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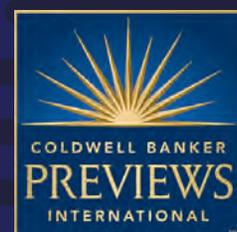
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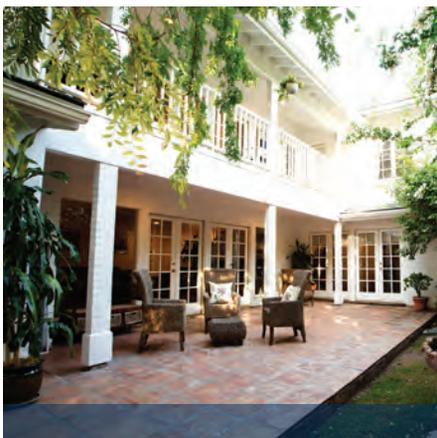
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Presented by Town & Country Travel
Written by Heidi Creed



ON THE COVER COVER
Photo: Keith Urban
performing at
Sherwood Country Club
to benefit The Girls and
Boys Club of the Conejo Valley

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Country music icon **Keith Urban** wowed over 500 members of Sherwood Country Club recently as they joined to raise funds and support the Boys and Girls Club of the Conejo Valley. His reputation as a premier songwriter, vocalist, musician and virtuoso guitarist has afforded Keith the opportunity to collaborate with the likes of The Rolling Stones, John Mayer, Steven Tyler, John Fogerty, Alicia Keys, Tim McGraw and Taylor Swift, Vince Gill, Eric Church and countless others. He was asked to perform on both nights of Eric Clapton's Crossroads Festival and on CBS' "The Night That Changed America: A Grammy Salute To The Beatles." A humble man with deep-rooted family values, Keith shares some intimate moments with us (Page 46).

The **Billabong Pipe Masters** produced a level of surfing that is not only masterful but rivetingly dangerous in the massive waves of the Hawaiian North Shore. Two Brazilians, Medina and de Souza, both advanced through and found themselves going head to head in the Final. But it was de Souza who took the win by posting a 7.67 and a 6.40 on his two highest waves to trump Medina's 4.00 and 4.50. View the action on Page 16.

Larry Crane produces his usual editorial depth in our Motoring Pursuits section. His introduction sets the stage for another great article:

"The ultimate aim of all artistic activity is building! Architects, sculptors, painters, we must all get back to craft! The artist is a heightened manifestation of the craftsman. Let us form a new guild of craftsmen without the class divisions that set out to raise an arrogant barrier between craftsmen and artists! Let us together create the new building of the future which will be all in one: architecture and sculpture and painting." —Walter Gropius, founder of Bauhaus in 1919

Our **Real Estate** section features splendid homes in our area – presented by top Realtors (Page 70 - 95). Enjoy perusing the interiors of places you may have only seen from the outside. **Town & Country Travel** together with **Regent Seven Seas Cruises®** navigate us to the world's most beautiful destinations in "Luxury Goes Exploring" – Page 106.

Happy El Niño rains!



Diana



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 *SPORTSPURSUIITS*/March 2016

Billabong Pipe Masters Hawai'i

December 17, 2015, the final day of the Billabong Pipe Masters, was nail-biting from start to finish, with the Semifinal showdown ramping up the drama. Surfers Gabriel Medina (BRA) and Mick Fanning were pitted against one another in the first Semifinal heat while Adriano de Souza (BRA) and Mason Ho (HAW) battled it out in the second Semifinal heat.

Meet your 2015 WSL World
Champion and Billabong
Pipe Masters winner,
Adriano de Souza (BRA).
Photo: WSL/Kirstin



Mick Fanning (AUS) threads a Backdoor barrel for a Semifinals finish during the Billabong Pipe Masters. Photo: WSL/Masurel



North Shore's own Mason Ho finds shade during the Semifinals of the Billabong Pipe Masters. Photo: WSL/Masurel





Gabriel Medina (BRA), winner of the 2015 Vans Triple Crown of Surfing, is airborne at Pipe. Photo: WSL/Masurel

SPORTSPURSUIT/Vans Triple Crown of Surfing

The two Brazilians, Medina and de Souza, both advanced through and found themselves going head to head in the Final, both vying for the Billabong Pipe Masters title. But it was de Souza who took the win by posting a 7.67 and a 6.40 on his two highest waves to trump Medina's 4.00 and 4.50. Not only did de Souza win the Billabong Pipe Masters title, but the 28-year-old was also named the 2015 WSL World Champion, the most prestigious title in the sport of surfing. Medina took home the Vans Triple Crown of Surfing title, proving that the Final Day of the Billabong Pipe Masters ultimately belonged to Brazil.

 **SPORTSPURSUIITS** / *Vans Triple Crown of Surfing*



Adriano de Souza
(BRA) looks down
the line toward
victory during the
Billabong Pipe
Masters Final.
Photo: WSL/Cestari



Adriano de Souza
(BRA) hoists his
Billabong Pipe
Masters trophy while
Vans Triple Crown
of Surfing winner
Gabriel Medina (BRA)
stands alongside.
Photo: Kirstin



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Beans in the Spring

By “Model Gardener” Kelly Emberg

I’ve grown many unique varieties of beans, and there are all different unique types to grow. They come in so many colors and shapes and some quite frankly are just too pretty to eat! Beans are legumes whose seeds or pods are eaten, but are not classified as peas or lentils (which are also legumes). Legumes are plants with double-seamed pods containing a single row of seeds. All legumes have the ability to suck the nitrogen (the primary food plants’ need for growth) right out of the air and store it in nodules on their roots with the symbiotic help of tiny bacteria called rhizobia, known as “nitrogen fixing” or nitrogen fixation.”

The absorbed nitrogen feeds the plants directly, and some remains in the plant tissue, so that the plants themselves can be used to fertilize your next crop. Organic farmers plant cover crops or green manures in which nitrogen-fixing plants are grown and then plowed into the soil to fertilize it.

You can add nitrogen to your compost by putting the remains of your pea and bean plants in your pile.

INOCULANTS

Inoculants encourage the formation of high-nitrogen nodules on plant roots for



richer soil, bigger plants, and better yields. Before planting, put your seeds in a bowl, add enough honey or maple syrup to make them sticky, then add the inoculant and stir the seeds until thoroughly coated. Plant right away. Don’t fertilize with nitrogen if you use an inoculant; your plant will use that nitrogen and not make its own until it’s done. You can buy inoculants by mail from seed companies and they are sold for the home garden. The bacteria also work best in warm soils that have a neutral pH. If the soil is acidic they can’t colonize. Dust a little bit of wood ash when planting; it raises the pH and provides potassium and calcium (which also assist with inoculation). These bacteria are alive and have a definite shelf life; they can be killed by improper handling and storage.



3 CLASSIFICATION OF BEANS

GREEN OR SNAP – those that can be eaten pod and all. Green beans are sometimes called snap beans because of the sound their fresh pods make when broken in half. Green beans are called string beans if they have a fibrous string that runs down the side. Most modern green beans are stringless. There are dozens of varieties of green beans. Green beans are the most widely planted bean type. They include the haricot vert, scarlet runner bean, winged, and yard-long bean. Snap beans are not always green. They can also be yellow or purple. Yellow snap beans are sometimes called wax beans for their waxy color.

SHELLING BEANS & DRIED BEANS – are beans that are shelled for their seeds and eaten either fresh or dried. Fresh shell beans are beans that swell in the pod to their maximum size but have not yet started to dry. Shell beans eaten fresh before they dry include the azuki, butterbean, chickpea, cranberry, fava, flageolet, lima, scarlet runner, soybean, winged, and yard-long bean. Dry beans are beans left to mature and then dry on the vine. Dry beans include the black or turtle bean, Great Northern, kidney, cannellini, navy, pinto, red, and white bean.

POLE OR BUSH VARIETIES

Bush beans and vine beans, more commonly called pole beans, are common legumes that are simple to grow. Green beans, including purple-colored varieties and wax beans are included. They come in both bush and pole-growth habits. Most beans that are dried for storage, such as kidney, pinto and navy beans, are pole beans. All bean varieties like sunny, well-drained soil. The most obvious difference between the two major types is

the amount of horizontal space needed for cultivation of pole beans versus bush beans, with the latter needing more.

TOP 5 MOST COMMON PROBLEMS WITH BEANS

1. POOR GERMINATION – The soil needs to be above 65 degrees for good germination so you might want to invest in a row cover for a few days. Make sure the eye of the bean is pointing downward when you plant it and keep the cover on until it gets

its second set of leaves. Water the beds really well when planting, and don't water again until the seedlings are up.

2. IMPROPER SPACING – Spacing is very important especially when humid. Rows need to be at least 18 inches apart; if planted too close, only the outside rows will yield well. Plant them 6 to 8 inches apart within the rows. I always plant 2 or 3 seeds - keeping the strongest one and sacrificing the others. Avoid harvesting when the plant is wet; it can spread foliage

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diseases. Make sure your plants get good air circulation and the soil dries by sunset. Constantly damp soil can cause disease.

3. UNEXPECTED HOT SPELLS – It can get into the 90's starting as early as late spring. When that happens, some varieties won't set flowers and produce beans such as the scarlet runner bean.

4. INSECTS - Cucumber beetle, leafhoppers and the aphids can destroy your plants. They also transmit viral diseases. Leafminers attack the pole varieties and red spider mites can defoliate the lower half of your plants late in the summer. Use an OMRI insecticidal soap for insects which include leafhoppers, aphids, leafminers & spider mites and Pyrethrum or Spinosad for the cucumber beetle.

5. DISEASES - Diseases can damage beans. Rust, a fungal disease, can be a problem in shady damp spots. Keep leaf litter picked up under plants and use dusting sulfur at first sign of reddish pustules on the back of leaves. Don't use sulfur when temperatures go into the 80's - it can burn leaves.

Dispose of all infected leaves as rust can have an over-wintering spore that will germinate next spring.

BEAN MOSAIC DISEASE causes distorted leaves and beans. There are resistant varieties for this disease. Rotation of bean crops around

the garden is necessary if you have a problem with damping-off disease or seed rot. Rotate with non-legume crops; this way the disease can't build up in the soil. Don't plant peas after beans or beans after peas as they can both be infected by the same diseases.

FERTILIZATION - Beans are legumes and they fix nitrogen with the aid of the rhizobium bacteria that live in the nodules on the bean roots. If you are growing beans or peas as a food crop, they do need additional feeding of nitrogen for maximum yield, especially long season pole beans and dry bush beans. Use a complete vegetable fertilizer as a pre-plant (5-10-5), tilled into the top 6 - 8 inches of soil. On long season beans, side dress with 5-10-5 after the first big picking. If you are growing organically, use a good mix, or combination of organic fertilizers.

WATERING - is critical during flowering, pollen formation and pod enlargement.

I know it's spring but it's time to plant your beans! They are really very easy to grow and they taste so much better when you eat from your own garden. Growing green beans provide endless opportunities to explore varieties with remarkable flavors, textures and colors that you will never find in a store! All you need is abundant sun, warm soil and ample moisture to produce well. Good luck & happy gardening! 

My best,
Kelly Emberg, the model gardener
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Sean Penn meets Joaquín 'El Chapo' Guzmán

By Diana Addison Lyle

I have always respected Sean Penn as an actor and as a human rights activist. He is one of those important Hollywood icons who has never been afraid to go against the grain; to challenge the status quo. His creative gift as an artist is massively appreciated – particularly in a demographic area like ours -and his gargantuan fame and success are undeniable proofs of that public appreciation.

