# kenalibu Lifestyle

HOLIDAYS 2023

Cindy Marina Symphony of Strengths

### Make Your Dreams a Reality Malibu Real Estate #SunsetSteve

### Call me directly on my cell: (310)-701-6848

\*Over \$100 million+ in Sales Volume\* Buying | Selling | Leasing

### **Stephen Udoff**

2018 & 2021 President of Malibu Association of Realtors Stephen.Udoff@CBRealty.com DRE# 01870835



The property Information herein Is derived from various sources that may include, but not limited to, county records and the Multiple Listing Service, and It may Include approximations. Although the Information Is believed to be accurate, It Is not warranted and you should not rely upon It without personal verification. Affiliated real estate agents are Independent contractor sales associates, not employees. 2021 Coldwell Banker. All rights reserved. Coldwell Banker and the Coldwell Banker logos are trademarks of the Coldwell Banker Real Estate LLC. The Coldwell Banker System comprises company owned offices which are owned by a subsidiary of Realogy Brokerage Group LLC and franchised offices which are Independently owned and operated. The Coldwell Banker system fully supports the principles of the Fair Housing Act and the Equal Opportunity Act.

Morgan Stanley

FRONT, LEFT: Duncan Hizzey: Financial Advisor; Seth Haye: Managing Director-Wealth Management, Financial Advisor; Katie Arnold: Associate Vice President, Financial Advisor; BACK, LEFT: Griselda Hernandez: Registered Associate; Stephanie Hartmire: Wealth Management Associate; Elisa Decker: Vice President, Group Director; Clint Spivey: Consulting Group Analyst; Jason L. Tran, Registered Client Service Associate

#### The Oaks Group at Morgan Stanley



#### Forbes: America's Top Wealth Advisors 2023—Seth Haye

#### WEALTH MANAGEMENT FOR HIGH-NET-WORTH FAMILIES

#### 805-494-0215 · 100 N. Westlake Blvd., Suite 200, Westlake Village, CA 91362

Source: Forbes.com (March 2023) Forbes America's Top Wealth Advisors ranking awarded in 2023. This ranking was determined based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher) during the period from 3/31/22-3/31/23. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC to obtain or use the rating. This ranking is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes client retention, industry experience, review of compliance records, firm nominations, and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research LLC and this ranking may not be representative of any one client's experience. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research or Forbes. For more information, see www.SHOOK research.com.







#### DR. BITA FARRELL BE CONFIDENT & WELL

Dr. Farrell is the founder of Natural Aesthetics Center, a Medical Spa and Wellness Center in Westlake Village. She emits a professional, welcoming, positive energy that lets people know they are getting the highest quality of care the moment they walk through the door. She is a board certified physician who trained and practiced as Associate Clinical professor at UCLA. Dr. Farrell's work focuses on an artistic, natural and clinically safe approach to enhance her patients in a powerful, yet undetectable way.

#### SPECIALIZING IN:

WRINKLE RELAXERS (BOTOX, XEOMIN, DYSPORT) DERMAL FILLERS PDO THREAD LIFT RADIO FREQUENCY MICRONEEDLING LASER SKIN RESURFACING AND REJUVENATION COLLAGEN INDUCTION (RADIESSE, SCULPTRA) NECK FAT DISSOLVING (KYBELLA) EMSCULPT NEO CELLULITE TREATMENT HAIR RESTORATION FEMALE REJUVENATION CHEMICAL PEELS ULTHERAPY MEDICAL GRADE SKINCARE AURICULOTHERAPY B<sup>12</sup>SHOTS

NATURAL AESTHETICS CENTER

3625 Thousand Oaks Blvd. #102 | Westlake Village, CA 91362 805.870.4487 | www.nacmd.com instagram: @NACmedspa



#### For The Troops 11<sup>th</sup> Annual Military Tribute Gala

On Saturday, March 2, 2024, For The Troops will host our Eleventh Military Tribute Gala at The Ronald Reagan Presidential Library. This gala will be honoring our Iraq War Era Veterans as well as paying tribute to all Veterans who have served our great country. We would like to request your help honoring our Military by becoming a sponsor at our gala. Would you consider a sponsorship? Your company name and logo or personal name will be displayed in our beautifully designed program book, shown throughout the evening on a large screen the night of our gala, as well as on our website. You are welcome to place an ad in our program book. For The Troops depends on our donor and sponsor support. For The Troops headquarters is all-volunteer run. To date we have sent off over 294,000 'We Care' packages to our deployed Troops. Your support is greatly appreciated and needed; our shipping expense normally runs over \$20,000 monthly. Our We Care' packages are sent to our deployed Military serving in Eastern Europe, Iraq, Syria, Kuwait, Africa and other deployed locations. We know our 'We Care' packages are appreciated, as noted in the many thank you letters we receive. "Receiving these packages felt like Christmas, which was nice since we'll be missing Christmas with our families!"

Our goal for this year's gala is \$100,000. This will only cover the shipping of our boxes for about 5 months when we are operating at our usual shipping rate. Many of the items in our boxes are donated.

Checks for sponsorships, ads, donations, or to sponsor a deserving Iraq War Era Veteran, should be made payable to:

For The Troops and mailed to P.O. Box 12, Simi Valley, CA 93062

You may also pay with a MasterCard, Visa, American Express or Discover through PayPal on our website at http://www.ForTheTroops.org





## Thinking Of Selling Your Home?

Let Rosemary Allison use her proven track record of success and expertise to get you the highest sales price for your home

Call Rosemary @ 805.479.7653. Rosemary can help you strategize to get the highest price. Rosemary will advise you on the improvements that will highlight your home's strengths, downplay its weaknesses and appeal to the greatest possible pool of prospective buyers. Although the structure itself is often the deciding factor, many steps must be taken to enhance your home's features and increase the likelihood of it selling faster and for more money.

Innately understanding the finer points of caring for clients with high net worth, and even higher expectations, Rosemary utilizes multimedia, print and digital internet advertising to masterfully unite sellers of the finest homes with quality buyers from across the globe.



#### 805.479.7653 RosemaryAllison@aol.com www.callrosemary.com | CalRE #00545184

#### Voted "BEST" Agent by the Daily News

2023 Daily News Readers Choice Awards Rosemary has won this award 6 years in a row!

Los Angeles Magazine "Real Estate All-Star"

Selected to 2023 Los Angeles Magazine Real Estate All-Star list

#### **RealTrends "America's Best"**

Top 300 individual by volume in USA by RealTrends Top Real Estate

Voted #1 Best Real Estate **Agent in Ventura County** 

2023 Ventura County Star Readers Community Choice Awards

**22** #1 Coldwell Banker Selling Agent #1 Top Selling Agent Coldwell Banker in Ventura County

Named "Woman of the year" by the California Legislative Woman's Caucus, awarded by the California Senate and Assembly

Affiliated real estate agents are independent contractor sales associates, not employees. ©2023 Coldwell Banker. All Rights Reserved. Coldwell Banker and the Coldwell Banker logos are trademarks of Coldwell Banker Real Estate LLC The Coldwell Banker® System is comprised of company owned offices which are owned by a subsidiary of Realogy Brokerage Group LLC and franchised offices which are independently owned and operated. The Coldwell Banker System fully supports the principles of the Fair Housing Act and the Equal Opportunity Act.

