995,000**

Landmark North Ranch, High Country Estate! A spectacular Tuscan masterpiece sitting on 4.34 hilltop acres with unparalleled 360 degree panoramic views! Privately gated up a long driveway, this magnificent home spans over 10,000 square feet of mostly single level living. Among the homes many attributes include a theater, bonus/game room, office/library, wine closet, tremendous centrally located wet bar, seven fireplaces and a seven car attached garage. The grounds and property are truly one of a kind! Exterior features include an infinity edged pool, outdoor kitchen, massive covered patio spaces with fireplaces, tremendous manicured lawns and a true cabana/pool house with kitchen and bathroom. This is truly a one of a kind, **COMPLETELY PRIVATE** Tuscan masterpiece!



For further information, contact: Jordan Cohen #1 RE/MAX Agent in the Western United States  
www.jordancohen.com 818.435.5220 Follow me on [twitter](#) @jordancohen21





**1685 Pembroke Court, Westlake Village, CA 91362**  
**www.1685Pembroke.com Offered at \$1,995,000**

Ideally located in a gated community in North Ranch, is this nearly 4,300 square foot single level estate with 5 bedrooms and 4.5 baths. Set at the end of a cul-de-sac street and boasting unobstructed golf course and lake views, this updated and upgraded home is second to none! A truly magical setting, this home has oak trees and amazing hard to find privacy! Interior appointments include wood floors, soaring ceilings, skylights throughout, remodeled kitchen with custom cabinetry and a wonderful open floor plan. The spacious master suite boasts soaring vaulted ceilings, cozy fireplace, and spectacular views! The master bath includes his and hers closets, granite shower and separate jacuzzi tub. Other amenities include tremendous covered outdoor spaces, professional landscape, 3 car garage and much more! This one is special!

For further information, contact: Jordan Cohen #1 RE/MAX Agent in the Western United States  
www.jordancohen.com 818.435.5220 Follow me on [twitter](#) @jordancohen21





**1642 Windy Mountain Ave., Westlake Village, CA 91362**  
**www.1642WindyMountain.com Offered at \$1,899,950**

Spanning over 5,000 square feet is this extensively remodeled Italian villa in a premier location! 5 bedrooms, 4.5 baths PLUS a separate self-contained guest apartment with full bath and private entrance! Interior appointments include stone floors, remodeled fireplaces, soaring two story ceilings and an updated center island kitchen with expanded breakfast area! The master suite boasts volume cathedral ceilings, fireplace, huge balcony and a large bathroom with spa tub and dry sauna. The remodeled rear grounds boast a pebble tech pool and spa, covered patio, full pool bathroom, fire pit, barbecue center, manicured lawn and steps that lead to a beautiful viewing deck! Other amenities include a finished three car garage, oversized laundry room, mature oak tree and much more! This is a terrific home and property!

For further information, contact: Jordan Cohen #1 RE/MAX Agent in the Western United States  
www.jordancohen.com 818.435.5220 Follow me on [twitter](#) @jordancohen21





**ENGEL & VÖLKERS**<sup>®</sup>  
Westlake Village

**590 West Stafford Road,  
Lake Sherwood, CA 91361  
www.590weststaffordroad.com  
Offered at \$4.750 MIL**

Nestled on the 4th hole of the Sherwood Country Club, this French estate exudes elegance and sophistication. The grand entry includes a regal staircase, wine cellar, and a luxurious formal dining room. The palatial master includes a sitting area, balcony with mountain and golf course views, walk-in closets, and a spa-like master bath with dual vanity, Jacuzzi tub, and a steam shower. Other exquisite features include silk and Bamboo wallpaper, rich crown molding, wainscoting, sun protected windows, Nancy Corzine designer lighting, Limestone and hardwood flooring, Toto toilets, theater room, and a French Oak library. Perfect for entertaining, the chef's kitchen displays the finest amenities; complete with built-in Miele cappuccino maker, farm sink, fireplace, custom cabinetry, large center island and top-of-the line appliances. A resort style backyard offers a pool, Jacuzzi, two sparkling fountains, built-in BBQ center, fireplace and a gazebo. This is the ultimate in quality, style, and serenity.

Presented by:  
Nicole Van Parys 805.795.1880 Nicole.VanParys@evusa.com  
Gary Nesen 818.929.1700 Gary.Nesen@evusa.com  
www.WestlakeVillage.EVUSA.com

ENGEL & VÖLKERS<sup>®</sup> CAPITAL    ENGEL & VÖLKERS<sup>®</sup> RESIDENTIAL    ENGEL & VÖLKERS<sup>®</sup> YACHTING    ENGEL & VÖLKERS<sup>®</sup> RESORTS









*Rosemary Allison*

#1 House SOLD Name  
www.CallRosemary.com  
(805) 491-2100

Estate Director CA DRE # 00341184

CA DRE # 00545184

# Rosemary Allison Estate Director, Coldwell Banker 805.491.2100 CallRosemary.com

Rosemary Allison is one of the most well-respected and sought-after agents in the business. A full time top selling Realtor since 1975, Rosemary innately understands the finer points of caring for clients with high net worth, and even higher expectations, Rosemary masterfully unites sellers of the finest homes in Los Angeles & Ventura County with quality buyers from across the globe. In 2014, Rosemary ranked among the nation's top real estate agents in The Wall Street Journal's "Real Trends," and has also been a constant member of the Society of Excellence, Coldwell Banker's highest honor. Rosemary brings each of her exclusive listings to a global audience with discretion, taste and visionary marketing. Join Rosemary's long list of satisfied Buyers & Sellers by calling her today.