So when I found out that Sean Penn had just done something dramatic – gone to Mexico to visit the notoriously-regarded Mexican drug kingpin, Joaquin “El Chapo” Guzman, who had recently escaped from a maximum security prison, and who was in hiding, I was fascinated. Here was the actor I respected being true to who he is: challenging people with prejudices; putting his life at risk to interview a man that was on the world’s most wanted list. That takes courage and chutzpah.

I didn’t delve into the moral rectitude of his actions. I simply wanted to learn something from his experience – to step out of my own prejudices so that I could benefit from an enlightening point of view. I was up for learning about the ‘other side’ of El Chapo – courtesy of Sean Penn. I wanted to discover that there was a

potentially good man behind the persona or develop empathy by trying to understand why people like El Chapo do what they do for a living. They know that drugs kill people, right? Sean Penn – most

of all – belongs to an entertainment industry where the deaths of famous actors from drug addiction – are legendary. He must have wanted this interview to learn more about a topic that has surely touched his life – so I thought.

But my interest in Sean’s expedition into the Mexican jungle was that he’s also publically stated that he’s deeply saddened and disappointed at the state of journalism in the USA: “journalists have done a disservice to this country.”

OK, Sean, so we get it. You planned to do a much better job. We waited with baited breathe so that you could teach us how to do our jobs – better – using an ‘experiential’ writing approach.

Journalists who go into the profession for the right reasons genuinely want to develop their empathy skills; their objective is almost always to come closer to understanding someone else’s point of view. Without that openness – they can never produce the kind of brilliance that one sees in iconic films. Art is about freedom of expression; it’s about the understanding of the human condition. It invokes sensitivity and tolerance in the human species. Nelson Mandela taught

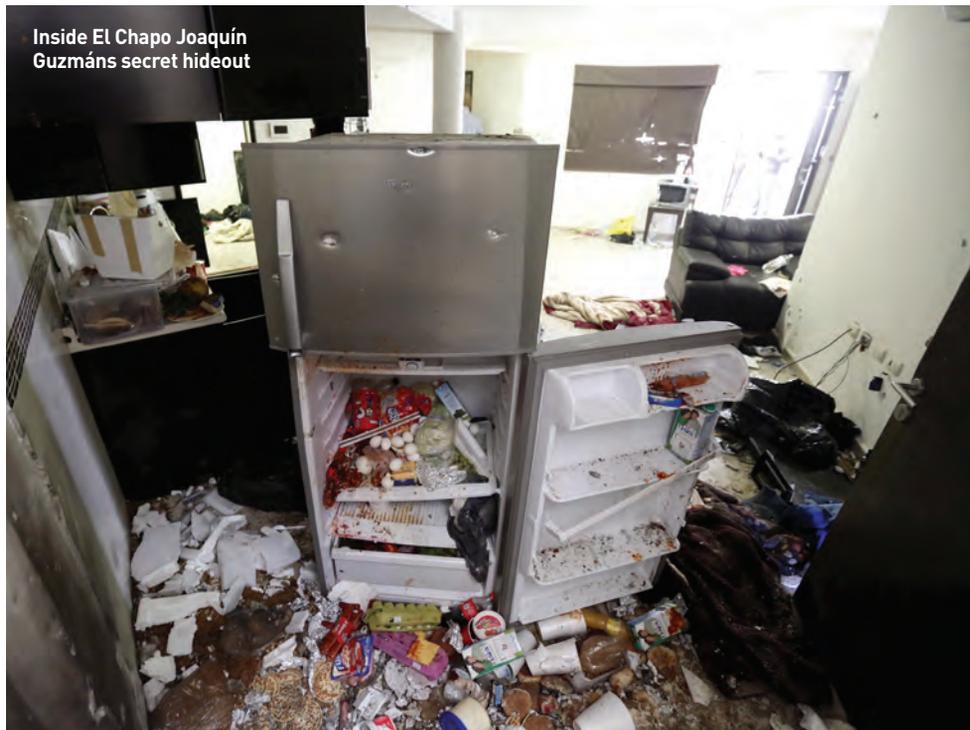


us that reaching out in an effort to understand how someone else thinks – particularly someone whose point of view is different from ours - is vastly important to our humanity. He was right.

So the famous meeting took place in a mysterious Mexican mountain stronghold - El Chapo’s hideout from the Mexican authorities. Stringently guarded by the drug cartel and El Chapo’s immediate family members, Sean Penn and Mexican actress Kate del Castillo, were escorted to the kingpin’s secret abode.

The story on Kate del Castillo warrants its own documentary. The 43-year-old actress is famous for her role as a drug lord in the popular Mexican TV show, “Queen of the South” (La Reina del Sur). Supposedly, 53-year-old El Chapo had developed some significant personal feelings for the actress and her DVDs were later found at his safehouse.

Initially, back in 2012, del Castillo’s contact with El Chapo was laced with good intent: She’s quoted as saying, “The government has numbed us, we are manipulated, and I say Mr. Chapo, let’s



Inside El Chapo Joaquín Guzmán's secret hideout

traffic with well-being, let's do good to the world, you know how to trade, deal with love, with good things. Life is a business and the only thing that changes is the merchandise. Don't you agree? Wouldn't it be cool that you started trafficking with love?"

However, subsequent messages exchanged between the two carry implied allegations of the possibility of the drug lord investing in del Castillo's tequila company – ‘Honor Del Castillo’.

The U.S. Treasury Department (del Castillo lives in L.A.) forbids American citizens and companies from conducting financial transactions with designated drug suspects. Time will tell whether there is any truth to the reports. According to Alejandro Hope, a security analyst and former Mexican intelligence agency official, prosecutors have to find evidence of a monetary transaction in order to charge someone of a financial crime. An individual has “no obligation” to tell the authorities the whereabouts of a fugitive. Furthermore, in defense of del Castillo, she never knew the exact location of the meeting – and Sean Penn describes it in his Rolling Stone magazine article as a “jungle clearing”. No doubt it was.

Del Castillo has been formally called to testify on her links with El Chapo – following his January 2016 recapture by Mexican authorities. According to the Mexicans, it was Penn's and del Castillo's meeting with El Chapo that directly led to his dramatic recapture by Mexican Marines.

In Sean's interview with Charlie Rose on CBC's ‘60 Minutes’, he denies that this was the case. He also denies that El Chapo wanted to meet with him because he was famous. According to Sean, El Chapo didn't know who he was. His interest lay in meeting Kate del Castillo. After both Kate and Sean met with El Chapo, the Rolling Stone magazine interview questions had to be done later – and not in person – because the Mexican authorities were closing in on El Chapo. He was recaptured on January 8, 2016, the day after the Rolling Stone article was published. The Mexican authorities asserted that Sean Penn's and Kate del Castillo's meeting with El Chapo was key in helping them trace him. Sean regards that statement as misinformation.

So Charlie Rose sought to really understand what it was that Sean Penn wanted to learn in this high-profile interview. Sean's premise in meeting with El Chapo was this: *“the war on drugs – which has deeply affected us all – seems not to change – and because we want to simplify the problem – focus just on the bad guy. I go because I spend time in the company of another human being, and I make an observation, and try to balance that with the focus that I believe we tend to put too much emphasis on. If our only aim is to understand that ‘this is a very bad person’ – then let's not understand anything else.”*

I happen to agree with Sean. But sadly, the objective of the interview didn't produce anything enlightening – because nothing redemptive about El Chapo came across. Or maybe the article was successful in the

sense that readers now know that El Chapo is seemingly without conscience about the thousands of deaths that he's caused through selling dangerous drugs. Money seemed to be El Chapo's motivation, and drug lords know that the more they foment and sustain people's drug addictions, the richer they become.

El Chapo defended his role as the biggest drug supplier in the world by asserting that he's simply meeting a consumption demand in the USA. “If there was no consumption, there'd be no sales.” He also said that his poverty-ridden childhood led him to the lucrative drug world. His choices, he said were a response to poverty.

Sean's defense of the article was that people had presumptuous expectations of what they wanted to see in it. He clearly stated that the article failed because the dialogue about the bigger picture on the drug war – and why it has failed – was not the discussion that emanated.

This was not Sean Penn's finest hour – but I think it's because El Chapo failed him. The human being; the person behind the notoriety didn't give Sean any substance. We didn't gain a sense of his humanity in any way whatsoever, and those of us who seek positivity would have liked that.



Kate del Castillo

Joaquin El Chapo Guzman presented himself as a pretty heartless opportunist who was disinterested in the moral debate on how he got rich. I think most of us felt a sense of being none the wiser and no more enlightened. That wasn't Sean Penn's fault. 

Acknowledgements: CBS's ‘60 Minutes’.



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Futures Past

A retrospective on a creative future

By Larry Crane

T*“The ultimate aim of all artistic activity is building! ... Architects, sculptors, painters, we must all get back to craft! ... The artist is a heightened manifestation of the craftsman. ... Let us form ... a new guild of craftsmen without the class divisions that set out to raise an arrogant barrier between craftsmen and artists! ... Let us together create the new building of the future which will be all in one: architecture and sculpture and painting.” — Walter Gropius, founder of Bauhaus in 1919*

When irrepressible May Rindge created her Malibu Beach Motion Picture Colony in 1926 with 10-year leases for 30-foot beach front lots for \$1.00/linear foot, the industry moved its creative culture to her tiny cottages to play and collaborate (etc.), fell in love with everything (and everyone) and took up permanent residence. When the lease term

expired, most bought their property and began the construction of real homes. Commissions brought the best architects extant to the coast to experiment with light and expanded visions of Walter Gropius and his long-established Bauhaus rectangular curtain wall purity. A few

of the post WWI Eurocentric creatives who did not settle in Paris or Berlin followed the “new art” to the land of incessant sun — and movie wealth.

Austrian-trained Rudolph Schindler was a founding artist in the modernist architectural linear, horizontal aesthetic, inspired by the fabulous illustrations of futurist thought made real in Frank Lloyd Wright’s Wasmuth portfolios of 1910. Schindler gained international recognition when he adopted Los Angeles as his home and his own luminous Pacific coast version of Wright’s mid-western prairie houses as his vision for L. A. urban chic. The duplex he built for himself in 1921 is

Red background, night



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Bob Petersen
Hot Rod kit



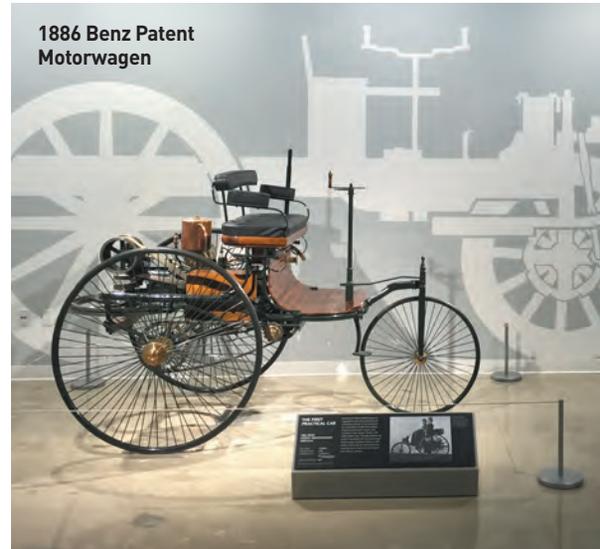
Aero Art



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California icons



1886 Benz Patent
Motorwagen

considered the prototype.

Richard Neutra, Schindler's life-long friend, housemate, enemy, competitor and partner, introduced his signature modernist glass-walled jewel box to the Malibu coast for Dudley Murphy's Holiday House hotel in 1948 — now tiny condos sharing the fabulous Malibu oceanfront experience over Geoffrey's Restaurant.