### Newly Priced



#### 24300 Malibu Road, Malibu | \$34,500,000 | 4 BR, 5 BA | Approx. 5,085sf

World-class and a contemporary masterpiece, this estate is ideally located on the famed Malibu Road. It is set on approximately 100 feet of prime ocean frontage with a sought-after pool, spa, fire pit, and Ipe wood rooftop deck. Push a button and the walls of glass disappear leaving only the glass railings between you and the Pacific. The primary bedroom and main floor capture unobstructed ocean vistas. Watch the coast light up at night and the "Queen's necklace" view sparkle. World-renowned shopping and restaurants are a short jaunt away. Be the first to occupy this exquisite offering!

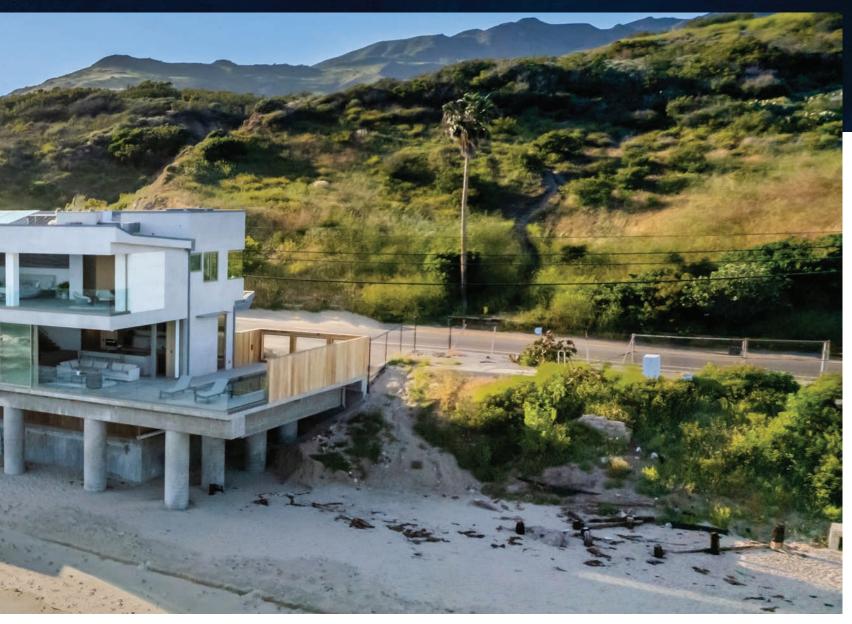
**Contact me today** to transform your luxury listing dreams into a reality!



Alessandro Corona

**Realtor®** | DRE# 01971190 M 805.630.2293 | O 310.975.3870 alessandro.corona@elliman.com

### DouglasElliman









Bob Rubenstein Broker Associate | DRE# 00782026 M 310.266.8594 | O 310.975.3870 bob.rubenstein@elliman.com



Alessandro Corona Realtor® | DRE# 01971190 M 805.630.2293 | O 310.975.3870 alessandro.corona@elliman.com



### Nothing compares to what's next.



6855DUME.COM | MALIBU POINT DUME SPANISH-STYLE, APPRX. 1.4 ACRES WITH OCEAN-VIEW AND BEACH KEYS TO LITTLE DUME | 4 BD 3.5 BA / \$7,900,000 MATT RAPF 310.916.6053



20404LITTLEROCKWAY.COM | BALINESE-STYLE RESORT ESTATE | 4 BD 3 BA \$11,700,000 | TRACY TESTIN 310.940.5578



6738FERNHILLDRIVE.COM | MALIBU POINT DUME CRAFTSMAN | 4 BD 3 BA 1 PBA \$9,500,000 | THE O'HERLIHY GROUP 310.980.1195





LOVETOPANGA.COM | STUNNING MIXED-USE PROPERTY WITH RESIDENTIAL HOMES, MODERN BUSINESS BARN AND MORE | 6 BD 5 BA 5 PBA / \$6,875,000 CATHERINE CAMPBELL 310.663.9039

#### SOTHEBYREALTY.COM

© 2023 Sotheby's International Realty. All Rights Reserved. Each Sotheby's International Realty office is independently owned and operated, except those operated by Sotheby's International Realty. Inc. The Sotheby's International Realty network fully supports the principles of the Fair Housing Act and the Equal Opportunity Act. Real estate agents affiliated with Sotheby's International Realty are independent contractor sales associates and are not employees of Sotheby's International Realty. Certain services advertised are provided by third parties. DRE:: 899496 DRE License Numbers for All Featured Agents: T. Testin 01212506, S. Schulz 1327630, M.Rapf 00854118, C. Campbell 01164030, C. O'Herlihy 787980, W. O'Herlihy 01264113

### Sotheby's



ARCHITECTURAL BEACH HOME 4 BED | 6 BATH | \$18,500,000 31721SEALEVEL.COM



A R C H I T E C T U R A L B E A C H H O M E 4 B E D | 5 B A T H | \$12,995,000 27352 P C H M A L I B U . C O M



AUTHENTIC MEDITERRANEAN 5 BED | 5 BATH | \$10,900,000 22355CARBON.COM



M A L I B U B E A C H F R O N T J E W E L 4 B E D | 4.5 B A T H | \$9,995,000 31974 P A C I F I C C O A S T H W Y.C O M

Recognized as one of 2023 Los Angeles Magazine's Real Estate All-Stars





SHEN SCHULZ DRE 1327630 310.980.8809 shen@shenrealty.com shenrealty.com





© 2023 Sotheby's International Realty. All Rights Reserved. Sotheby's International Realty® is a registered trademark and used with permission. Each Sotheby's International Realty office is independently owned and operated, except those operated by Sotheby's International Realty, Inc. All offerings are subject to errors, omissions, changes including price or withdrawal without notice. Equal Housing Opportunity.