*As Rosemary states: Memories, relationships, treasured possessions - homes are repositories of the things that matter most and the biggest source of equity for most families. I pride myself by specializing in representing Buyers & Sellers utilizing the knowledge and resources that I have acquired over my 37 years as a top real estate agent."*

rosemaryallison@aol.com • www.CallRosemary.com • 805.491.2100

## Thousand Oaks Spanish Hacienda Estate with Guest House 5003 Read Road Thousand Oaks CA www.5003read.com OFFERED AT ONLY \$2,490,000

Nestled on almost 3 acres, this newer one story view estate, is located in an enclave of Thousand Oaks, spanning over 6,400 square feet in living space. Sun spills into the interior of the where architectural details with exquisite craftsman features adorn the home's volume ceilings, complete with ornate moldings, classic archways, expansive panoramic view windows, and hand hewn beam ceiling accents giving this home the unique grandeur of old-world craftsmanship. Escape to this incredible estate with 5 large bedrooms and 6 lavishly appointed baths where no expense was spared to make this Hacienda styled home comfortable without intruding on its elegance. Dramatic highlights include Spanish tile and Santos mahogany wood floors, 5 uniquely mantled fireplaces, gourmet kitchen with carved center island imported from Guadalajara and cobalt blue Kohler farmer's sink, walk in pantry and large breakfast room. Luxurious master suite with walk in closet, fireplace and romantic private bath. Lush landscaping and exquisite gardens surround the pool and spa area. The rambling estate grounds boast a resort styled pool, with rock waterfalls from the spa falling into the infinity edged pool. Outside loggia and outdoor fireplace, perfect location to enjoy the sunset views with a glass of port enjoying a favorite cigar. Orchard. Horse zoned.

**GUEST HOUSE:** Amenities include a large fully contained attached 1 bedroom guest house with large kitchen, laundry room, dining room, living room and bath.



**Looking for Privacy,  
Space and Seclusion?  
Thunder Ranch Mountain Top  
Retreat in Santa Rosa Valley.  
Over 40 acres + 10 Car Garage  
[www.12479PresillaRoad.com](http://www.12479PresillaRoad.com)  
Offered at only \$1,295,000**

Beautifully set on more than 40 acres behind the electric gates, Thunder Ranch sits on 11 acres with an additional separately deeded 30 acre additional parcel of majestic raw land from the highest ridge of Santa Rosa Valley. This secluded estate has unobstructed 360 degree views. The entry of this Spanish Hacienda has gorgeous pavers extending around the exterior patio, with French Doors leading to a great room with 30 plus foot ceilings, featuring a massive fireplace. Formal dining room. All electric residence has a country Kitchen with beveled glass windows. Second family room/entertaining area with wet bar downstairs with its own entrance. There are two secondary bedrooms on 2nd level. Exterior features include a swimming pool off master bedroom with incredible views, and Tennis court below main residence down private drive. Oversized garages could hold 10 plus cars complete with a service pit. Picturesque Barn leads out to the 30 acre parcel with room to roam. With some elbow grease this can be a spectacular compound. Great location for planting a vineyard.



*Rosemary Allison*

#1 House SOLD Name

[www.CallRosemary.com](http://www.CallRosemary.com)

(805) 491-2100

Estates Director CA DRE # 00343184

CA DRE # 00545184

[rosemaryallison@aol.com](mailto:rosemaryallison@aol.com)  
[www.CallRosemary.com](http://www.CallRosemary.com)  
805.491.2100





**13025 Ripple Creek Lane  
Santa Rosa Valley, CA  
www.13025RippleCreek.com  
Offered at \$2,599,000**

Through the prestigious Lexington Hills Estate gates, this true Frank Lloyd Wright inspired one story residence is a one-of-a-kind architectural masterpiece offering stunning extraordinary craftsmanship, and a stylistic confluence of modernity and sophistication that redefines all expectations. An open floor plan and broad sliding glass doors seamlessly integrate indoor/out-door spaces for entertainment and relaxation.

5 bedroom home plus office with separate formal living room w/volume ceilings is intimate & elegant. Formal dining room, private master suite located in its own wing w/sitting area & large walk-in closet. The office/study has coffered ceiling & custom built-ins. Family room & gourmet kitchen w/breakfast room are all combined in an impressive great room w/open ceilings and custom woodwork. Shuttered/patio doors lead to the expansive pool & spa area. Kitchen has a granite island & custom cabinetry. Wonderful home for entertaining & privacy. Resting on a park-like 5.5 acre lot with an extensive avocado orchard, providing plenty of additional space for the equestrian enthusiast. You will feel like you live in your own private oasis. The home is nothing short of stunning. Every room features Frank Llyod Wright inspired details, trim work, and built-ins. Compound includes two other buildings: Office/rec room featuring in-ground small exercise/swimming pool & rec room with built-in fireplace with waterfall. Second structure is guest house complete w/kitchen, living area, 2-car garage & private entrance.