Ed Niles revisited Richard Neutra's steel and glass rectangles atop a Malibu ridge. Pierre Koenig, too, was seduced by the Pacific view and built it into room-depth layers of glass and space, framed by Bauhaus-inspired steel structures that integrate visually as sightlines collect them into a Mondrian pattern.

Now, even PAR (Platform for Architecture + Research), which represents the reimagined futurist Los Angeles with its Project 6030 Wilshire vertical housing development, remains devoted to horizontal

and perpendicular frames even as it stacks Gropius-like curtain-wall homes into the stratosphere. But a block away at 6060 Wilshire, the Petersen Automotive Museum, a celebration of the Los Angeles car culture, is another future by KPF (Kohn Pedersen Fox Associates), where non-linear stainless ribbon, a metaphor for the millions of meters of steel rolls that have been pressed into the likeness of automobiles for a century, follow L. A.'s own Frank Gehry into the abstract expressionist future of architecture as art.

The ribbons glow in the sun during the day, but softly reflect the Pacific sunset in the evening and grow more dramatic at night as the structure's brightly illuminated hot-rod-red skin shines from behind the ribbons to create a memorable gateway to Wilshire Boulevard's expanding museum row.

The original outer walls of the rectangular brick building remain in place, but its entire

interior was recently removed to create a round central core and one additional floor of exhibit space; all from the Scenic Route design and construction team, famous for stage, film and television productions, as well as the internationally celebrated Mullin Automotive Museum in Oxnard. As in Wright's historic Solomon R. Guggenheim Museum, it is recommended that guests take the elevator to the top floor to begin the tour. Unlike the New York art piece's curve of descending ramp, the Petersen offers a series of elegantly curved staircases from which to have a memorable view of the collections as you approach from above. Photo ops appear in every direction.

The top floor offers a quick look at the beginning of our favorite subject with Daimler-Benz own recreation of the 1886 Benz Patent Motorwagen parked directly in front of a shadow of the first self-propelled vehicle known to exist, Nicholas Joseph

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Mullin Gallery: Embericos Bentley and Bugatti Atlantic



Nearburg racers



Futures past

Cugnot's 3-wheel, steam powered machine created to haul giant cannon barrels for the French army in 1769. It was, incidentally, the first motor vehicle involved in a road accident when Cugnot lost control at about 4 mph and crashed into a stone wall. He invented power and motion but failed to create brakes.

The "hands-on" aspect of the Petersen Museum galleries is first encountered with a genuine Model-T Ford, the vehicle that put the entire world in self-propelled motion. You can climb aboard and let your imagination make your way across a roadless United States, or imagine sitting next to your great grandfather as he motors into your hometown to show off for his friends who have arrived in their family horse-drawn buggies. The top floor also includes a Petersen Museum standard: Movie cars. There are lots of favorites to see up close. One of the fabulous Batman contraptions and Herbie head the showcase, but the spell-binding video of "stitched" movie car segments will be something to stand and enjoy and remember your experience when you first saw them.

We will continue our history of the automobile and its effect on Los Angeles life out of museum order, but as the story unfolds. The Art Center College of Design has a real classroom where students are working on our automotive future right before your eyes. Walk in and watch how these young future designers create their own visions at a fantastic level of realism. The "Roeder-Harman Gallery" has video interviews with the designers, engineers and marketers who brought us the cars we love. A "Production Gallery" has a completely disassembled car so you can see what it takes to make one. The

"Ford Performance Gallery" shows what it takes to race them over the past 50 years.

Many of the top collectors in the country have volunteered to share some of their favorite cars. The Bruce Meyer Family Gallery is filled with "Precious Metal," silver cars from the top end of everyone's dream set — and a few we weren't even aware existed. The Charles Nearburg Family Gallery illustrates a racer's collection of racers, from a Harry Miller treasure, to a recent Formula One car, to all manner of American and European history making machines. The hot rod exhibit gives us a taste of what it took for Robert E. Petersen to create his publishing legacy. Doane Spencer's famous black '32 Ford roadster from 1938 is the target design for everyone who ever wanted a hot rod and next to it is a glass case with Mr. Petersen's Hot Rod magazine jacket, his cameras, even his typewriter — from which he taught a generation about the world he loved and launched thousands of careers in all forms of automotive pursuits.

The Forza Motorsport Racing Experience is eight linked driving simulators that let you race against your favorite pros or your most competitive pals — or your mom. Careful, if she climbs into the seat and snaps her belts, she knows more than you might think.

Key to the concept of the Petersen Automotive Museum is bringing in the next generation of car fans. Who better to help in that challenge than Pixar and its stars of the "Cars" movies. The exhibit is completely interactive with all manner of automotive components exposed and usable. Dad will have to be convinced to share.

The Mullin Grand Salon on the ground floor, and visible from the free glass-walled

walk through gallery, is the chairman's vision of a first-rate collection. Peter Mullin has his own fabulous museum in Oxnard and shares part of that collection with his latest efforts to enhance the Los Angeles automobile culture and feed its future. Included in that beautiful gallery is a car guy's book and model shop and the Drago Brother's latest restaurant.

We have skipped half the available exhibits, but the museum is open every day and there is no better day trip than to submerge yourself in the culture that created our sprawling city and allowed us to live in Malibu and work downtown, or tempt us to dream of things we never knew - or how to enjoy the life that automobiles have made possible.

The building alone is worth the trip. Plan to spend some time walking up and down Wilshire just to see its fantastic ribbon-wrapped reality from the street; and the L. A. County Museum of Art, the La Brea (Tar Pits) and many fine eateries are within a short walk. Plans are already underway to create new museum facilities on the Wilshire to give Los Angeles another destination for world travelers to our city. "An Architectural Guidebook to Los Angeles" is available in the County Museum bookstore near the historic exhibit of Frank Gehry's imaginative project models.

Swiss-born French architect Charles-Édouard Jeanneret-Gris (universally known as Le Corbusier), described as the godfather of the modernist vocabulary, explained: "Architecture is the learned game, correct and magnificent, of forms assembled in the light."

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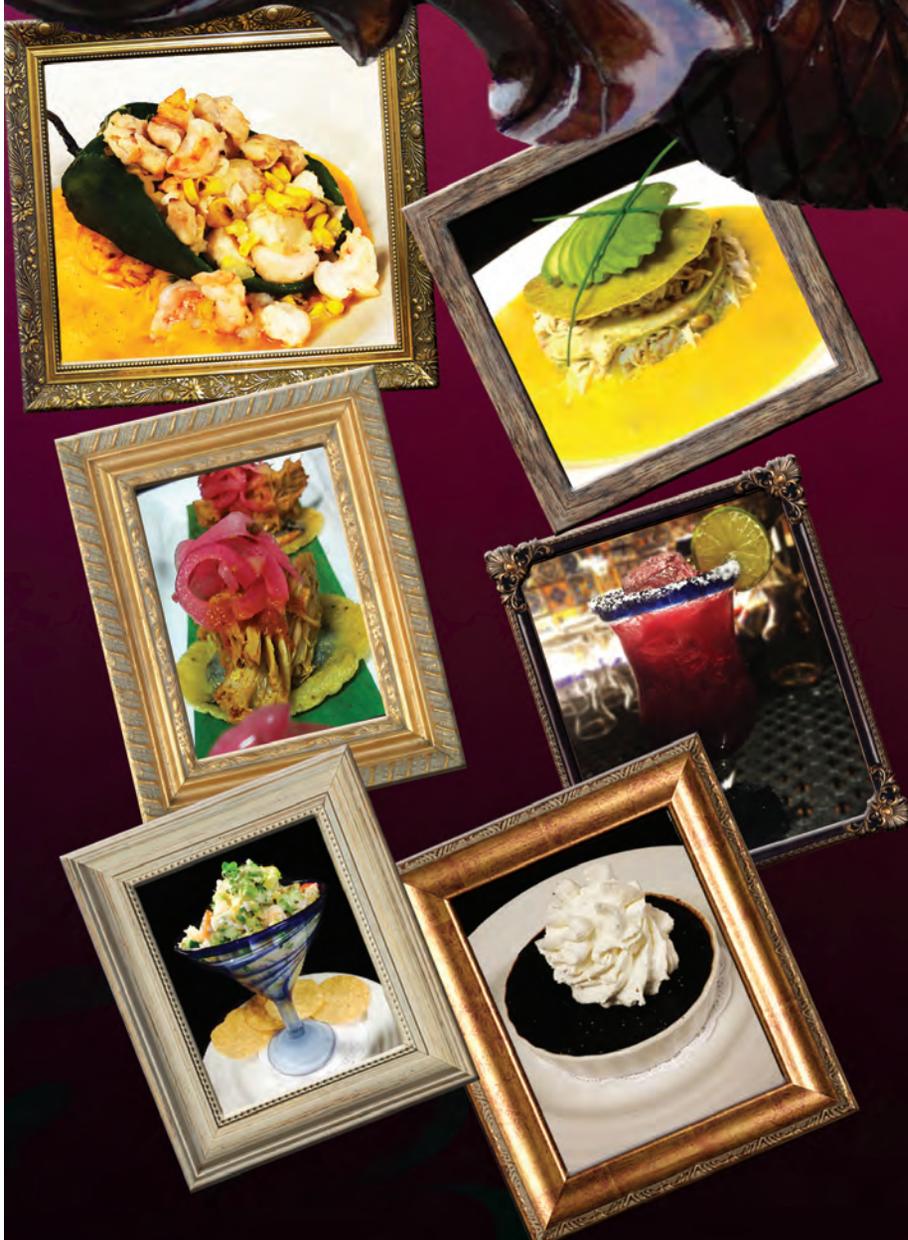
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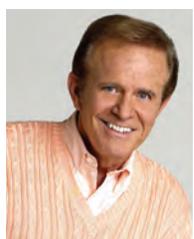
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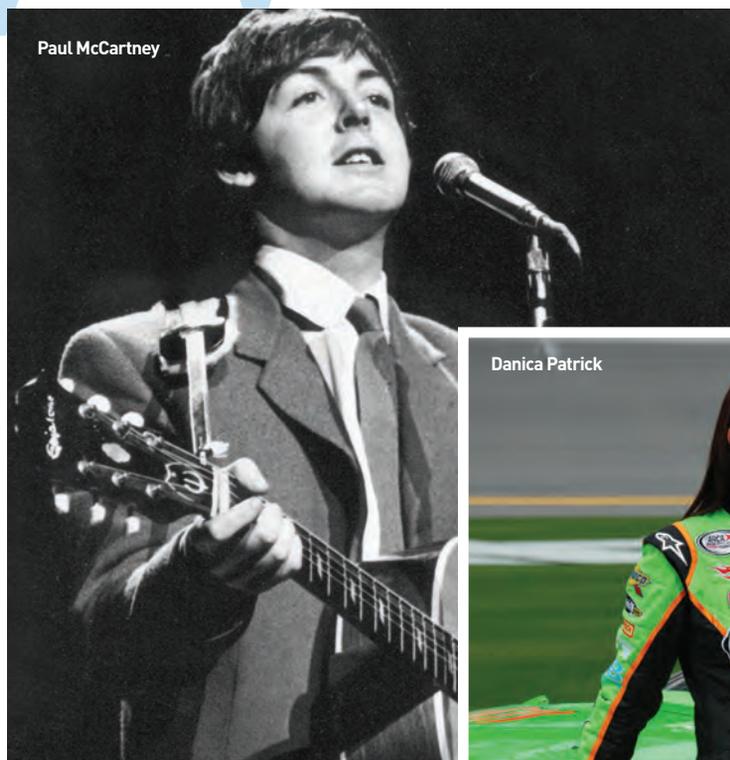
Short Stories About Big People

By Bob Eubanks

Welcome to more short stories about big people. I hope 2016 is a great year for you.