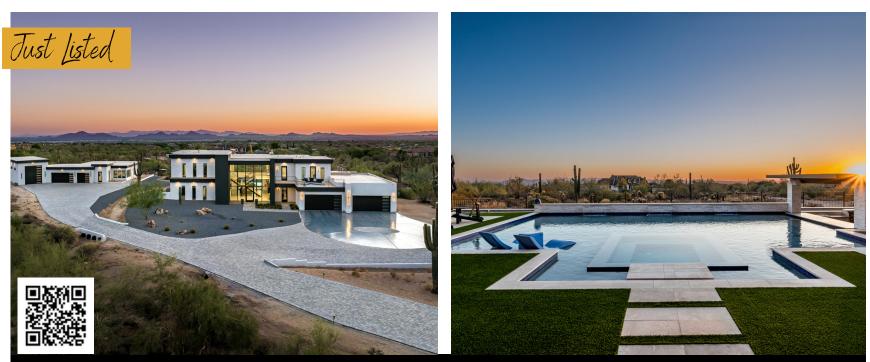
## **INTRODUCING THE NEWEST POWERHOUSE IN ARIZONA REAL ESTATE!**

#### GLOBAL REACH AND NATIONAL NETWORK

#### **GGRIGG'S BROTHERS**

#### **READY TO BUY OR SELL?**

JOSH, HEATHER, AND MATT ALTMAN (Owners) SCOTT GRIGG (Owner/Agent) | ADRIANNA BAUM (Agent) M: 480.540.5479 www.TheAltmanBrothersGriggsAZ.com @TheAltmanBrothersGriggsAZ



#### 9411 E HAPPY VALLEY RD - SCOTTSDALE OFFERED AT \$8,250,000

Embrace luxury on a serene 4-acre estate. Grand foyer, modern kitchen, dual master suites, movie theater, 12-car garage and RV garage. An incredible outdoor oasis with a resort-style pool, spa and swim up bar for the ultimate entertaining experience. 360 degree mountain views from every single angle in a private desert setting that is one of a kind!



#### 6024 N 42ND ST - PARADISE VALLEY OFFERED AT \$7,995,000

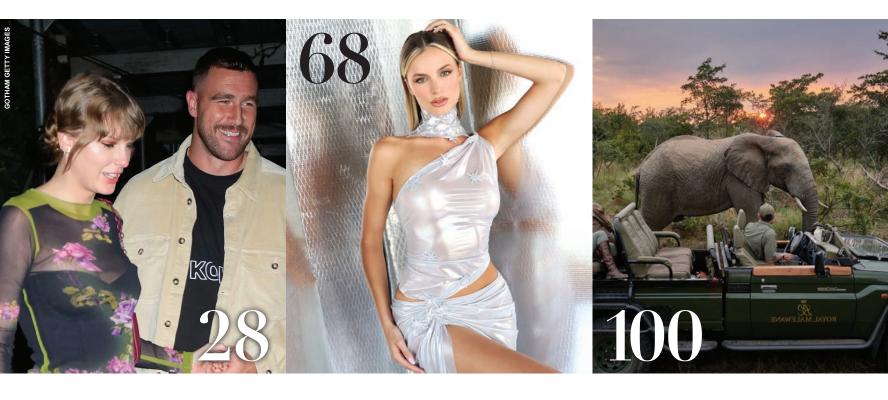
Located in the stunning Camelback Foothills, this exceptional custom home redefines luxury living. It offers unmatched views of Camelback and Papago Mountains and a panoramic cityscape. Perched atop a private hill, it exemplifies uncompromising excellence, meticulously designed for elegance and opulence. Infinity pool, fire features and endless views await in this contemporary masterpiece!



Ranking Arizona 2023 #1 Real Estate Team



#### 🖉 INTHISISSUE 12.23



#### ATHLETICDISTINCTION

18 San Francisco 49ers: Explosive Strength: By Diana Addison Lyle

#### CELEBRITYINSIGHTS

- 28 Taylor Swift and Travis Kelce
- 64 Sophia Loren

#### CHATROOM

- **40** Big Vape Bust: By Diana Addison Lyle
- 59 Short Stories about Big People By Bob Eubanks

#### REGALPORTRAITS

44 European Royal Families

#### MOTORINGPURSUITS

52 Mercedes-Benz G55o & AMG G 63 SUVs

#### GARDENINGPURSUITS

**60** Grow Sweet Leafy Greens this Winter: *By Model Gardener Kelly Emberg* 

#### COVERSTORY

68 Cindy Marina: Symphony of Strengths. Story by Diana Addison Lyle Photography by Fadil Berisha

#### FASHIONSENSE

82 She Who Laughs, Lasts. I Wonder What Happens to She who Hopes *By Magda Pescariu* 

#### HOMEANDHEARTH

86 Jordan Cohen's Properties90 Aldik Home

#### **97** The Asset Classes

MONEYSENSE

By Ray DiBartolomeo

#### THINGSWELOVE

**98** Gift Suggestions for the Holidays

#### TRAVELSCAPES

100 Royal Malewane Safari



**ON THE COVER:** Cindy Marina Photographer: Fadil Berisha Story: Diana Addison Lyle

### MOYEN & CO. Jewellers

2806A Townsgate Road, Westlake Village www.moyenco.com | Est. 1984 | 805.494.8114





FINE JEWELRY

Appraisals Gold Trade Consignment

Complementary Jewelry Inspection & Cleaning Estate GIA GRADUATE Gemologist

CUSTOM DESIGN

Onsite Jewelry & Watch Repair

Complementary Gift Wrap

### THE HEART OF YOUR HOME IS ABOUT TO GE

See a New World of Design Possibilities Open up to You.



104 E. Thousand Oaks Blvd., Thousand Oaks 91360 805-496-6660 w.thousandoaksfireside.com W١ ndoaksfireside.com info@thousa

Encino

818-881-4684

Glendale/Burbank Pasadena 1215 E. W t St 921-A E. Br 626-792-2136 818-246-0800



EDITOR-IN-CHIEF Diana Addison Lyle di.lyle@sbcglobal.net

**CREATIVE DIRECTOR** 

Robbie Destocki Creative Image Design Group robbie@creativeimagedesigngroup.com

> **GENERAL LEGAL COUNSEL** Arthur H. Barens, Esq.

CONTRIBUTING EDITORS

**MOTORING EDITOR** Larry Crane

**FASHION EDITOR** Magda Pescariu

**GARDENING EDITOR** Kelly Emberg

CONTRIBUTING EDITORS-AT-LARGE

SURFING Shaun Tomson

FINANCE Ray DiBartolomeo

#### ADVISORY BOARD







Bob Eubanks Ian Armstrong

Attorney at Law





Kym Douglas

Kouros Azar M.D. Greg Angle

ADVERTISING

di.lyle@sbcglobal.net

**MEDIA KIT** 

Online media kit information available at www.wmlifestyle.com



WESTLAKE-MALIBU-LIFESTYLE

©2023 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

#### ONVETERINARY

### Pour other FAMILY DOCTOR

Dr. Daniel Slaton and his experienced team of professionals are committed to providing quality care with a variety of services including surgical, emergency, and everyday care to promote the health and happiness of each and every patient — dogs, cats, and small animals. We strive to provide individualized attention and compassionate care to your four-legged family members. Your family deserves the best care. When you join "Our Family" that's exactly what you get.