**rosemaryallison@aol.com  
www.CallRosemary.com  
805.491.2100**



**Rosemary Allison**

#1 House SOLD Name

www.CallRosemary.com

(805) 491-2100

Estates Director CA DRE # 00543184

CA DRE # 00545184





An open floor plan and broad sliding glass doors seamlessly integrate indoor/outdoor spaces for entertainment and relaxation. Office/rec room featuring in-ground small exercise/swimming pool & rec room with built-in fireplace with waterfall.



Year	Value
2007	45
2008	46
2009	47

Year	Value	Value	Value
2007	28	46	45
2008	29	47	46
2009	30	48	47



# IRS TINKERS WITH IRAS

By Robert J. Katch

While almost everyone has an IRA, very few investors are aware of the complex and ever-changing rules which govern them. Every year, there are dozens of important court cases and IRS rule changes which add to IRA complexity. This year is no exception. Here are the two that top my list:

## AFTER-TAX ROLLOVERS FROM PLANS TO IRAS AND ROTH IRAS

It is not uncommon for a retirement account, such as a 401(k), to have some after-tax dollars mixed in with all of the pre-tax dollars. This is especially true if you are one of the more highly compensated employees in your firm. While these funds cause you no trouble in your company retirement plan, the same is not true once you roll them over to an IRA. Although the amounts may be small in comparison to your overall account, without proper record keeping, you could end up paying taxes on those amounts a second time!

When you are ready to transfer plan assets into your IRA, it is important to ask if they contain any after-tax dollars. If the answer is yes, then it is likely preferable to request those dollars not be sent to your IRA.

Let's say that you added \$5,000 in after-tax dollars to your IRA and, over time, those funds grew to \$15,000. The amount

you are asking to be excluded from the IRA rollover is the original \$5,000 contribution. The \$10,000 which was generated by investment returns are still pre-tax dollars and will be rolled over to your IRA without causing any trouble.

If you're wondering what would happen if you rolled over these \$5,000 in after-tax dollars to your IRA, the answer is it would require some additional accounting by you or your tax person, along with an extra page on your tax return for every year in which you make a contribution or withdrawal to your IRA. It's a messy process where the IRS requires you to allocate some of the non-taxable \$5,000 to each withdrawal you make from your IRA for the rest of its life. If you have not filed the proper paperwork through the years, the amount will be lost and all of your distributions will be taxable, regardless of the fact that you already paid tax on a portion of them.

In the past, we recommended the after-tax dollars be paid directly to clients. However, the IRS has recently allowed those

after-tax dollars to be rolled to a Roth IRA. So, now you have two good choices: Roth rollover or paid directly to you.

## IRA ROLLOVERS AND THE 60-DAY RULE

Before 2015, IRA owners were allowed one 60-day rollover to or from each IRA per 12-month period. Starting January 1, 2015, the limit will be applied by aggregating all of an individual's IRAs (including Roth IRAs) and treating them as if they were one IRA for purposes of applying the once per 12-month rule. While some IRA owners used the 60-day rule to move funds from one IRA to another, many were using this rule to make extended loans to themselves. This latest IRS rule change will effectively limit the use of your IRA for personal loans.

The new rule will apply for rollovers starting in 2015. If you have a rollover distribution from an IRA received during 2014 and properly rolled over (normally within 60 days) to another IRA, it should have no impact on a distribution or rollover initiated in 2015 involving any other IRA.

Please note this rule change is for the 60-day rollover provision only and does not limit trustee-to-trustee transfers of retirement accounts.

Once a decision has been made and your retirement money is in motion, it's often too late to fix problems, and most of the rules in this area are unforgiving. If you are about to receive or move retirement money, it is very important to speak with an advisor who is experienced and up-to-date on the latest IRA rules.

*When you are ready to transfer plan assets into your IRA, it is important to ask if they contain any after-tax dollars. If the answer is yes, then it is likely preferable to request those dollars not be sent to your IRA.*



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.



## A PICTURE CAN SAY A LOT

By Doug De Groot, *MBA, CFP®*

We have all been told, “A picture is worth a thousand words.” Recently I stumbled across this chart by Research Affiliates. The picture is glaring and raises many questions. It highlights expected real returns of many different asset classes. At first glance, warning lights began to go off. I wondered if it is correct. What will this mean for the baby boomers, business owners looking to retire or sell their business and the myriad of challenges that those folks in retirement or about to retire will face? Have they saved enough? Is their business worth what they thought it was worth? Can they sell it? What does this mean for taxes? Inflation or deflation? Can you afford to retire?

If markets are forward looking, what does this Chart say about future markets? Will the markets ignore the macro economy? Will the bankers of the world continue to pump liquidity in to the system? These are just a few of the questions that jumped out after pondering the chart to the right.

Rob Arnott, CEO of Research Affiliates went on to say, “We also see an expectations gap as perhaps the greatest danger that we face now. Low returns and slow forward-looking growth rates are not inherently awful, they just are what they are...”