I found out that I'm the only living person to have produced The Beatles concerts all three years they toured America. So, I put together a live show featuring never before seen pictures with a Beatle Band on stage with stories leading up to music. Here is an example of the stories I tell:

Paul McCartney was very upset when The Beatles broke up. In his depression, he remembered what his mum used to tell him when he got down in the dumps. She always said, "Paul, just let it be".



Paul McCartney

I was playing a live game in Las Vegas a couple years ago with the top ten NASCAR drivers. One of the questions I asked was, "If you had a daughter, who's the only NASCAR driver you wouldn't let her date?" Jimmy Johnson answered, "Danica".

Some famous people have strange quirks. The actor Leslie Nielsen starred in such films as: "Naked Gun" and "Airplane!" He had an infatuation with a flatulent sounding whoopee cushion. He didn't care where he used it; elevators, restaurants, or any crowded



Casey Tibbs

area. Freddy DeCordova, Johnny Carson's producer and I flew back with Les from a golf tournament in El Paso. We were standing with about 200 other folks at baggage claim when Nielsen let it fly. Suddenly, we were the only people at baggage claim waiting for our luggage.

I used to work the Rodeo circuit doing the television commentary and competing as a team roper. There used to be a famous bull rider by the name of Casey Tibbs. He loved to leave the Rodeo grounds in his new Cadillac and when he would see a young cowboy hitchhiking, just at the right time he would swerve his car and run over the cowboy's suitcase. That is, until one young cowboy filled his suitcase with solid cement. Needless to say, Casey never hit another suitcase.



Danica Patrick

Well, there you have it. Some more short stories about big

people. I'll leave you with a thought for the day. My cowboy friends used to say, "Never squat with your spurs on".

See you next time with more short stories about big people
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1. BRYAN CRANSTON - TRUMBO

In 1947, successful screenwriter Dalton Trumbo (Bryan Cranston) and other Hollywood figures get blacklisted for their political beliefs.

2. EDDIE REDMAYNE - THE DANISH GIRL

With support from his loving wife Gerda (Alicia Vikander), artist Einar Wegener (Eddie Redmayne) prepares to undergo one of the first sex-change operations.

3. MICHAEL FASSBENDER - STEVE JOBS

With public anticipation running high, Apple Inc. co-founders Steve Jobs (Michael Fassbender) and Steve "Woz" Wozniak get ready to unveil the first Macintosh in 1984.

4. CHARLOTTE RAMPLING - 45 YEARS

As their 45th wedding anniversary approaches, a woman (Charlotte Rampling) learns that her husband (Tom Courtenay) was once engaged to someone else.

5. LEONARDO DICAPRIO - THE REVENANT

While exploring the uncharted wilderness in 1823, legendary frontiersman Hugh Glass (Leonardo DiCaprio) sustains injuries from a brutal bear attack. When his hunting team leaves him for dead, Glass must utilize his survival skills to find a way back home to his beloved family.

6. BRIE LARSON - ROOM

Held captive for years in an enclosed space, a woman (Brie Larson) and her 5-year-old son (Jacob Tremblay) finally gain their freedom, allowing the boy to experience the outside world for the first time.

7. JENNIFER LAWRENCE - JOY

A story of a family across four generations, centered on the girl who becomes the woman (Jennifer Lawrence) who founds a business dynasty and becomes a matriarch in her own right.

8. MATT DAMON - THE MARTIAN

When astronauts blast off from the planet Mars, they leave behind Mark Watney (Matt Damon), presumed dead after a fierce storm. With only a meager amount of supplies, the stranded visitor must utilize his wits and spirit to find a way to survive on the hostile planet.

9. CATE BLANCHETT - CAROL

Therese Belivet (Rooney Mara) spots the beautiful, elegant Carol (Cate Blanchett) perusing the doll displays in a 1950s Manhattan department store. The two women develop a fast bond that becomes a love with complicated consequences.

10. SAOIRSE RONAN - BROOKLYN

An Irish immigrant (Saoirse Ronan) in 1950s New York falls for a tough Italian plumber (Emory Cohen), but faces temptation from another man (Domhnall Gleeson) when she returns to her homeland for a visit.



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Stay Well.

Galpin Motors Golf Classic benefitting The Heart Foundation

Photography by Curtis Dahl & Tom Neerken

On December 14, 2015, Galpin Motors & The Heart Foundation once again joined forces to fight heart disease with the 13th Annual Galpin Motors Golf Classic benefitting The Heart Foundation. This year's event took place at the historic Lakeside Golf Club in Burbank. Heart disease is the #1 cause of death for both men and women in the United States. The mission of the Westlake Village-based Heart Foundation is to save lives by educating the public about the dangers of heart disease and supporting groundbreaking research being conducted at Cedars-Sinai Medical Center under the direction of world-renowned cardiologist Dr. P.K. Shah. For more information, visit www.TheHeartFoundation.org



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Councilman Mitchell Englander, Galpin Motors Chairman & CEO Bert Boeckmann, Jane Boeckmann, Kimberly & Dr. P.K. Shah, The Heart Foundation Chairman Mark Litman.



BACK: Frank Visco, Frank Mancuso, Dr. P.K. Shah, FRONT: Bert & Jane Boeckmann, Kimberly Shah, Fay Mancuso



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KEITH URBAN

GRACE IN GIVING

Country music icon Keith Urban wowed over 500 members of Sherwood Country Club recently as they joined to raise funds and support the Boys and Girls Club of the Conejo Valley. According to Sherwood resident, Ken Ehrlich, who was the member in charge of bringing in Urban, the concert was a labor of love for all those involved.

“Keith and his band very much believed in the cause, and were happy to donate their services to this effort,” said Ehrlich. “They were a pleasure to work with, and were honored to help raise these funds for such a worthy cause.” Ehrlich also extended his thanks to Keith’s longtime manager, Gary Borman, who was instrumental in making the evening happen and who commented following the performance, “Keith had a ball and loved playing before a crowd that was on its feet most of the evening.”

BY DIANA ADDISON LYLE

According to Rick Zeilenga, President of the Club's Board of Governors, the concert raised tens of thousands of dollars while giving its members the incredible and intimate experience of attending a concert in a venue the size of a large backyard. The concert was the latest example of Sherwood members and the Sherwood Foundation, giving back to the community. Speaking on behalf of the Boys and Girls Club, club Founder Cal Johnston said, "Sherwood Country Club and its members have been a long and valued supporter of the club and its many programs."

Keith Urban's accomplishments need no augmentation. A four-time GRAMMY® Award winner who has also won a People's Choice, American Music Award and been nominated for Golden Globe Awards, Keith's résumé of accolades is vast: he's won eight Academy of Country Music Awards and has had 16 #1 songs and five consecutive platinum or multi-platinum albums. In 2012 he became a member of the Grand Ole Opry. His reputation as a premier songwriter, vocalist, musician and virtuoso guitarist has afforded Keith the opportunity to collaborate with the likes of The Rolling Stones, John Mayer, Steven Tyler, John Fogerty, Alicia Keys, Tim McGraw and Taylor Swift, Vince Gill, Eric Church and countless others. He was asked to perform on both nights of Eric Clapton's Crossroads Festival and on CBS' "The Night That Changed America: A Grammy Salute To The Beatles."

Born in New Zealand to parents, Marienne and Robert "Bob" Urban, Keith spent his childhood in Kiwi land and then moved with his parents to Australia where his talents flourished. His move to the United States was inevitable after he hit the international stage. Sadly, just before going to press on this cover story, Keith's father, Bob, passed away in Australia after losing his battle with cancer. On the significance of his dad's impact on his life, Keith says: "My dad's love of country music and America set me on my life's journey." He credits his late dad in large part for his successful showbiz career in the States.

Married to Academy Award winner Nicole Kidman for nearly 10 years, the couple shares the childhood experience of having both been raised in Australia before emigrating to the United States. Keith describes his first meeting with Nicole as

"watching her glide across the room". They were married in Australia in an exceptionally beautiful and meaningful ceremony.

The Urban - Kidman family values are solidly intact as they raise their two beautiful daughters, Sunday Rose (7) and Faith Margaret (4). Of wife Nicole, Keith says, "Nic saved me. To see love in action to that degree was profound." He went on to read out a quote from his lyrics that he wrote with heartfelt meaning:

"I continue to be brought to my knees by this love of ours. I'm in awe of how the blessed family we've created stretches and fearlessly opens my vulnerable heart. I just want to be a better man for you and a father for our heavenly children. I want to go to sleep every night knowing that no one will ever love you as much as I do, and all we need is faith."

“I’m grateful when anybody can have his or her limited perception of country music open up a little bit. There’s a lot of great music in the country genre that doesn’t get heard because of that.”



Amongst Keith's famous song lyrics – his heart and soul are evident in these words too:

God's Been Good To Me...

*"everything I have, and everything I see
Is just another reminder that God's been
good to me"*

Making Memories Of Us...

*"I'm gonna love you like nobody loves you
And I'll earn your trust making memories of us"*

You're My Better Half...

*"It's the sweet love that you give to me
That makes me believe that we can make it
through anything"*

Days Go By...

*"Days go by I can feel 'em flying like a hand
out the window in the wind!"*

Somebody Like You...

*"I'm lettin' go of all my lonely yesterdays,
I've forgiven myself for the mistakes I've
made."*







Sherwood Country Club welcomes Keith





After bringing his family out to Universal Studios in Los Angeles just before Christmas 2015, Keith returned to Nashville to welcome Nicole's extended family from Australia to their home for the holidays. "Nic's fantastic about making sure there's a beautiful tree, and the house just looks great - looks, smells and feels very Christmassy," he said.

Keith's father is the second major patriarchal loss in the Urban-Kidman family; Nicole's father, Anthony, died in Singapore in September, 2014, and hence the concert for the Boys and Girls Club Conejo Valley at Sherwood Country Club had to be canceled in 2014 out of respect for the family's loss.

Keith keeps his private life as secluded as possible from excessive invasiveness. He views his private life as sacred territory - a reprise from the glare of the media spotlight. That may explain, in part, why he is so gracious in public. He's had time to recharge within his family cocoon.

Keith has long supported numerous charities. Amongst other things, he is an advisory board member at the St. Jude's Children's Hospital and a longtime supporter of The Grammy Foundation. In 2013, he introduced his new URBAN™ Guitar Collection via

HSN, proceeds of which went to benefit both the Grammy Foundation and Mr. Holland's Opus Fund. The offering resulted in the largest guitar debut ever for the entertainment / lifestyle retailer, selling out in a matter of hours. But, in 2014 his second offering for his URBAN™ Guitar Collection via HSN broke that record. His annual "All 4 The Hall" benefit concert for the Country Music Hall of Fame and Museum© has raised nearly \$2.5 million.

In 2015, Keith released "John Cougar, John Deere, John 3:16", which was the lead single to his eighth American studio album, *Ripcord*. Also in 2015, he teased a new song called "Break on Me". On 22 September 2015, Keith celebrated the 10th anniversary of his third studio album *Golden Road* being certified triple platinum, for sales of three million copies of his record.

Keith is the first Country artist to be named an American Idol judge. On the topic of country music, he expresses his hope here: "I'm grateful when anybody can start to have his or her limited perception of the genre open up a little bit. There's a lot of great music in the country genre that doesn't get heard because people say, 'Well, I don't like country.'" He's changing that perception incrementally. 