#### SERVICES WE OFFER

Parasites • Spay or Neuter Surgery • Dermatology • Pet Travel Certificates Microchips • Digital Radiology • Ultrasonography • Emergency Medicine Pain Management • Computed Tomography (CT) • Labwork • Dentistry • Surgery Regenerative medicine • Platelet-Rich Plasma (PRP) • Stem Cell Therapy Rescue Medicine • End-Of-Life Care • Introductory Pet Wellness Exams Puppy & Kitten Care Vaccinations

**SLATON**VETERINARY

**805-269-6696** 3900 E. Thousand Oaks Blvd., Ste 101 M - F 8am - 6pm, SAT 9am - 2pm

slatonvet.com 🖪 🞯 💟



### Neurodiversity Educational Consultant, Coach & Speaker

- Greater L.A. Independent School Placement & Admissions
- Community-immersed Catie R. Chase, M.A., has 13 years exemplary experience as an Independent Educational Consultant
- Expertise in college-bound students & emerging adult life coach
- Student-centered approach, rooted in empathy
- Strategic admissions planning and transitional support
- Educational therapeutic wellness for neurodiverse learners
- A personalized educational journey towards self-discovery



CATIE R. CHASE, M.A. WEBSITE: CATIECHASE.COM EMAIL: CATIE@CATIECHASE.COM CELL/TEXT: 805 450-6434

#### EDITOR'SLETTER 12.23

Our Cover beauty, Cindy Marina, has achieved much in the first quadrant of her life. In her senior year at high school, she was the California nominee for 'Gatorade Player of the Year' in volleyball. In her first year at Duke University, her team was named the 'Atlantic Coast Conference All-Fresh-man Team.' In 2017, while she was only 17 years old, she was the youngest woman chosen to play for the Albanian National Women's Volleyball team. A year later, the team took 3rd place in the 'Women's European Volleyball League'. She was awarded full-ride scholarships to Duke University and USC. Somewhere in her schedule, she fitted

in being crowned Miss Universe Albania, and her career as a broadcast commentator pitch side at the soccer stadiums in Italy are just a few mentions of her vast accomplishments. Clues to her success story are all in her fascinating cover story on page 68.

Football offers us plenty of entertainment this Holiday season including sightings of mega star Taylor Swift appearing at stadiums in support of Travis Kelce – Kansas City Chiefs' tight end. The NFL is certainly capitalizing on the interest, and it does add some extra sparkle to the season. On page 82, our Fashion Editor parallels the 2024 fashion trends with what is going on in the world. Always a philosopher who looks for restorative qualities in humans, she offers this thought: "They say love conquers all. Stepping into 2024, I wonder whether that's valid for hope as well." Let's all hope so.

In our travel section on page 100, we visit the beautiful world of Royal Malewane for an unrivalled safari experience in South Africa's Greater Kruger National Park. Get thrillingly close to the Big Five with one of the most qualified guiding teams in Africa as they provide fascinating insights into the complex ecosystems of the South African bushveld.

We wish you and your families a joy-filled Holiday season. May 2024 bring new hope and extraordinary opportunities to your lives.

ana

Diana

Powerfully Prepared to Give You Security and Solutions feinbergwaller.com | 800.655.4766



### Exclusivity in Practice Integrity in Performance Results-Driven Divorce Attorneys



We are equipped to handle complex family law matters. Our team includes Certified Family Law Specialists, knowledgeable associate attorneys, seasoned paralegals, and experienced administrative staff.

> Feinberg & Waller, A.P.C. Calabasas W

**Beverly Hills** 

Westlake Village



#### MASTER OF MATERIALS



CAPTAIN COOK HIGH-TECH CERAMIC SKELETON



THE OAKS |THOUSAND OAKS | 805.495.1425



#### MASTER OF MATERIALS



THE OAKS |THOUSAND OAKS | 805.495.1425

#### SPORTSDISTINCTION 12.23

## **SAN FRANCISCO 495** *Explosive Strength*

Let's give it up for the San Francisco 49ers in 2023. While we know there are ardently loyal Rams and Chargers fans here in L.A., when a team is as good as the 49ers have proven to be this season, giving credit where credit is due is the sportsmanship standard of conduct. And since the 49ers are a Californian team, there's something celebratory about the standard of play in the 5th strongest economy in the world – California.

So far this season, the 49ers have far outscored their opponents while giving up the fewest points – making them, arguably, the best team in the NFL. Their 23-year-old quarterback, Brock Purdy, came onto the big stage in 2022 – making his first NFL start against the legend - Tom Brady. Purdy has continued to set the league on fire in 2023, and many similarities have been made between he and Tom Brady.

In fact, Brady has been avidly watching Purdy and has nothing but praise for him. He recently said, "he's a really humble young man, and he wants to go out there and do great things." Brady went on to say on his podcast, "I've played a lot of great teams over the years, and what did we do? We controlled the line of scrimmage, we ran the ball well, we stopped the run, they rushed the passer. The San Francisco 49ers have been playing with great leads, and I give coach Kyle Shanahan a lot of credit because he's done a great job."

Brock Purdy leads the NFL in passer rating, while the 49ers running back, Christian McCaffrey, leads the NFL in yards from scrimmage and touchdowns. Both are legitimate MVP candidates.

STORY BY DIANA ADDISON LYLE

San Francisco 49ers running back Christian McCaffrey

**49ERS** 

#### SPORTSDISTINCTION EXPLOSIVE STRENGTH

WESTLAKE MALIBU LIFESTYLE 12.23



In mid-October, the 49ers demonstrated their immense strength by annihilating the Dallas Cowboys – beating them 42 -10 on national television. In the demolition process, they managed to neutralize the best edge rusher in the NFL, Micah Parsons, and they took Dak Prescott out of the equation.

The team is averaging 33.4 points per game so far in 2023 while their defense is stifling opposing offenses - allowing just 13.6 points and 266.8 yards per contest, with both figures placing them in the top three in the league.

They've managed to only turn the ball over twice during their first five games, allowing quarterback Brock Purdy to brilliantly lead an offense buoyed by the impressive work of wide receiver Brandon Aiyuk and the awe-inspiring play from running back Christian McCaffrey. There's a ton of star power in the team including Deebo Samuel and George Kittle – and together, they form one of the most formidable groups of offensive skill players in the league. That playing strength is augmented by Kyle Shanahan, their conscientiously dedicated coach, who is a master tactician and strategist. San Francisco has overwhelmed opponents, winning by an average margin of 20 points per game.