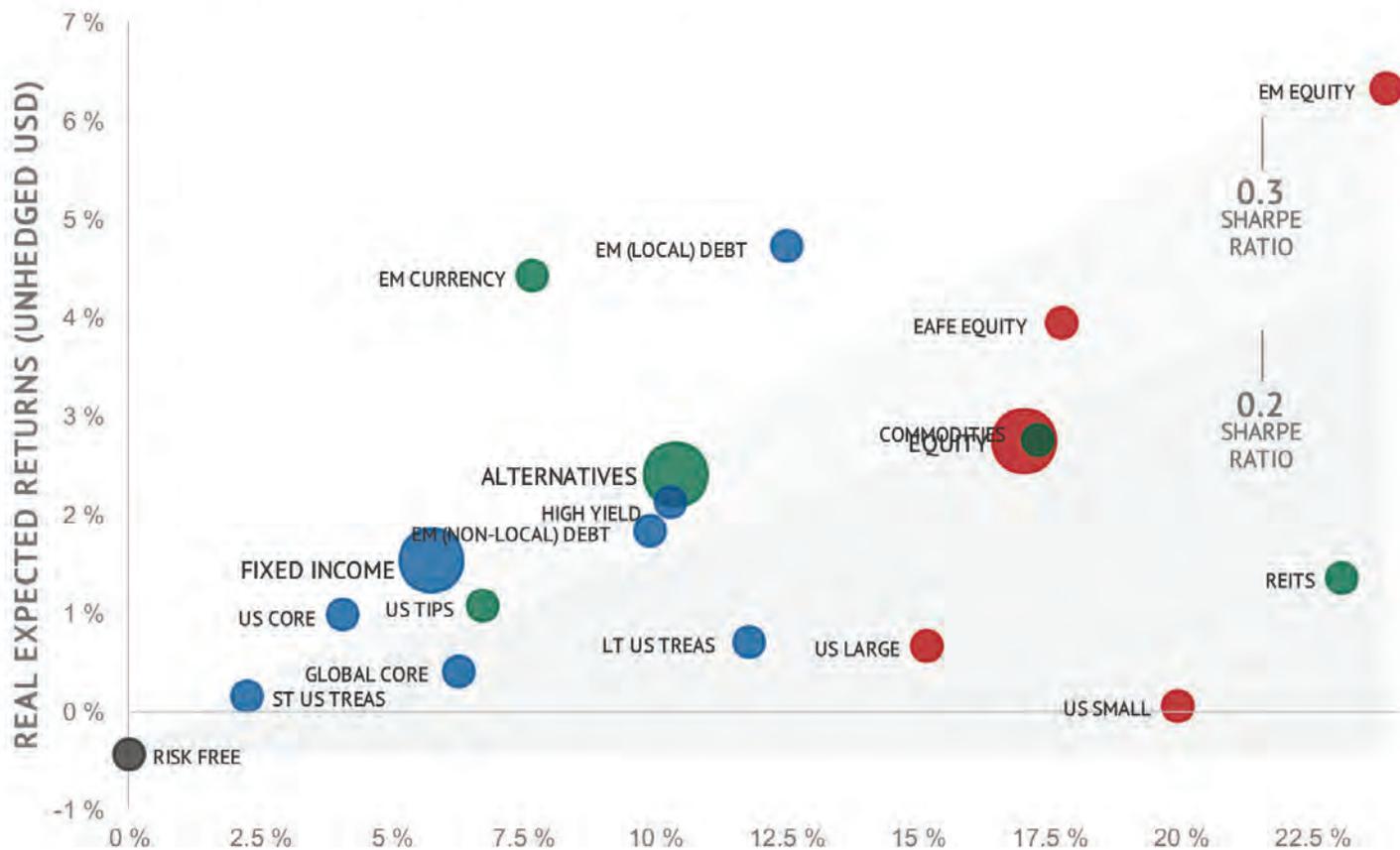
Easily said, but not helpful. Reality is investors, business owners and everyone preparing for retirement must focus on what they can control. Start with your Financial Plan. If you do not have one, sit down with a Certified Financial Planner to develop a plan unique to your goals, aspirations and unique situation. This should include all your assets, liabilities and future contributions and needs analysis. Develop a strong

sense of your balance sheet. Be as efficient as possible with your resources. Understand your future liabilities and how you will accomplish them. Dream big and take action. If this chart is right, retirement for the average American will mean more pressure on society and dependence on government plans. How will that affect your retirement plans?

The author Simon Sinek wrote a great book titled, “Start With Why”. In the above chart the Why is not there but the results are absolutely based on a reality that is in conflict with fiscal and monetary policy. Recently Senator Rob Portman from Ohio addressed the very issues affecting the growth of our economy and may provide a few of the answers to the above chart.

Along with Harry Dent, Rob Portman’s article in the Wall Street Journal went on to say, “Each day, 10,000 baby boomers retire and begin receiving Medicare and Social Security benefits. And while five workers supported the benefits of each retiree in 1960, there will be only two

## REAL 10-YEAR EXPECTED RISK & RETURN



workers funding each retiree by 2030.

Those who dismiss long-term budget projections should re-read the last paragraph. The retirement of 77 million baby boomers into Social Security and Medicare is not a theoretical projection. Demography is destiny.”

Our economy is facing a demographic cliff. We have rising support ratios (number of people getting benefits vs. number of people using benefits) - an aging work force who expect to live longer. This means the benefits will need to last longer but also means they will stay in the work force longer to build up savings or offset the increase in living with declining wages. What does that mean for young people just entering the work force? College graduates are faced with this every day. Wages are down and there is more competition for fewer spots. Another issue is productivity; As one ages, productivity starts to flatten out. How will that affect our economy?

Demographics are just one issue that points to why the growth rates are so much lower than historical averages. Yet the consequences of those demographics has its own set of “whys”

that also influence the above chart. For the past 50 years, spending has averaged about 20% of the economy according to the CBO. Recent CBO projections say that spending will jump to 23%, 29%, and then 34% of the economy over the next three decades—at which point the CBO simply stops counting. All of the rising deficit will come from spending increases (rather than revenue declines), and nearly all of that spending will come from Social Security, health entitlements and the resulting interest costs on the swelling national debt.