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Relax. Summer Is Right Around the Corner

By Magda Pescariu

I couldn't say whether I was annoyed or disappointed. The fact is I had to feed a whole buildup of expectations and naïve enthusiasm, impossible to repress or at least to discipline at the time. While researching hungrily the reports from the international runways and worldwide legendary designer houses, I was more than ready to be surprised, charmed and sold on the new **fashion trends for the Spring-Summer 2016 Season**.

I was looking forward to getting some impressive good news for a change; to learning about an innovative item born on a young designer's drawing board, or of a newly minted fabric, pattern, cut, hue or any combination thereof meant to demonstrate that fashion creativity is not circling the drain. Alas, no luck. Hundreds of shuffled pictures later, I sat at my desk in disbelief. What was I supposed to tell you? That there are nine, twelve, twenty-one fashion trends for the upcoming season, not related in any way to one another, not leading together to any posh general look, bringing about only tiny variations of the same old, same old, with no sparkle in sight? You can see my dilemma right there.

And I know that summer is perceived as this long-anticipated stretch of lazy, lingering days, free of any responsibility, but I certainly didn't expect the laziness to start six month earlier, in the designers' exquisite

offices, with sketchy approaches, half-baked ideas, hurried revivals and unconvincing 'novelties'. As I said several times before, and I do apologize for repeating it (but it springs irresistibly from my above mentioned disappointment), it seems that as technology has boomed starting the 1990s, taking our lives and the way we experience the world to a brand new level, our creativity felt let off the hook, and stopped flexing its muscles to a standstill.

We can easily remember **great milestones in fashion history of the 50s, 60s, 70s or 80s decades**. **Hubert de Givenchy's** 1952 first heard-of **separates**, which could be mixed and matched at one's pleasure, his **Bettina blouse** of shirting heritage; or **Coco Chanel's** comeback with the **little braided suit with gold chains**. The 60s, with **Mary Quant** and **André Courrèges** launching the (in)famous **mini-skirt**; **Emilio**





Chanel



Jason Wu



Ralph Lauren

Pucci's psychedelic sportswear designs and prints; or Tommy Nutten's bell-bottom jeans. The 'me' decade of the 70s, with Sonia Rykel's first pullovers with reversed seams and all her fluid knitted garments; Halston's kaftans, djellabas and tunics worn over pants; or Diane von Furstenberg's ultimate interpretation of Lisa Schiaparelli's 1930s wrap dress. And 'the spectacle' 1980s galvanizing women power dressing. But once the minimalism of the 1990s set in, it has become almost impossible to recall any relevant ground-breaking fashion landmark.

When watching a movie or looking at a photograph made after the 90s, it's much easier to try to identify the year of its making by the car models or wrist-watches featured, and by far the safest shot is by the tech paraphernalia, which never lies in its rat-race to preserve the status of absolute novelty. As regarding the clothes, well, they don't say too much about us anymore, and they fail to place us in that precious moment in time when we picked them up precisely to tell our story to the world. Regardless of the inherent sadness of this

Photo editing by Dumitru Andrei * Photo credits: Getty Images (Lie Sangbong, Ralph Lauren); Imaxtree.com (Carolina Herrera, Kate Spade, Balenciaga, Chanel, Jason Wu, Phillip Lim, Baja East, Nicole Miller); Trendspotter.com (Paris Street Style)



Phillip Lim

conclusion, I see a silver lining to it – a certain freedom to define our own style, to decide the preferred ratio of our mystery, and to express at will which emotional component governs our life at any given moment.

It is indeed what the upcoming season fashion trends communicate as well. It's spring again, and summer is just around the corner, so nothing could go wrong now. We can be ourselves and do what we love to do, with all this year's cards still on the table, a royal flush of promises and possibilities in place.

For those of you romantic at heart, passionate of all things vintage, the Victorian inspiration brings forward loads of petite or outlandish flowers, high-collar necklaces, ruffles, bows and puffy sleeves. Add to it the Spanish influences of bold red hues and toreador-esque flourishes nostalgia.

Also from the romantic repertoire we can choose the lingerie-style, wearing soft and fluid bedroom clothes on the street – camisoles, satin slip or halter dresses, lacey tops, bustier blouses with sheer sleeves, silk pajama pants with lace cuffs, and baby-doll chemises; or delicate knife pleats, tinier and tighter, in chiffon, silk and tulle.

Taking advantage of the golden warmth infused by the seasonal tan, we can show off



Baja East



Nicole Miller

some skin and feel glamorous in **off-both-shoulders** matte white dresses, or shimmering **halter dresses**, and **cut-out pearly jumpsuits**. Or we could go courageously in nothing but **net**, opting for the **discreet-eyelet mesh fabric** that shows a little and tells a bit, but only enough to stimulate a speck of curiosity in the otherwise couth and aloof by-passers.

The **70s influence** is present through the familiar **light-weight denim** (bell-bottom warm-weather denim pants included, right upfront); **suede** spring jackets, skirts, and shirt-dresses; **solid stripes of all widths and colors** (mostly horizontal, but some designers went for vertical ones as well); **fringe trims** adorning jacket sleeves, shoulder lines or dresses hems; and in the **grown-up version of tie-dye**, in hues of **orange, acid-green, fuchsia, or hallucinogenic yellow**.

Another distinct fashion trend for the 2016 spring and summer season is coming straight from *Pulp Fiction's* Mia Wallace's wardrobe – the souped-up **white shirt** and **flat mules**.

Marled light knits for spring evenings, **paper-bag waists – pants or skirts with roomy silhouettes** paired with **tight tops**, and **large, blown-out plaids** complete the fashion picture of the warm season so far.

Besides **mules** and **slip-ins** (both flat and

heeled), other **trendy shoes** these days are the omnipresent **sneakers** (in all versions, fabrics, colors, and frills); the **summer booties with Western elements and embellishments**; the **Huarache** (classic Mexican shoe) which undergoes a high-fashion treatment; and the not-so-elegant **flatforms**, that give you all of the height yet none of the discomfort of the platforms (and absolutely none of the aspired sexy allure either, please keep in mind).

With such **comfy but chaste shoes**, the **hairdos** should be credited for doing all the heavy-lifting on **setting ground for some attractiveness** (after all, it's summertime, ladies, vacation time, adventure time, beach time, isn't it?). Viva the **sexy surfer girls** with the freshly **out-of-pool hair look**, the **sea-swept texture**, and the **wet-look waves**; the **bedroom messy updos** sensually kept in place with headscarves or headbands; and the voluptuously **polished braiding and twisting** in hair styles of **sweet femininity** and **fin-de-siècle class**.

The suggested **make-up** for hot weather days is **luminous with a healthy summer glow**, with main focus on the lips (**matte red-flame is the go-to hue**), and **strongly contoured brows**. A sophisticated style of the season is also the **sand-swept look** (matte tan replacing makeup) for daytime, with a **grunge**

vibe in the eyes makeup for the evening.

So, now you have it. All this season's fashion trends are mapped out neatly and user friendly, yet we still feel free to pick and choose amongst them on a whim, without the slightest risk to seem uncool or outdated. Nothing is forced upon us and no threat of social reprimand lurks behind our decisions. I realize as I'm writing that it was the 80s, too, when Frankie said Relax, giving us the most humorous and inspired start to learning who we are and how to live with ourselves, lithe under the technological takeover of our core.

Also, summer is my beloved season by far, and nothing beats in my heart the hopeful sigh of pleasure every day I wake up to a cloudless sky, a balmy breeze, and the perspective of a walk on the beach, away from work and worries and narrowness. Yeah, things around us have their ups and downs, and we have our highs and lows. And yeah, there is a palpable barrenness with which technology suffuses increasingly our inspiration and ingenuity. Nevertheless, coming summer I decide on a different approach. Each summer I listen to Frankie. As time goes by, religiously, I'd say. I relax and float knowing it's finally showtime. And I trust I'm not the only one. 🌊



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11. HERZOG

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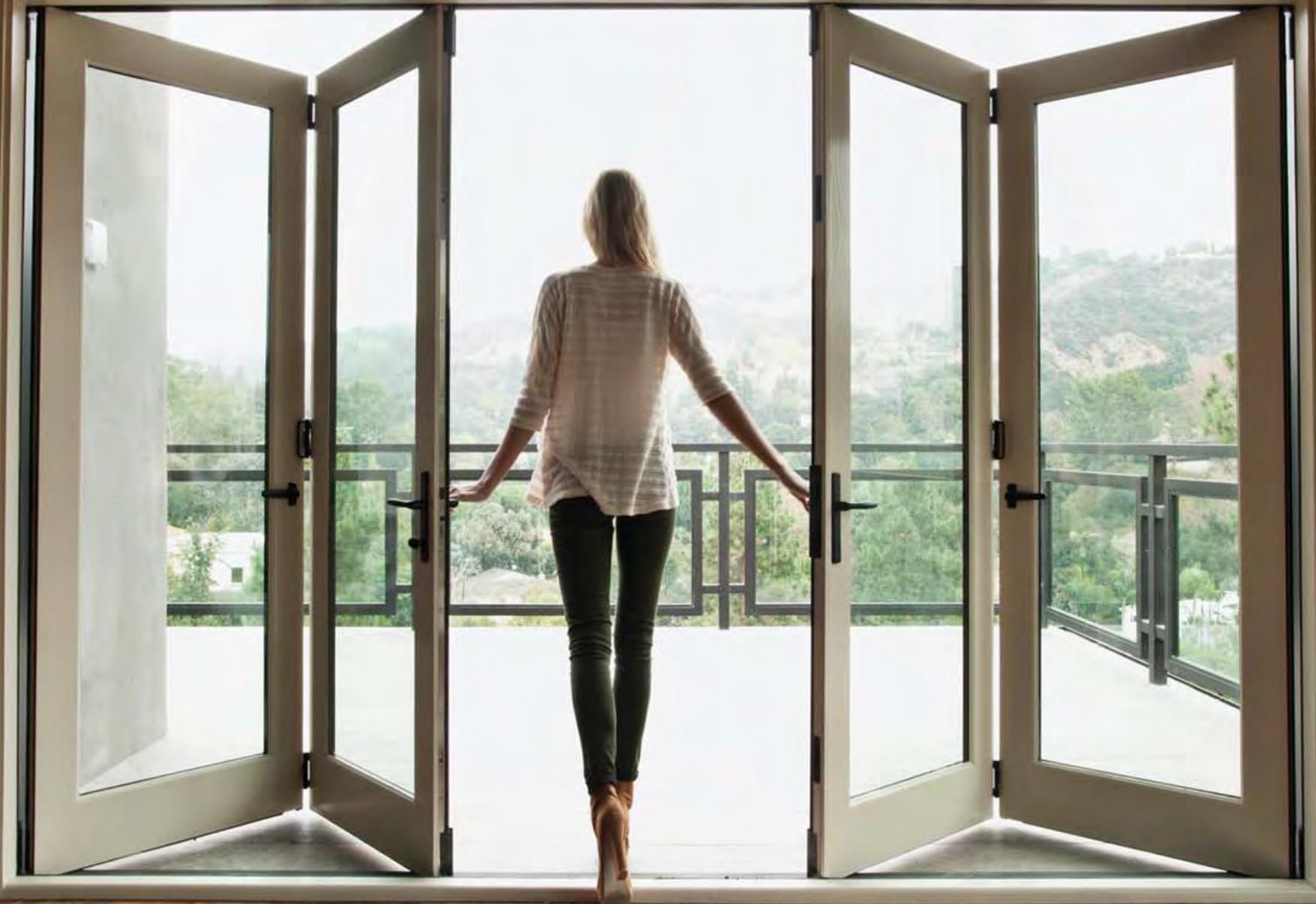
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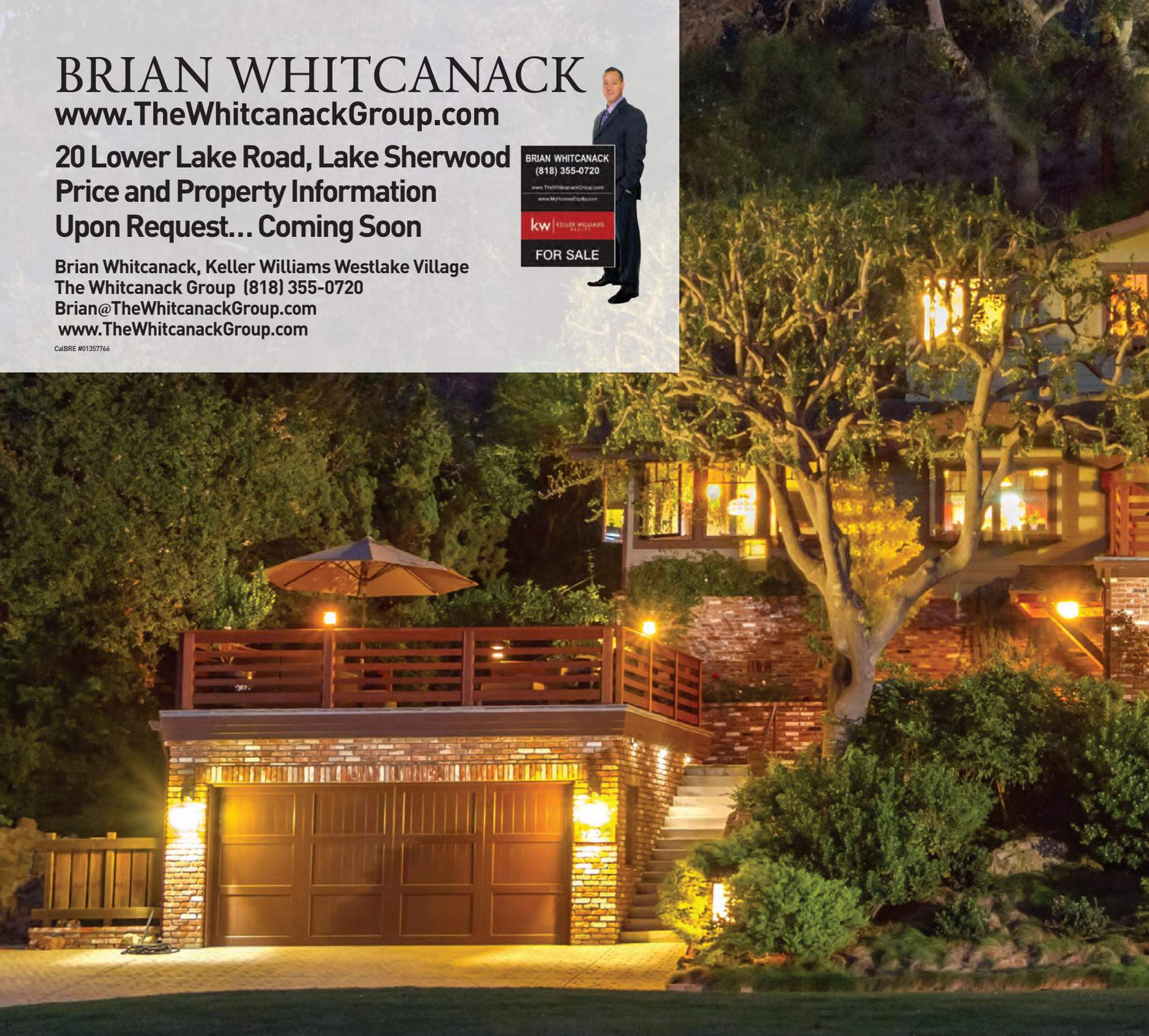
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ETF Buyer Beware