There are three vital components in the 49ers: the talent is deep; the preparedness is intensive, and they have physical titans in their midst who inject fear into their opponents. The big boys, George Kittle, Trent Williams, Nick Bosa and Javon Hargrave pack a punch on the field, and at the line of scrimmage, their muscle power makes it a war zone. On the defensive side, linebackers Fred Warner and Dre Greenlaw, along with safety Talanoa Hufanga, invoke terror mid field into anyone unlucky enough to come up against them. Then you have the explosive capabilities of Deebo Samuels and Christian McCaffrey – all of which makes for great spectator football. This is a formidable running team that imposes their will unflinchingly on their opposition. They are so overpoweringly strong that by the 4th quarter, they've worn out any team who tries to come back. There's simply nothing left in the tank of the opposing team in the dying stages of the game.

After the Dallas Cowboys demolition game in October, George Kittle talked about the 49er's physicality at a press conference:

"We're just a very violent football team," he said. "And the hits just add up after a while. Whether it's Trent on a block, Fred and Dre on

### RETROUVÉ Art.science.beauty.



### GET THE BALANCE RIGHT

REPLENISH AND HARMONIZE SKIN'S NATURAL OIL LEVELS WITH BALANCING FACE OIL. FEATHERWEIGHT HYDRATION FOR RADICALLY RENEWED SKIN AND A NOURISHED, RADIANT COMPLEXION.

RETROUVE.COM

#### **BORTSDISTINCTION EXPLOSIVE STRENGTH** WESTLAKE MALIBU LIFESTYLE 12.23

T

NFI

49ERs

San Francisco 49ers defensive end Nick Bosa



#### **GOLD COAST K9** OUR DOGS WILL GIVE YOU PEACE OF MIND



"Rodney Spicer is a pioneer in his field. His devotion to perfection, his level of enthusiasm, and his training programs are beyond impressive. Rodney offers some of the most important training and the most impressively trained dogs we have seen. My firm really values its ongoing relationship with Gold Coast K9."

> Gavin de Becker CEO and Founder, Gavin de Becker & Associates



#### FRIEND AND PROTECTOR

- ★ Our team specializes in Selecting and Evaluating the Right Dog.
- \* We Customize our Training Programs to suit the Client's Needs.

\* We successfully deliver Cutting Edge and Innovative Training that matches Real World Requirements.

#### SERVICES

- \* K9 Home Protectors.
- \* Obedience Training for All Breeds.
- \* Board and Train.
- \* Odor Detection for Explosives and Narcotics.

#### SPORTSDISTINCTION EXPLOSIVE STRENGTH

WESTLAKE MALIBU LIFESTYLE 12.23



a pass play or our safeties coming down, those things build up after a while. That's how our training camp is, and kind of how our OTA's are. We're a violent, physical football team. And that's just the standard of the 49ers." Kittle referred to games the 49ers played in 2022, saying, "even in games we lost last year, the opposing team lost the following week because of the wreckage they encountered with us on the field."

Most importantly, San Francisco's physicality helps them to create space for big plays on offense, and it helps them take the ball away on defense.

What has transpired this football season is that the opponents who play the 49ers resort to desperate tactics against a player as strong as Christian McCaffrey. Defenders do everything in their power to slow down the might of McCaffrey. In the October game against the 49ers, the Cowboys defense received two personal foul penalties on a face mask incident involving McCaffrey. It was after a big hit where they tried to tackle him. Coach Shanahan described the intensity of that experience to reporters, saying,

"When a player like Christian McCaffrey runs that hard, guys do whatever they can to get him down, and sometimes they grab onto the facemask. The helmet to helmets, those are tight windows. Christian runs really good routes and our quarterback is putting the ball in tight areas and those guys are committed to trying to stop it. So, when you've got such a really great player like Christian who's fearless, guys are doing everything they can to try to stop him and sometimes when they do that, they get penalties for it."

With Kyle Shanahan's exceptional knowledge of the game comes an ability to capitalize on the 49ers strengths and a sense of knowing how to downplay any weaknesses - if they are existent. He knows he has an elite defense and offense. So as long as the veteran 49ers stay healthy, they're as close to having no weaknesses as an NFL team could be and that pretty much makes them an exciting possible favorite to hoist the Lombardi Trophy in Las Vegas in February. Acknowledgements: amp.foxsports.com; NBC SportsBayArea; Sports Illustrated



# S835 CROSS CREEK ROAD 90265 | MALIBUCOUNTRYMART.COM

### Malibu's favorite shopping and dining destination!

f @ @MALIBUCOUNTRYMART



TAVERNA TONY



**CB2 MALIBU DESIGN SHOP** 

#### O'DARE B O G A DOBSON GROUP

### Discover Your Exclusive *Waterfront* Oasis

### Experience the epitome of luxury living in *Vero Beach* on Florida's East Coast.

Relish low taxes, privacy, and limitless possibilities. An unrivaled canvas, where the absence of stringent codes allow for the construction of your dream estate. Bask in the grandeur of sprawling properties, offering spellbinding ocean and river panoramas. Discover the Hamptons of Florida, a mere two-hour escape from the vibrant heart of Miami.







### 3750 Ocean Drive \$21 MILLION | OCEANFRONT | WALK TO TOWN

#### 510 & 512 River Drive \$27 million | 594 ± Feet River Frontage





100 Seaway Court \$15 million | gated community 326 ± feet ocean frontage 3746 Ocean Drive \$14 MILLION | 100 FEET OCEAN FRONTAGE READY TO BUILD



### Who You Work With Matters. *Call Us Today!*

CINDY O'DARE | 772.713.5899 RICHARD BOGA | 772.559.4800

ODAREBOGA.COM



1401 HIGHWAY A1A #100, VERO BEACH FL 32963

© 2023 ONE Sotheby's International Realty. All rights reserved. Sotheby's International Realty® and the Sotheby's International Realty Logo are service marks licensed to Sotheby's International Realty Affiliates LLC and used with permission.

#### CELEBRITYINSIGHTS 12.23

### Taylor Swift and Travis Kelce



pon the end of the writers' strike and the return of 'Saturday Night Live' to the airwaves in late October – audiences were thrilled to see their two favorite people, superstar Taylor Swift and Kansas City Chiefs tight end Travis Kelce, joining in on the explosive attention to them.

The skit was very entertaining. It starred Kenan Thompson as Fox Sports' Curt Menefee, who his host of Fox NFL Sunday. As Menefee tries to focus on football, the other studio members Howie Long (Mikey Day), Jimmy Johnson (James Austin Johnson), Michael Strahan (Devon Walker) and Terry Bradshaw (Molly Kearney) debate who is a bigger fan of Swift. Pete Davidson later plays a sideline reporter who also is enamored with Swift.

At the end of the skit, the NFL broadcast is headed to a commercial and a frustrated Menefee says, "When we get back, we are going to speak with someone who actually wants to talk FOOTBALL!"