Yes, the CBO said the rising deficit will come from spending increases. Simply stated, tax revenue will continue to go up and will have to increase to maintain social programs and current promises of Social Security, health entitlements, and other social programs.

Offsetting the reality of the macro economy is monetary policy. While the above chart focuses on the real growth of a multitude of asset classes, the Federal Reserve has been focused on creating wealth through increasing liquidity. Now that the Federal Reserve has announced that it will stop Quantitative Easing, will 2015 be a year

of organic growth through independent market activity or will we see more government programs to assist in stabilizing asset classes and managing economic risk?

Regardless, your plan needs to act as the guard rails to keep you on track. There is no better time to reflect on what is important to you and your family than now. Take pride in your past success and have the courage and knowledge that you are prepared for an incredible future and a wonderful 2015. 🌟



**Doug De Groot**  
Managing Director  
**DEGROOTE**  
FINANCIAL GROUP  
Located in Westlake Village  
800.984.3302 805.230.0111

<http://www.Degrootefinancial.com>.

De Groot Financial Group, LLC is a federally registered investment adviser that maintains a principal office in the State of California. De Groot Financial Group, LLC provides advice and makes recommendations based on the specific needs and circumstances of each client. Investing in securities involves risk; please contact your financial adviser with questions about your specific needs and circumstances. The information contained in this newsletter is intended for information only, is not a recommendation to buy or sell any securities, and should not be considered investment advice.



# HABITS OF HEALTH

*By Ian Armstrong, M.D.*

The best gift you can give yourself in 2015 is to commit yourself to a daily lifestyle that encompasses healthy, nutritious eating while keeping your body active and moving. As a Spinal Neurosurgeon who has been in practice for many decades, I recognize all too frequently that most health problems arise because of unhealthy patterns of behavior. Adopting better eating and exercising habits incrementally into your lifestyle will give your body the best fighting chance to ward off the ravages of aging - as well as diseases and injuries. So many of our ailments are preventable with simple but effective adaptations to your daily lifestyle.



Dr. Terry Schroeder



Dr. Lori Schroeder

## HABITS OF HEALTH PART 1 PRESENTATION BY DRs. TERRY & LORI SCHROEDER

Physical health influences your mental health, your spiritual health, your emotional health, your relational health, and even your financial health.

It is the bedrock upon which everything else functions or potentially dysfunctions. When your physical health buckles and declines - everything else in your life is adversely affected.

### OUR GENES

**Our genes are a predisposition - but they are not our fate.**

There is so much that we can do to control our fate by nurturing

our bodies with healthy lifestyles. This is true of people who have predispositions to heart disease or any other diseases. We can avert and prevent the onset of health problems by simply following daily routines that give our bodies a fighting chance. Healthy people do not get sick.

### THE KEY FACETS OF A HEALTHY YOU

Being wholly healthy encompasses many key facets - all of which help you to live in alignment - which is the premise for overall health.

- Proper Nutrition
- Movement and Exercise
- Brain Health
- Spinal Alignment
- Stress Management

Balance is the key to life. Most chronic diseases occur when one of these areas is neglected and out of alignment.

### HABITS

“The beginning of a habit is like an invisible thread. Every time you repeat the act, you strengthen the strand. You add to it another filament with each repetition, until it becomes a great cable and binds you irrevocably to each thought and each act. First you make your habits, and then they make you. Your thoughts lead you to your purpose. Your purpose always manifests into action. Your actions form your habits. Your habits determine your character and your character fixes your destiny. Your habits are either the best of servants or the worst of masters.” – Orison Swett Marden

“We shape our habits and then our habits shape us.”

“You don’t get healthy by chance. You get healthy by choice.”

### THE SHOCKING OBESITY FACTS

For the first time in history – more people are suffering from the ill effects of eating too much. While millions of people across the world are suffering from not having access to food, 7 out of 10 Americans are suffering from the adverse effects of consuming too much food and being overweight. Diabetes, Heart Disease and other ‘lifestyle-based’ diseases now kill more people in the U.S. than infectious diseases worldwide.

In the U.S., we spend 50% of our 2 trillion dollar healthcare budget on treating people who have already become sick while less than 3% is spent on helping people stay healthy in the first place.

### THE ANSWER IS NOT DRUGS

People in over 40 other countries in the world live longer than Americans and yet Americans consume over half of all the drugs manufactured in the world. Clearly – drugs are not the solution.