By Robert J. Katch

In recent years, on days when the stock or bond market is falling quickly, there has also been an even greater than expected increase in the losses on many exchange traded funds (ETF). On these stressful down days, the feature that makes ETFs work so well most of the time often breaks down. This causes many ETFs to deliver worse results than the underlying indexes they track or even the securities they hold.

This tends to happen when many investors choose a moment of market panic to sell an ETF that's built around relatively illiquid assets. For example, emerging market bonds, high-yield bonds, and those that own thinly traded stocks often find themselves falling harder and faster on such days. Some securities just trade poorly, so just because an ETF is easy to buy and sell doesn't mean it can fix the trading problems of the securities it holds. In fact, it may actually make it even worse.

In a normal market, cash is paid to investors as they sell their ETFs and the

securities inside the ETF are then sold in an orderly fashion almost simultaneously at nearly the same price. However, in plunging markets no one is sure how much all the securities inside the ETF are actually worth since the securities may not trade as often, so the risk is that the investor is given more cash than the securities inside the ETF will later be sold for in deteriorating market conditions.

Large volume sellers of ETFs, in times like this, may be forced to take the actual securities instead of cash. However, most

investors can still get cash for their ETF shares but the seller in the stressed market is forced to accept a much lower price (in the form of a wide bid-ask spread and/or a steep discount) versus what the ETF fund believes it can later sell the underlying assets for. The less liquid the securities, the bigger this cost.

We saw this happen in 2008 to several bond ETFs and it happened again in 2013's "taper tantrum" to even more bond ETFs. A muni-bond ETF we tracked back then had a year-to-date trailing net-asset-value total return of -2.8%, but this same ETF's market price return for the same period was -6.9%, a difference of more than 400 basis points. Thus, the securities inside the ETF lost only 2.8% but investors in the ETF lost 6.9%.

In recent months, volatility has been increasing in both stock and bond markets around the world. Once again, we are seeing days where certain ETFs are behaving badly and delivering returns to investors that are worse than the securities they hold. A liquid and marketable ETF can't cure the problems of the illiquid or poorly trading securities it holds. In fact, the ETF may end up amplifying the woes of investors who sell at the wrong time. 



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

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

The Major Retirement Planning Mistakes

Why are they made again and again?

Provided by Tim Tremblay of Tremblay Financial Services

Much has been written about the classic financial mistakes that plague start-ups, family businesses, corporations and charities. Aside from these blunders, there are also some classic financial missteps that plague retirees.

Calling them “mistakes” may be a bit harsh, as not all of them represent errors in judgment. Yet whether they result from ignorance or fate, we need to be aware of them as we plan for and enter retirement.

LEAVING WORK TOO EARLY. The full retirement age for many baby boomers is 66. As Social Security benefits rise about 8% for every year you delay receiving them, waiting a few years to apply for benefits can position you for greater retirement income.¹

Some of us are forced to make this “mistake”. Roughly 40% of us retire earlier than we want to; about half of us apply for Social Security before full retirement age. Still, any way that you can postpone applying for benefits will leave you with more SSI.¹

UNDERESTIMATING MEDICAL EXPENSES. Fidelity Investments says that the typical couple retiring at 65 today will need \$240,000 to pay for their future health care costs (assuming one spouse lives to 82 and the other to 85). The Employee Benefit Research Institute says \$231,000 might suffice for 75% of retirements, \$287,000 for 90% of retirements. Prudent retirees explore ways to cover these costs—they do exist.²

TAKING THE POTENTIAL FOR LONGEVITY TOO LIGHTLY. Are you 65? If you are a man, you have a 40% chance of living to age 85; if you are a woman, a 53% chance. Those numbers are from the Social Security Administration. Planning for a 20- or 30-year retirement isn't absurd; it may be wise. The Society of Actuaries recently published a report in which about half of the 1,600 respondents (aged

45-60) underestimated their projected life expectancy. We still have a lingering cultural assumption that our retirements might duplicate the relatively brief ones of our parents.³

WITHDRAWING TOO MUCH EACH YEAR. You may have heard of the “4% rule”, a popular guideline stating that you should withdraw only about 4% of your retirement savings annually. The “4% rule” isn't a rule, but many cautious retirees do try to abide by it.

So why do some retirees withdraw 7% or 8% a year? In the first phase of retirement, people tend to live it up; more free time naturally promotes new ventures and adventures, and an inclination to live a bit more lavishly.

IGNORING TAX EFFICIENCY AND FEES. It can be a good idea to have both taxable and tax-advantaged accounts in retirement. Assuming that your retirement will be long, you may want to assign that or that investment to it “preferred domain”—that is, the taxable or tax-advantaged account that may be most appropriate for that investment in pursuit of the entire portfolio's optimal after-tax return.

Many younger investors chase the return. Some retirees, however, find a shortfall when they try to live on portfolio income. In response, they move money into stocks offering significant dividends or high-yield bonds—which may be bad moves in the long run. Taking retirement income off both the principal and interest of a portfolio may give you a way to reduce ordinary income and income taxes.

Account fees must also be watched. The Department of Labor notes that a 401(k) plan with a 1.5% annual account fee would leave a plan participant with 28% less money than a 401(k) with a 0.5% annual fee.⁴

AVOIDING MARKET RISK. The return on many fixed-rate investments might seem

pitiful in comparison to other options these days. Equity investment does invite risk, but the reward may be worth it.

RETIRING WITH BIG DEBTS. It is pretty hard to preserve (or accumulate) wealth when you are handing chunks of it to assorted creditors.

PUTTING COLLEGE COSTS BEFORE RETIREMENT COSTS. There is no “financial aid” program for retirement. There are no “retirement loans”. Your children have their whole financial lives ahead of them. Try to refrain from touching your home equity or your IRA to pay for their education expenses.

RETIRING WITH NO PLAN OR INVESTMENT STRATEGY. Many people do this—too many. An unplanned retirement may bring terrible financial surprises; retiring without an investment strategy leaves some people prone to market timing and day trading.⁴

These are some of the classic retirement planning mistakes. Why not plan to avoid them? Take a little time to review and refine your retirement strategy in the company of the financial professional you know and trust. 

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www.tremblayfinancial.com

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The World of Bacteria and Biofilms

By Kouros Azar, M.D.

As humans, we are consistently exposed to a variety of dangers from earthquakes to hurricanes and flooding as well as increasing environmental pollutants and new emerging diseases. One of the most relevant players in these emerging threats are the various forms of bacteria we encounter in our environment. These nefarious bugs take on an ever-changing landscape each day. It has taken humans millions of years to evolve our genetic makeup whereas most bacteria can alter their genetic morphology in weeks. This gives them a tremendous advantage in attacking us as fellow inhabitants of the earth.

BACTERIA OUT-SMARTING ANTIBIOTIC MEDICATIONS

Most recently there is a massive growing concern surrounding the resistance of bacteria to our currently available antibiotic medications. Many factors in our environment such as our overuse of these medications, along with the bacteria's genetic advantage, are making this a growing concern. In fact, at the recent World Economic Forum in Davos, Switzerland, it was announced that 74 drug makers and 9 industry groups signed a groundbreaking agreement to work with governments and each other to prevent and improve the treatment of drug-resistant infections. The reason for these resistant infections are many and include overuse of antibiotics both by doctors and the livestock industry, as well as many other causes which have been written about at length. A much less

commonly known reason and a major factor in these diseases is the formation of what is called Biofilm or "Slime"

BACTERIAL BIOFILM

Bacterial Biofilms are little communities of bacteria that form, attached to a surface which helps them to survive as a group. Much like people, bacteria have found that they are more likely to survive as a community through the division of labor. Working together in this way requires communication and cooperation. Bacterial Biofilms form on many different types of surfaces from hot tubs to our teeth and most importantly on critical medical devices like implanted heart valves and catheters. In nature they can serve as an important part of the food chain in rivers and streams

or on glaciers and can form on any surface including surfaces on the inside of our bodies. So even though they are ubiquitous in external environments, they seem to contribute greatly to disease within and on the body.