Despite criticisms of the public interest in the pairing of Swift and Kelce, it makes for a happy story about two highly respected people. Taylor Swift is an international superstar whose unblemished reputation speaks volumes about her talent, work ethic and her likeability as a human being. Travis Kelce's status in the NFL is equally powerful in his own right. He's rated as one of the best players in the league and has long won the respect of fellow athletes and fans. Who doesn't love to see two great superstars start a love flame?

With all the bad news invading our world weekly, seeing Taylor Swift on weekends supporting Chiefs football matches has been a welcome distraction from life's stressors. That's why they make the big bucks. They are talented and we love them. Their interest in each other also began very publicly with Travis putting out a media declaration that he was interested in the singing superstar. Swift responded equally as publicly by making it known that she was returning his interest in her.

The NFL loved every aspect of this story. Their ticket sales sky-rocketed and business spiked on NFL Sundays whenever Swift was spotted watching her new honey playing. Everyone won from this happy story. *Acknowledgements: Yahoo.com* 

### Alderman Bushé Interiors FALL SALE 20-60% OFF



Alderman Bushé Interiors is a unique and creative team of Interior Designers. We are a Home Furnishings, Interior Design and Drapery showroom featuring all facets of Interior Design. Alderman Bushé Interiors is unlike other Interior Design firms. We are at "Stocking Dealer Status" with all our vendors. Therefore, Alderman Bushé Interiors can always guarantee the lowest prices.

Alderman Bushé INTERIORS

Furniture Boutique Showroom & Interior Design Firm 1881 E. Thousand Oaks Bl. Thousand Oaks, CA 805.498.5588 • aldermanbusheinteriors.com Monday-Friday 10-5pm • Weekends by appointment only





### A vibrant city. The ultimate sanctuary.

Weekends, a season, all year round: This is the definitive Dallas experience. Surrounded by world-class museums, imaginative parks, inspired architecture and boundless cultural and dining adventures, this superbly crafted home at Museum Tower offers light-filled living areas, a walnut-paneled office, a gourmet kitchen, three large bedrooms — and glorious panoramic views of one of America's most exciting cities. High above the bustling Dallas Arts District, this is a haven for individualists, with custom fireplaces, detailed ceilings, European floors and special lighting. At the same time, the sleek tower's many luxuries include valet, 24-hour concierge, house manager, house car, dog walking and poolside butler service. This is life on another level — in every way.

© 2023 Sotheby's International Realty. All Rights Reserved. Sotheby's International Realty® is a registered trademark and used with permission. Each Sotheby's International Realty office is independently owned and operated, except those operated by Sotheby's International Realty, Inc. All offerings are subject to errors, omissions, changes including price or withdrawal without notice. Equal Housing Opportunity.









Scott Cook Global Real Estate Advisor 214-534-1445 scook@briggsfreeman.com 1918 Olive Street #2102 Museum Tower Dallas Arts District **3 BEDROOMS** 4.1 BATHS 6,198 SQUARE FEET \$8,600,000 **BRIGGSFREEMAN.COM** 

Briggs Freeman Sotheby's

INTERNATIONAL REALTY

#### EXQUISITE HORSE RANCH

The equestrian facilities include two large barns, pristine stables, a large arena, a round pen, miles of bridle paths and a hot-walker for exercising horses. It is a perfect environment for boarding, training, exercising, and showing horses.

This is a truly unique property in both scope and design, providing exquisite facilities, stunning beauty and spacious luxury in a bucolic setting only a few minutes from downtown Ojai, 45 minutes from Santa Barbara and 90 minutes from LA.







**Over 25 years of experience** matching people and property in the Ojai Valley

<sup>(2)</sup> 2022 Berkship: Hathway HomeServices California Properties (BHHSCP) is a member of the fanchice system of BHH Affiliates LLC, BHHS and the BHHS symbol are registered service marks of Columbia Insurance Company, a Berkshire Hathy Hathilates LLC and the BHHS symbol are registered service marks of Columbia Insurance Company, a Berkshire Hathy Hathilates LLC and the BHHS symbol are registered service marks of Columbia Insurance Company, a Berkshire Hathy Hathilates LLC and the BHHS symbol are registered service marks of Columbia Insurance Company, a Berkshire Hathy end to the content of the Information is obtained from various sources and will not be verified by broker or MLS. Buyer is abstered to independent of the information.









#### Aspen Grove Ranch | Ojai, CA

The incomparable Aspen Grove Ranch is a luxury ranch estate that incorporates the best that the Ojai Valley has to offer. It is 177 prime acres of rolling hills and fenced meadows, flanked by the iconic Topa Topa Bluffs. The main residence features a large great room with 2-story windows, a grand fireplace, a fabulous chef's kitchen, and a wrap-around covered porch with epic views. The beautiful grounds of the main house include a spacious yard, a large lap pool with a jacuzzi, and an outdoor BBQ/entertainment area. Accessed through a private gate, the ranch is comprised of 5 legal lots and includes a host of additional buildings including 2 large 3bd/2ba guest houses.

AspenGroveRanchOjai.com Off

Offered at \$18,500,000

I will help you find the home that brings **peace** to your **mind and heart** 



www.pattywaltcher.com pattywaltcher@mac.com (805) 340-3774 DRE# 01176473



2 2022 Berkshipe Hathaway HomeServices California Properties (BHHSCP) is a member of the franchise system of BHH Affiliates LLC and the BHHS symbol are registered service marks of Columbia Insurance Company. a Berkshire Hathaway affiliates LHC and the BHHS symbol are registered service marks and with the BHHS by the verties the Buyer is advised to independently vertiy the accuracy of all data including measurements, conditions, and factures of property, information is obtained from various sources and with the vertify to by towker or MLS Buyer is advised to independently vertiy the accuracy of all data including measurements, conditions, and factures of property, information is obtained from various sources and with the vertify to by towker or MLS Buyer is advised to independently vertiy the accuracy of all data including measurements, conditions, and factures of property, information is obtained from various sources and with the vertify to by towker or MLS Buyer is advised to independently vertiy the accuracy of all data induces and the set of the vertify to the vertify the set of the vertify the set of the vertify the vertify

#### (A) AUSTIN LUXURY GROUP

#1

### Team in Austin

Ranked by Wall Street Journal Real Trends 2023

**66** 

Gary and Michelle were our real estate agents/advisors when we were looking to move from New York to Austin. I reached out to them directly, because I was told they are the best high-end brokers in Austin. Their reputation proved to be extremely accurate -- they proved to be an absolutely invaluable resource. Not only did they find us the perfect property, but they went over-and-above to enable a deal to close. Gary specifically brokered a very unique deal with the seller that was completely "out of the box". Without his ingenuity, we would not have been able to purchase the property. Gary and Michelle operate with the highest level of integrity and a standard of excellence. My wife and I now consider them close friends. We highly recommend Gary and Michelle for any home purchase in the Austin metro area. "

- Anthony Martino, Houlihan Lokey Managing Director | Global Co-Head Capital Markets