All Illnesses Come from One or a Combination of these Things:

- Too many Toxins in the Body
- Trauma
- Nutritional Deficiencies
- Stress
- Lack of Motion (inactivity i.e. sitting)
- A Weak or Imbalanced Nervous System (Spinal Misalignments)

### GET TOXINS OUT!

- Minimize Medications
- Eliminate Processed Food
- Eliminate aspartame and other artificial sweeteners
- Eliminate HFCS (High-fructose Corn Syrup), MSG (Monosodium Glutamate) and Trans Fats
- Eat Whole Real Foods – preferably Organic. Read the labels in the Supermarket
- Get your house on a Whole House Water Filter

### STAY AWAY FROM DIET SODAS

- Diet Sodas raise the risk of Diabetes more than sugar-sweetened sodas
- Artificial sweeteners trick your metabolism into thinking that sugar is on its way. This causes insulin to be released into your blood stream



- Artificial sweeteners have been proven to be neurotoxins
- Diet sodas raise the acidic levels in the body which results in a leaching of calcium in the bones and the teeth
- Diet soda drinkers are more apt to gain body fat than people who consume naturally sweetened products because their metabolisms are slower and they crave more sugar and starchy foods

### ELIMINATE PROCESSED AND FACTORY-MADE FOODS

The following toxic ingredients are found in processed and factory-made foods. The human body does not recognize them as food and they cause adverse inflammation in your body:

- Chemicals
- Preservatives
- Additives
- Artificial Sweeteners
- High Fructose Corn Syrup (HFCS)
- Hydrogenated Fats – Found in Palm, Soy and Corn Oils. These are products that have a forced chemical addition of hydrogen into omega-6 polyunsaturated oils – so as to make them hard at room temperature, and also because the chemical addition is cost-effective and it preserves the food for longer
- Monosodium Glutamate (MSG)

Part 2 of Healthy Habits can be found in the March 2015 edition of Westlake Malibu Lifestyle. 



Ian Armstrong MD Diplomate of Neurological Surgery Fellowship  
Specialty Spinal Surgery Director of Spinal Surgery/Neurosurgery  
Southern California Hospital, Los Angeles Vice Chairman of the  
Board Southern California Hospital CEO/ Founder Southern  
California Spine Institute ( Est 1996) Medical Director SCS  
ianarmstrongmd.com

# OPOLO VINEYARDS

They say good fences make good neighbors, but it was a love of wine and winemaking that was the entrée between Opolo owners Rick Quinn and Dave Nichols. Their two families have lived side-by-side in Camarillo since 1996 and in Paso since 2001. As Nichols remembers, “I knew Rick to say hello to, but one day he said to me, ‘Hey Dave, I just planted 10,000 grapevines!’” And so began the evolution of Opolo.

Opolo's scenic hilltop





The Inn at Opolo



The Westside vineyard



 LOCALSCAPES/*Opolo Vineyards*





The "Barn" – rustic event space



Harvest Festival



Owners Rick Quinn and David Nichols

Our tasting room is tucked just off Vineyard Drive on a rustic road that takes you past our Zinfandel Vineyards, owl boxes, oak trees, and right to our tasting room. It has a "down to earth" winery feel and customer service takes center stage. Opolo's scenic hilltop overlooks the gorgeous Westside vineyards and can be a perfect location for a gorgeous winery wedding, private party, a corporate retreat and it's also host to our famous festival week-ends. You can also treat yourself or give a gift of the ultimate Paso Robles wine country experience by booking a stay at The Inn at Opolo. Guests enjoy our luxurious, spacious rooms and all of the sensory pleasures of Paso Robles rolled up in one destination. 🍷

**Contact information:**

Visit Opolo Vineyards at 7110 Vineyard Drive,  
off Highway 46 West in Paso Robles. Open 10am-5pm daily.  
For details please visit [www.opolo.com](http://www.opolo.com) or call (805) 238-9593.