BIOFILMS MORPHING INTO SUPER BUGS

Biofilms have great significance for public health because biofilm associated bugs are dramatically less susceptible to antibiotics. This is because the bacteria are protected by a sugar (polysaccharide) layer which they build over themselves. The bugs also begin to share DNA and inherit resistance factors that other bugs have acquired. Over time, the community of bacteria becomes stronger and can shed what are called secondary pathogens or superbugs that are hard to test for and hard to treat. The most common day-to-day incidence of biofilm is seen in plaque on the teeth. This is why mechanical brushing and teeth cleaning are so important to disrupt the biofilm. Simple washing or mouthwash is not enough.

More serious diseases occur when biofilm forms on medical devices such as heart valves, pacemakers, contact lenses, prosthetic joints, and breast implants. Often times, the only way to treat the condition is to remove the device - which can be very invasive. Once the bacteria has attached to the device, it is very difficult for anything including our immune systems to remove them. This can pose clinical problems when taking care of patients as sometimes the patient is fine for weeks or months while on suppressive antibiotics but once they are stopped, the biofilm colony thrives and the clinical infection returns again - requiring the device to be removed.

Biofilms also seem to play a big role in delayed wound healing. Often time open wounds that are being treated conservatively with

antibiotic ointment exhibit slow healing due to biofilm forming a low-grade infection. Until the biofilm is removed, the wound fails to heal.

On our teeth, it has been shown that periodontal disease is caused by biofilm bacteria. In addition, this has led researchers to believe that the biofilms in the mouth can gradually spread to the moist surfaces of the circulatory system - leading to higher incidence of strokes and heart attacks in people with dental problems. Researchers at the University College in London have shown that elderly people who have lost their teeth have a 3 fold greater risk of memory loss and dementia. They are attributing this to biofilm formation in the brain.

It is fascinating to note all of the discoveries that show how the bacteria grow in groups and maintain their colony with microfluidic channels for nutrients and for waste excretion very much like a small city. The unfortunate problem researchers face is the challenge of how to disrupt the biofilm within the body or on implantable devices. Traditional or high dose antibiotics don't seem to work and other options have not panned out.

As we continue to gather data from patients who recover from these biofilm related infections, we are hopeful that more sophisticated technologies for detecting and treating these conditions will emerge. In the meantime, it is important to remember that biofilm related infections can pose new challenges to treating infections in all areas of medicine from ear aches to tooth aches. 



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







 LOCALSCAPES / *March 2016*

OPOLO VINEYARDS

To visit Opolo Vineyards is to take a step into an unforgettable experience. After an idyllic drive through vineyards and beautiful countryside, guests are welcomed into a tasting room full of culture and tradition.

Co-owners Rick Quinn and Dave Nichols started the winery in 1999 as a passionate hobby. Years later that passion for wine making is more evident than ever, and is enjoyed by thousands of wine-lovers throughout the world.

The team at Opolo Vineyards has made it their goal to show that wine tasting does not have to be intimidating. The tasting room is inviting and the staff is passionate, friendly, and knowledgeable, proving that wine tasting can be both educational and fun.

Whether you are looking for an intimate weekend getaway, festive tasting experience, picturesque wedding, Opolo Vineyards is your destination.





Opolo grows nearly 300 acres of grapes on both the east and Westside of Paso Robles, providing a wide range of terrains which allows Opolo to produce 20 different varieties. At any given time, more than thirty wines can be found on the Opolo tasting list. Whether you are looking for an intimate weekend getaway, festive tasting experience, picturesque wedding, Opolo Vineyards is your destination.

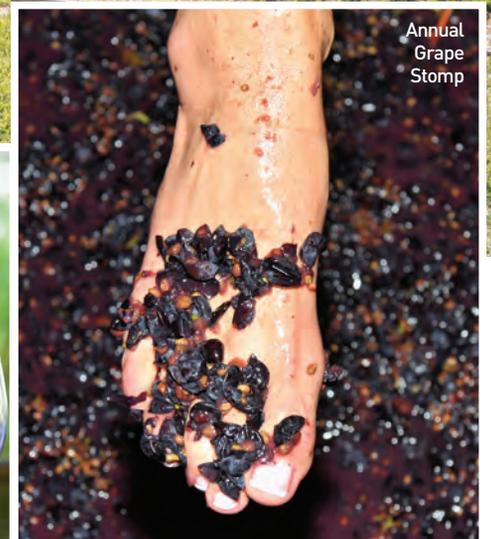
Join Opolo this year as it marks the 15th Anniversary of their Tasting Room opening. Throughout the year there will be exciting new releases, themed parties, and other events celebrating the evolution of Opolo Vineyards.



7110 Vineyard Drive
(805) 238-9593
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Food & Wine Pairings



Annual Grape Stomp



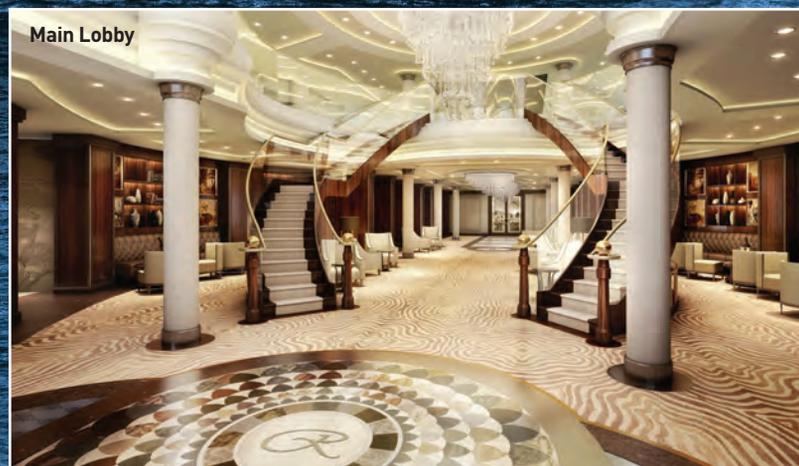
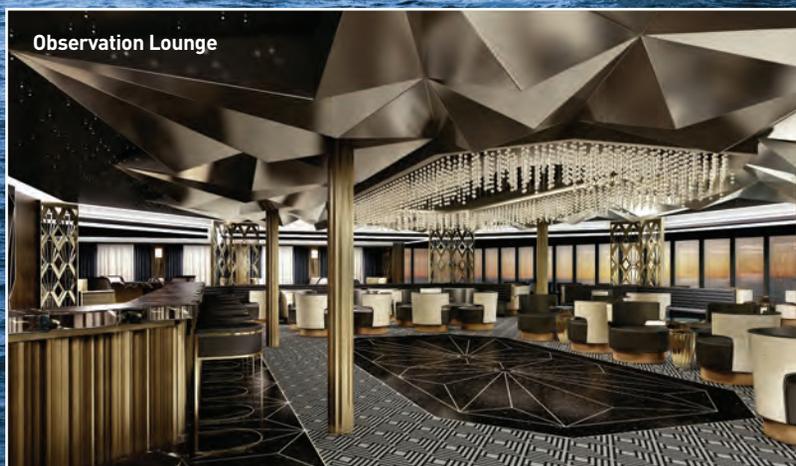
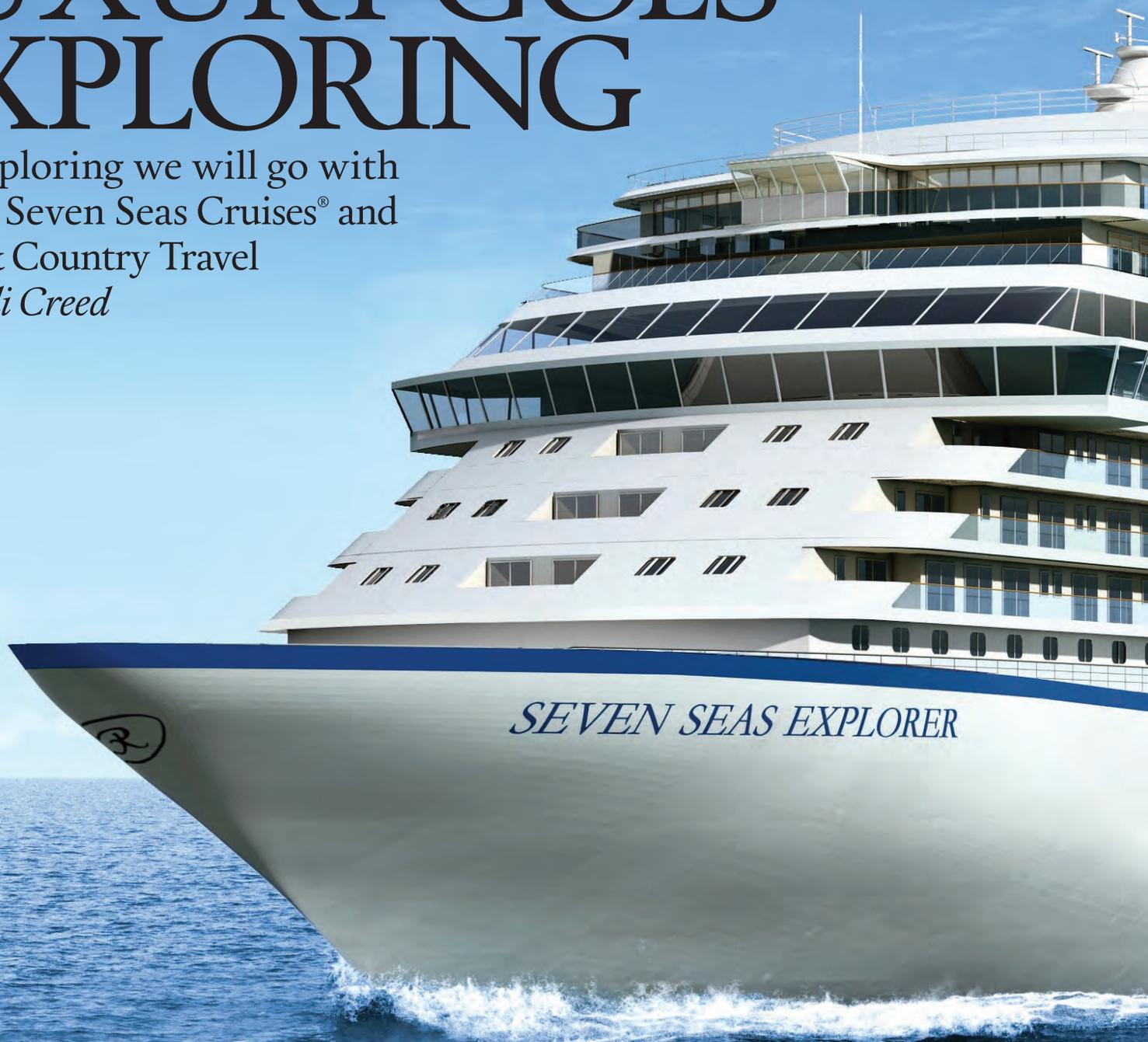
The Distillery



The Inn at Opolo

LUXURY GOES EXPLORING

And exploring we will go with
Regent Seven Seas Cruises® and
Town & Country Travel
By Heidi Creed



Seafaring vessels have come a long way since the dugout canoes of ancient time that were counted on for survival and the expansion of civilization. They have surpassed shipping liners that were counted on for the delivery of goods including mail. The concept of passenger cruising began in the 1800's, but was restricted to European aristocracy even before the luxury component was added. The concept of taking a boat for leisure was a revelation, and few could have imagined it would evolve to such an extraordinary modern day travel experience.