#### GARY & MICHELLE DOLCH

Luxury Real Estate Advisors

GARY: 512.656.5627 | MICHELLE: 512.663.3554 AustinLuxuryGroup@compass.com



#### AUSTINLUXURYGROUP.COM



### AUSTIN LUXURY group



12400 CEDAR STREET 6 BED | 9F, 4H BATH | 15,394 SF | 20<sup>+/-</sup> AC

LAKE TRAVIS WATERFRONT \$19,500,000

LakeTravisInc.com

2502 OESTRICK LANE 5 BED | 6F, 2H BATH | 7,081 SF | 3.7<sup>+/-</sup> AC | POOL HOUSE

AWARD-WINNING ARCHITECTURAL ACHIEVEMENT \$12,500,000

2502Oestrick.com



13940 LONE RIDER TRAIL CUSTOM HOME + 2 CASITAS | 6 BA | 8,011 SF | 7.18+/- AC

BEE CAVE - LAKE TRAVIS ISD \$5,950,000

WestAustinEstate.com

NEW CONSTRUCTION - COMPLETION DEC '23 5 BED | 5F, 1H BATH | 7,040 SF | 1.2<sup>+/-</sup> AC

ROB ROY - PRIVATE EXCLUSIVE \$7,995,000

75Pascal.com

▲ Compass is a licensed real estate broker and abides by Equal Housing Opportunity laws. All material presented herein is intended for informational purposes only. Information is compiled from sources deemed reliable but is subject to errors, omissions, changes in price, condition, sale, or withdrawal without notice. This is not intended to solicit property already listed. Photos may be virtually staged or digitally enhanced and may not reflect actual property conditions.



### 6795 Agave Azul Court | Las Vegas

#### \$4,200,000 4 BD | 6 BA | 7,480 SF | 0.46 AC

One of Blue Heron's finest custom homes. Completed in 2014. Fabulous night views from sky deck. Home features courtyard entry and an open great room that seamlessly blends with a resort-style backyard. Outdoor features include: shower, sauna, glass enclosed outdoor gym or could be outdoor living room with its opening walls of glass. Oversized pool and spa, waterwall and mature landscape with fire features. Many extras - butlers pantry, two stop elevator, mud room, amazing storage and much more to see in person. Experience this masterfully built Blue Heron estate at Agave Azul.



### SHERWOODluxury

*emily*SHERWOOD

GLOBAL REAL ESTATE ADVISOR | BS.20485 702.375.1402 emily.sherwood@sothebysrealty.com your las vegas real estate connection.



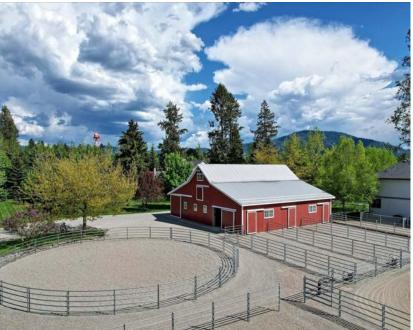
# \*

## 4195 Badura Ave | Las Vegas

\$4,125,000 5 BD | 7 BA | 5,376 SF | 0.57 AC

Presenting Kyoto for immediate move in. An incredible Jewel home residence that elevates modern living to today's lifestyle. Peter Lik, world renowned photographer oversaw every detail of the design of this original custom home. The living spaces are sophisticated and elegantly designed showcasing the stunning interior finishes. Every room in the home opens up to the backyard and exterior spaces with incredible pocketing doors for a true indoor-outdoor feel. In addition, custom exterior shutters allow fresh air to flow through the home enhancing its Zen qualities. The home also features 10' ceilings, 8" solid core doors, oversized laundry room, finished oversized four car garage, floating staircase, unique soaking tub off of master bathroom deck, a private sauna and so much more. Control4 smart home automation and solar for super efficiency. This property has no HOA, and RV parking.









# North Idaho Equestrian Estate

Offered at \$10,850,000.00

One-of-a-kind equestrian estate located in picturesque Hayden, Idaho on 14.27 perfectly manicured acres. This magnificent property offers unparalleled quality in the homes, amenities, and facilities creating extraordinary living accommodations for you and your family with a paradise for your horses and other beloved pets.

This estate offers a well-appointed 6,537 sf main home plus guest home, a luxuriously sized and designed 21,000+ sf monitor style barn with an indoor radiant heated riding arena with 11 stalls, additional 50'x60' barn, several outbuildings, 40'x50' shop, two large outdoor arenas, round pen, five large pastures, a bird pen, pond, and thoughtfully designed landscaping creating privacy and serenity in the heart of town.

A true equestrian paradise in beautiful North Idaho!



Connie Nelson Realtor, MBA Connie.Nelson@SIR.com 208.661.4096

Tomlinson Sotheby's





#### 🙋 CHATROOM 12.23



# **BigVape Bust**

By Diana Addison Lyle

UUL, the electronic cigarette, represented one of the fastest-growing teenage addictions that proliferated under our noses this last decade, and Netflix recently released the documentary series, *Big Vape*, to tell the story about its public deception and its consequences.

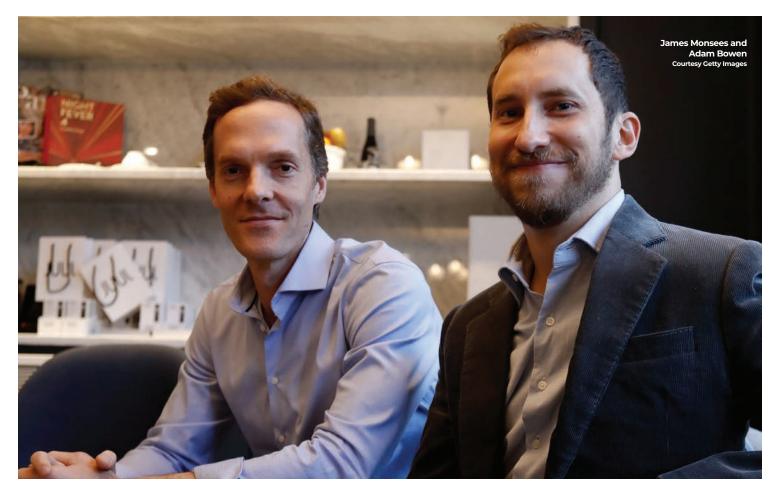
It all started with a familiar Silicon Valley story but unlike Steve Jobs and the *Apple* success story, Juul's story ends very differently. Juul's inventors and co-founders, James Monsees and Adam Bowen, were both Stanford grad students in the early 2000s imbibing the Silicon Valley tech ether in which there was this erroneous notion that tech could do no wrong. They knew that the ills of combustible cigarettes were well documented with people dying of lung cancer, emphysema, and heart disease. So, they decided to write their senior thesis in 2005 on an alternative to combustible cigarettes. Coincidentally, Steve Jobs delivered the commencement speech at Stanford that year in which he encouraged all graduates to "Stay Hungry. Stay Foolish."