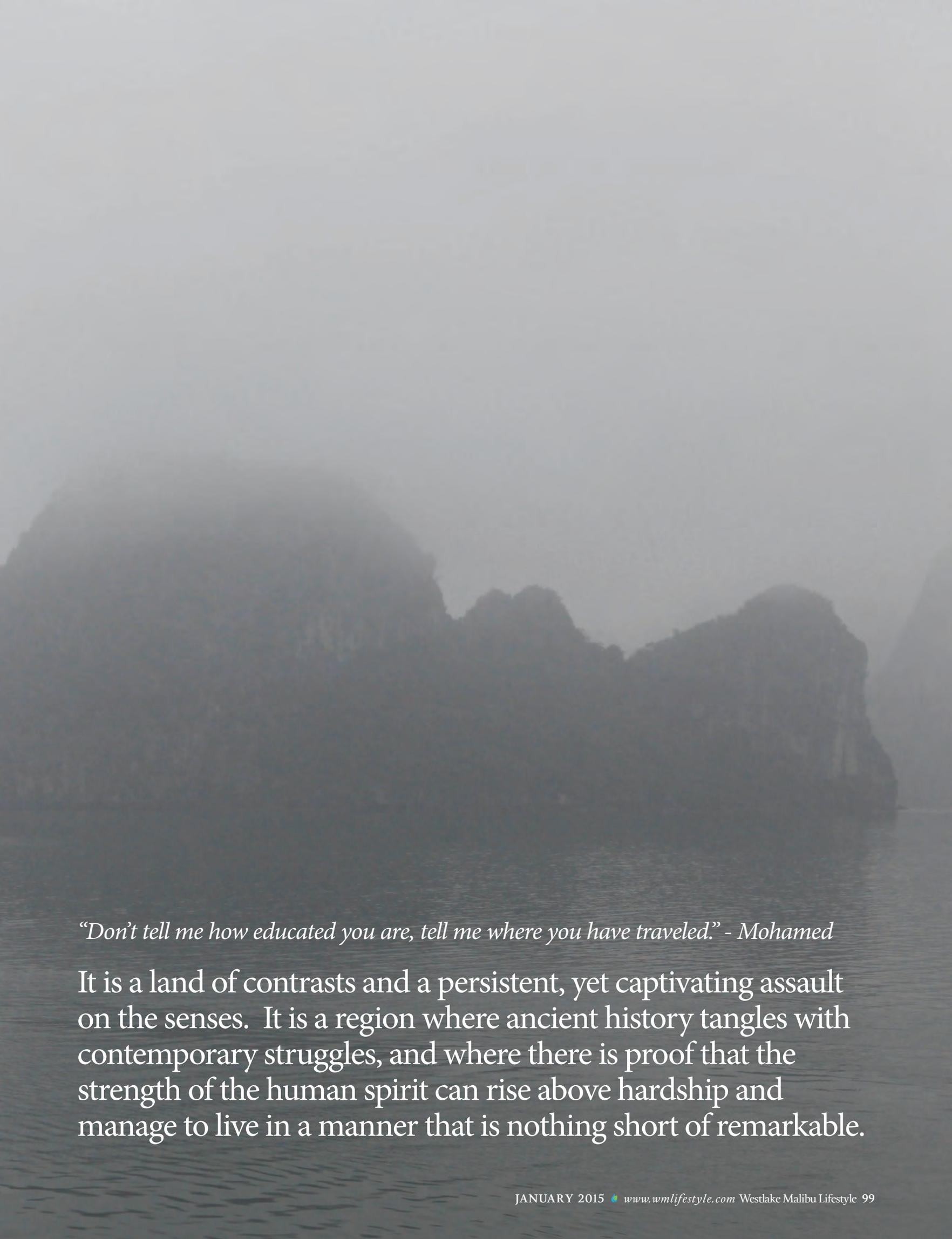


Hill top event space

# RICHES OF THE MEKONG

*Story by Heidi Creed ✨ Photography by Larry Winter*





*“Don’t tell me how educated you are, tell me where you have traveled.” - Mohamed*

It is a land of contrasts and a persistent, yet captivating assault on the senses. It is a region where ancient history tangles with contemporary struggles, and where there is proof that the strength of the human spirit can rise above hardship and manage to live in a manner that is nothing short of remarkable.



Town & Country Travel's president, Jane Lee Winter and her husband Larry, recently hosted a small group of intrepid travelers on an AmaWaterways Mekong River Cruise through Vietnam and Cambodia. "We selected this itinerary for its exotic flavor and rich history," says Jane Lee. "Most of us knew Vietnam from the turbulence that was the sixties and seventies, and there were even a few in our group who knew the war personally, but none of us were prepared for just how dynamic and moving the experience would be." As a result, for some it was a visit for redemption, but for others it was a genuine compulsion for an experience far from the ordinary.

### THE MEKONG RIVER

An essential trade route between western China and Southeast Asia, the extraordinarily bio-diverse Mekong River is a lifeline for millions of people whose survival hinges on the river's bounty. It is a bucolic watery landscape of working villages, farming, rice, fish, sugarcane and produce. The Mekong's long 3,000-mile journey through Asia originates in the Tibetan Plateau, and courses through China's Yunnan province, Burma (Myanmar), Laos, Thailand, Cambodia and Vietnam.

While the 124-passenger AmaLotus vessel has all of the accoutrements of modern luxury, it is not behemoth and maintains an





authentic experience. “One of the most unique things about this journey was watching a crew member deftly pole vault from the ship to the shore in order to anchor our ship to a tree,” says Jane Lee. Established docks there are often not, but rather a “suggested” area to disembark and walk a skillfully engineered plank for a village visit, or to board a smaller boat to nimbly explore inland channels and other wonders.

“Initially there was some trepidation with not knowing how we’d be received,” admits Winter. “But the welcome was nothing short of a warm and hospitable reception from the villagers. We truly had to pause to appreciate the power of forgiveness and the courage to carry on.”

#### THE HOSTED EXPERIENCE

A few weeks before the journey even begins, the Winter’s open their home for a “document party,” where their traveling companions were served Pho, a traditional Vietnamese dish, that was prepared homemade by classically-trained chef Jane Lee herself. Final packing pointers and photography tips are also shared as the anticipation mounts. The camaraderie that is formed here sets the stage for the first-class adventure the group is poised to embark on.

Upon a champagne welcome at the ship, there is no mistaking that the Town & Country group of travelers feels a clear connection between their group and the standard of service and the quality of the experience provided by AmaWaterways.

When you travel with AmaWaterways, you do more than simply visit a destination. You experience it in a truly authentic

*An essential trade route between western China and Southeast Asia, the extraordinarily bio-diverse Mekong River is a lifeline for millions of people whose survival binges on the river’s bounty.*

and in-depth way; not being limited to famous landmarks but exploring hidden gems too. The on-board experience is fully integrated to include entertainment by local performers, and regionally-inspired menus are designed by a team of industry-recognized chefs. The whole itinerary is thoughtfully designed to maximize your enjoyment of the scenery, history and atmosphere of wherever your ship sets sail.

It is here where the real beauty of river cruising lies: With no need to navigate from place to place, you’ll find a sense of adventure and a sense of home all in one vacation.