Today's leisure cruisers come in all forms, and the product offering reflects the variety. For many the thought of cruising conjures images of large coastal cities, but the reality is that there is a dizzying array of options from major expeditions to small and ultra-luxury escapes, and plenty of cross-over choices in between. It is possible to have a dream experience in the most desirable places in the world, maybe even sailing around the world, with as many – or as few people – as you'd like.



Penthouse Suite



Spa Infinity Pool



One of the preferred cruise lines of Thousand Oaks-based Town & Country Travel is Regent Seven Seas Cruises®. All-inclusive and supremely luxurious, Regent Seven Seas Cruises® offers imaginative itineraries to nearly 350 destinations worldwide, free unlimited excursions in every port of call and exquisite culinary delights from French cuisine to steakhouse fare. “As an agency that exclusively books upscale travel, we love the Regent Seven Seas® product,” says Town & Country owner Jane Lee Winter. “The ships are gorgeous and service is exceptional. Plus the all-inclusive nature takes the hassle out of feeling nickel and dimed. Our clients want to feel taken care of and not want for a thing, and this style of cruising is a great way to do it.”

REGENT SEVEN SEAS CRUISES® FLEET IS EXPANDING

Regent Seven Seas Cruises®’s fleet is made up of intimate ships that carry

between 490 and 750 passengers, which is a fine balance between ample on board space and amenities, while not compromising access to exciting ports. In the summer of 2016, Regent Seven Seas Cruises® will unveil a new member of its fleet and the new standard in luxury travel with Seven Seas Explorer®, which sets out on her inaugural season through the elegant ports of the Mediterranean.

When cruise lines add a ship to their fleet, they either buy one from another cruise line and retrofit it to suit its brand, or build one completely from scratch. Not settling for less, in August of 2013 Regent announced they had contracted with Italy’s Fincantieri, one of the world’s most renowned ship-building companies, to build the world’s most luxurious ship. Thoughtful and extensive consideration was put into every detail from the use of space to the hardware and textiles.

The steel was finally ready to be cut one year later, and in just two years a beautiful all-suite vessel has been built to accommodate 750 guests and nearly 600 crew members on journeys of a lifetime.

SIGNIFICANT MILESTONES

Four specially celebrated events happen in the life of a ship: the keel laying, launching, commissioning and decommissioning.

While modern vessels are no longer typically built around a single keel, or beam that serves as its backbone, the keel laying ceremony is a tradition that celebrates the official start of construction. In shipbuilding lore, welding newly minted coins to the keel is said to

{Continued On Page 111}





FEATURED ITINERARIES



FEATURED ITINERARY:

MASTERS & LEGENDS

8 Nights | Departs Oct 4, 2016 | Aboard the SS Explorer

Tiny but packed with fun, Monte Carlo offers a wonderful combination of history, beauty, entertainment and leisure. Monte Carlo is known as the international capital of luxury and for its celebrity-sightings, casinos and nightlife, yet the old world shines through its art and architecture.

The first port of call after Monte Carlo is Cinque Terre, Italy, a spectacular region where five stunning, colorful towns cling to the cliffs along the coast. You may hike along the trail connecting them or take a boat tour and see them from the water as ancient seafarers did.

Art and ancient history bring the entire sailing together as you head south through the Italian Riviera, the island of Capri and then on to the Greek Isles. You will enjoy some of the world's most spectacular vistas, beaches and seaside towns - all in one program.



FEATURED ITINERARY:

GALLIC GRANDEUR

London (Southampton) to Barcelona

10 Nights | Departs Oct 4, 2016 | Aboard the SS Voyager

Jane Lee and her husband Larry will be hosting a group of several friends and clients of Town & Country on this sailing aboard the SS Voyager. "Larry and I like this itinerary for its food & wine focus, but you don't have to be a foodie to have a great time," says Jane Lee. "It's a really nice combination of countryside and cityscapes, with plenty of access to culture and history."

Highlights of this itinerary include cruising the stunningly rugged Coast of Brittany, the opportunity for wine tasting in the old world regions of France, Portugal and Spain, topped by a surplus of historical structures that will make your inner architect swoon.

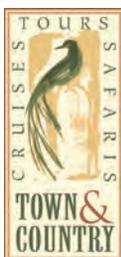
bring good luck to the ship, captain and crew. Last January three coins were welded into the keel of the Seven Seas Explorer: a rare 1921 U.S. silver coin known as the Peace Dollar to symbolize the safe passage; a 1959 silver Italian Lire that represents the year the Fincantieri shipyard was established; and a commemorative coin specially minted for this occasion.

This past October Regent Seven Seas Cruises celebrated the Seven Seas Explorer's launching, or "float out." She was floated out of the building dock at Fincantieri's shipyard in Genoa, Italy where a traditional float out ceremony was held. A symbolic bottle of champagne was broken against the side of the ship for good luck and prosperity. Now outside of the building dock, the remaining construction will focus on completing her interior spaces including the opulent suites, elegant lounges and gourmet restaurants.

The luxury liner's maiden voyage is scheduled for July 20, when it will sail from Monte Carlo to Venice.

THE REGENT SEVEN SEAS CRUISES® EXPERIENCE

Anticipate an unforgettable journey to the world's greatest destinations where everything is included, without exception and without compromise. The line's fares include all-suite accommodations, round-trip air, highly personalized service, acclaimed cuisine, fine wines and spirits, WiFi, sightseeing excursions in every port, and all gratuities.



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NAVIGATE THE WORLD WITH REGENT SEVEN SEAS CRUISES®

For the first time since 2011, Regent Seven Seas Cruises® will be offering World Cruise program that will begin on January 5, 2017 and sail roundtrip Miami aboard Seven Seas Navigator® for 128 unforgettable nights. Here are the numbers:

- 6 Continents Visited
- 2 Oceans Cruised
- 10 Seas Cruised
- 31 Countries Visited
- 62 Ports Visited
- 29 UNESCO World Heritage Sites Visited
- 6 Overnight Stays
- 35,625 Nautical Miles Sailed

This program sells out months in advance. Contact Town & Country travel for more information or to reserve your space: 805-495-9888.



Regent Seven Seas Cruises®'s fleet is made up of intimate ships that carry between 490 and 750 passengers, which is a fine balance between ample on board space and amenities, while not compromising access to exciting ports.

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From its chiseled grille to its automatic tailgate, the boldly styled new 2016 Acura RDX catches your eye the moment you see it, while its 279-horsepower engine, exhilarating torque, and LED taillights ensure your every exit will be just as impressive.



THE NEW 2016

RDX

DRIVE LIKE A BOSS

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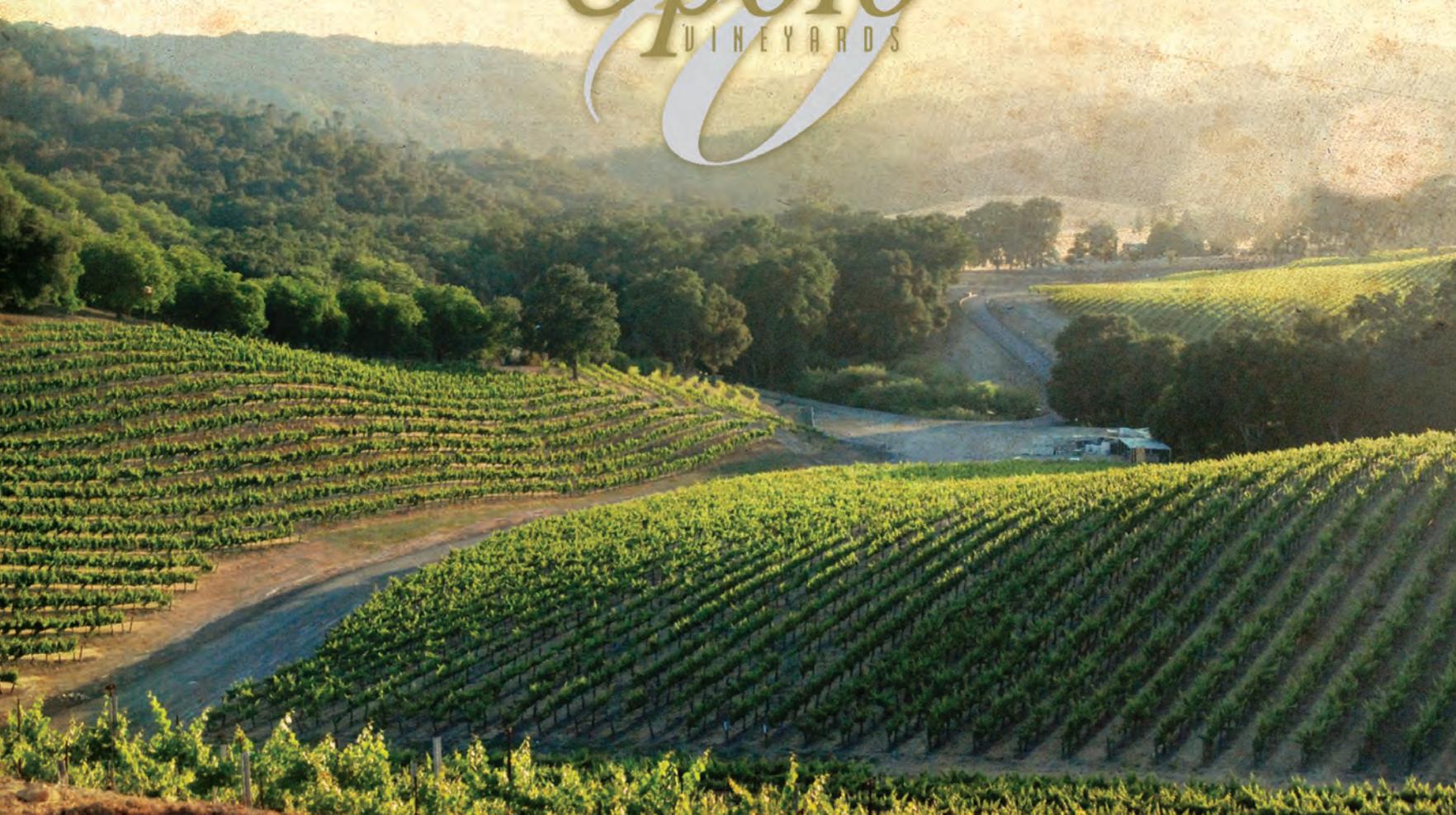


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Opolo

VINEYARDS



Experience Traditional Winemaking at its Finest

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. Opolo's scenic hilltop overlooks the gorgeous Westside vineyards and can be a perfect location for a beautiful winery wedding and it's also host to our one of a kind events. The most famous being our Harvest Festival & Grape Stomp, which takes place in mid-October. Roll up your pants and get ready to stomp! The weekend is filled with grape stomping, ethnic-folk dancing, and of course, fabulous Opolo wine.

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 or call (805) 238-9593.



Rosemary Allison

Coldwell Banker
Estates Director

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Rosemary has set the standard for excellence throughout her career and is truly a legend. Her vision and reputation as a trend-setter in the science of marketing Southern California's finest estates, established her as the most innovative leader in real estate.

Rosemary's dedication to this community and strong work ethic have earned her a reputation as one of the most trusted and admired real estate professionals. Rosemary's numerous honors and accolades include recognition in the Wall Street Journal as one of the top selling 250 individual Realtors in the USA.

Premier placement in Internet search engines and full color advertisements in local magazines allows Rosemary's listings to be seen by thousands of prospective buyers each month. Discover what Rosemary's proven real estate marketing plan with individually tailored service can do for you.

Call Rosemary or text her at 805.479.7653 today.

**Contact Rosemary by email at RosemaryAllison@aol.com
or get more information on the web at callrosemary.com**



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