AmaLotus on the Mekong River



PHOTO BY AMAWATERWAYS

AmaLotus Twin Balcony Stateroom



PHOTO BY AMAWATERWAYS

### THE ITINERARY

This particular 15-day itinerary, Vietnam, Cambodia & the Riches of the Mekong cruise, is one of AmaWaterways most unforgettable and contrast-rich journeys. From Vietnam's bustling cities and villages to the tranquility of Cambodia, travelers will marvel at ancient temples, mist-covered mountains and colorful floating markets. Along the way, you visit a Buddhist monastery, the Royal Palace and the Silver Pagoda in Phnom Penh, and may even try your hand at the delicate art of rice paper-making. As you travel along the Mekong's vast length, you'll begin to understand the important role the river plays in the centuries-old culture and daily lives of the people who call this beautiful region home.

It is impossible to not be consumed by the kaleidoscope of senses: sailing through spectacular Ha Long Bay. Floating markets where fisherman hold up a tall pole with a sample of their consumable poised on top. The five family members, or 500 items, en route to the market perfectly imperfectly pieced together like a puzzle on a scooter. The pungent street food and fresh-picked produce. The jovial sounds of merchants calling out. Running your fingers through rich textiles. Indulging in extraordinary cuisine from the fine and delectable to the often-questionable (fried scorpion anyone?). That special stolen moment of pure contrast: a Vietnamese woman singing a French ballad from the streets of Saigon, as visitors listened on through a window left ajar from the Henry Cabot Lodge Ambassador House.

It is impossible to visit this land and not feel enriched, enlightened. "The Cambodian and Vietnamese people are so incredibly kind and

generous," says Westlake Village resident and Town & Country client, Mary Guerrero. "We felt a deep human connection with them and it will stay in our hearts forever."

Contact Town & Country Travel at (805) 495-9888, or visit [www.countrytravel.com](http://www.countrytravel.com), for more information on exploring this region or anywhere that might be on your life's Bucket List. 🌿



Town & Country Tours, Cruises & Safari's  
195 E Hillcrest Drive Suite 112  
Thousand Oaks, CA 91360  
Phone: 805-495-9888  
[www.countrytravel.com](http://www.countrytravel.com) CST # 1009290-10



# Oaks Christian School invites you to visit!



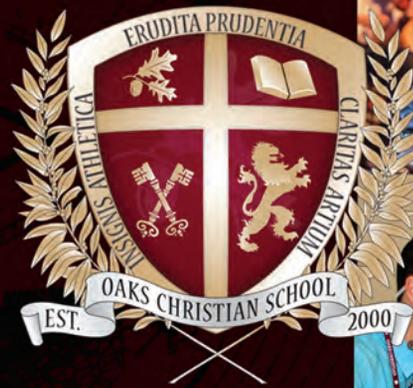
**Admissions Information Night**  
THURSDAY, JANUARY 15, 2015  
7:00 p.m. - 9:00 p.m.

Experience everything Oaks Christian School has to offer. Meet our teachers, coaches, and staff. Talk to our students. Tour the campus. Discover a whole new world of opportunities that could shape your student's life forever.



**Apply Online**

Application for 2015-2016 Academic Year  
Now Available



31749 La Tienda Dr. Westlake Village, CA 91362  
[www.oakschristian.org](http://www.oakschristian.org) | 818.824.9492



OAKS CHRISTIAN

A COLLEGE PREPARATORY SCHOOL SERVING 5th THROUGH 12th GRADE STUDENTS

# Financial Strength



**“As your local tax experts, we put our vast experience to work against the bureaucracy, and we enjoy the challenge.”**

Installment Agreements, negotiating Innocent Spouse Relief, and obtaining Currently Not Collectible Status with the IRS. We offer free consultations to determine eligibility for relief from IRS and State tax debts.

#### **QUICK FACTS**

##### **KASH CHANDANI, CPA**

Kash Chandani & Co. CPAs  
2815 Townsgate Road, Suite 335  
Westlake Village, CA 91361  
805-494-4334  
kash@less4irs.com  
less4irs.com

#### **ABOUT ME:**

Kash Chandani is a former IRS agent and CPA in Westlake Village. For the past 37 years, Kash has practiced accounting in the 805 area and prepared complex tax returns for loyal clients. His years of experience in all facets of taxation have led him to take on the task of assisting others with their IRS and State taxation issues. He and his dedicated staff work with the IRS and all other taxing authorities to negotiate the lawful reduction or elimination of tax debts for qualified cases. His expertise in tax resolution matters combined with his years of complex tax-preparation experience have led to hundreds of successful outcomes for his clients.

## **KASH CHANDANI**

Certified Public Accountant, Former IRS Agent

**ADVICE FROM A PRO:** Kash Chandani & Co. has one vision for their clients and that is to deal with the aggressive collection policies of the IRS and State tax agencies.

We know that tax issues can create great stress, anxiety, and, in some cases, depression. Every day we deal with clients who have been overwhelmed by their attempts to take on the IRS by themselves.

We understand how to deal with these agencies and will take away the burden. As tax experts, we put our vast experience to work against the bureaucracy, and we enjoy the challenge.

#### **OUR SERVICES INCLUDE THE FOLLOWING:**

- IRS & State Tax Resolution Services
- Tax Preparation for Individuals, Corporations & Estates
- Tax Planning
- Audit Representation

We specialize in Offer in Compromise services, removing Liens, Levies, and Wage Garnishments, preparing



LIFE IS A SMILE  
HAPPY SPORT AUTOMATIC

*Dejaun*  
JEWELERS

Westfield Fashion Square, Sherman Oaks • (818) 783-3960  
The Oaks Mall, Thousand Oaks • (805) 495-1425  
[www.dejaun.com](http://www.dejaun.com)

*Chopard*