Fast forward 13 years to the JUUL e-cigarette that Monsees and Bowen invented, and Silicon Valley had another couple of young billionaires reaping the profits of their crazily popular JUUL vaporizer. But this is where it all went wrong. Their initial public mission statement about wanting to save people from Big Tobacco and the more dangerous combustible cigarette – soon became a smoke and mirrors piece of deception. The people they were really after were teenagers who probably hadn't ever tried a combustible cigarette - and who didn't need conversion therapy. They knew that teenagers liked hip packaging and most of all – they knew that they loved the colorful and tasty flavors that JUUL introduced. Mango and Mint were the favorite flavors that had the 12 to 18-year-old Gen Zs hooked. JUUL's executives also knew that social media was going to be their biggest advertising base, and so if they could get a mega influencer to vape a JUUL online – the craze would spread exponentially. When Bella Hadid was seen glamorously vaping, they were in marketing heaven. The influencers on IG spread the trend like combustible wildfire and before parents knew it, their 10-year-olds were vaping at school – and because of the undetectable smell – it was happening everywhere – even in front of teachers in classrooms.

The JUUL executives completely downplayed the nicotine in the product and its highly addictive effects. They went so far as to come to schools and make speeches without teachers present – doing what Big Tobacco did – denying that there was anything dangerous or addictive about the product. They marketed it as a great-flavored piece of relaxing fun for young people to enjoy. Gen

#### CHATROOM BIG VAPE BUST

WESTLAKE MALIBU LIFESTYLE 12.23



Zs latched onto it as a stress-reducing electronic device that they could easily plug into their laptop, and then blow cool circles of smoke while impressing their friends. This already tech-addicted generation posted tens of thousands of videos online about the coolness of vaping – a respite from a crazy world of complexities.

By 2018 and within months – the vaping craze was greater than anyone could have predicted. Teens reported getting a rush from JUUL and they enjoyed the tingling sensation accompanying that rush. And unlike combustible cigarettes where, if you finish a pack, your lungs burn and you can't smoke any more, JUUL's e-cigarettes didn't burn the lungs and you could vape 24/7. That meant that vapers were ingesting considerably more nicotine than their combustible cousins – and getting addicted much more dangerously. JUUL struggled to keep up with the demand on supplies. With the scarcity came price gouging. It was a runaway epidemic.

The FDA climbed onto the health hazards way after the storm was brewing. By then the U.S. Surgeon General issued a health advisory on the dangers of vaping. The fact that Big Tobacco also climbed into the mix – wanting a share of JUUL so that they could make up for their lost profits – put the credibility of e-cigarettes into disrepute. By 2018 most sane people knew that Big Tobacco had lied to the public about the dangers of smoking for decades. When parents started noticing that their children were highly addicted to JUULING and emailed the company - asking for help to get them off the product - JUUL responded with an evasive legal letter. The inference in their response implied that maybe there was something wrong with the individual, rather than the product. One mother explained how JUUL was never an escape from nicotine hell. It was a new nicotine jail that was created for young people – with addictive propensities as strong as cocaine or heroin. With such a relatively new product on the market, it took a few years before the frightening effects were starting to emerge. By the summer of 2019, teenagers were being rushed to hospital and put on life-saving machines as their lungs collapsed. They were all vapers. The crisis was now out in the open. The CDC later discovered that vitamin E acetate in the e-cigarette was the cause of all the hospitalizations.

Teenage activists started to make their voices heard. They were ex JUUL smokers who experienced the ramifications of the addiction, and they – together with PAVE (Parents Against Vaping E-Cigarettes) - began to educate the public on the dangers of vaping.

Each year there was an 80% increase in e-cigarette vaping amongst school students and JUUL was the number one brand preferred. When the experts presented these facts to the FDA's Commissioner, his response was an expletive word. In Netflix's documentary, multiple pulmonary specialists are interviewed and all of them agree that the lungs are a tender organ – and the only thing that should be entering them – is clean air.

The lawsuits began with Attorney General of Minnesota, Keith Ellison, announcing that they were launching a lawsuit against JUUL. As laboratories began doing extensive testing on lab rats vaping, the results indicated that their arteries stiffened from the vaping. Other scientists argued that in their vaping tests, they found almost none of the carcinogens found in combustible cigarettes. That doesn't give them a clean bill of health. E-cigarettes are simply less dangerous from a carcinogenic perspective.

With both James Monsees and Adam Bowen in crisis and stepping away from JUUL, the Stanford grads' dream crashed. By 2022, the FDA rejected JUUL's PMTA application and ordered the product to be taken off the market. JUUL appealed the ban and remained on the market – pending an additional review. As of the end of 2023, JUUL has paid almost \$3 billion in legal settlements across the USA. *Acknowledgment: Netflix: "Big Vape: The Rise and Fall of Juul"* 



### WISHING YOU A HAPPY HOLIDAY SEASON FROM YOUR COASTAL ORANGE COUNTY EXPERT





You Have High Expectations. My Team is Here to Exceed Them. LEO GOLDSCHWARTZ | C. 714.719.0670 | CalRE #01704591

The property information herein is derived from various sources that may include, but not be limited to, county records and the Multiple Listing Service, and it may include approximations. Although the information is believed to be accurate, it is not warranted, and you should not rely upon it without personal verification. Affiliated real estate
against are independent contractor sales associates, not employees. C2023 coldwell Banker All hights Reserved. Coldwell Banker and the Coldwell Banker and the Coldwell Banker and the Coldwell Banker All and a contractor sales associates, not employees. C2023 coldwell Banker All hights Reserved. Coldwell Banker and the Coldwell Banker and the Coldwell Banker and the Coldwell Banker All and the All

### GETS IT DONE

"When I need real estate help in OC, I turn to Leo! Leo is punctual, responsible and overly communicative. I've found that when it comes to brokers the best ones always over communicate with their clients. If you want a broker that will go above and beyond the extra mile, I highly recommend engaging Leo. You'll be glad you did!"



## KNOWLEDGEABLE

"Embarking on the journey of whether to sell our home or not and who to call, the choice was obvious after our interviews with other brokers in the Corona Del Mar area. Leo saw the vision with our home, realized its true value and even put his own money in to bring the property up to a saleable condition! By him believing in our property and having the vision, we exceeded the other brokers' expectations by over \$2 million!! 100% this your guy without a doubt!!"

— T. & A.O. | Corona Del Mar

"I have known Leo now for many years, and he has helped our family for many years here in the coastal marketplace. Leo always tries his hardest to go above and beyond to make a deal happen while ensuring the satisfaction of his clients. He's not afraid to do the extra steps nor go outside the box in order to get a deal together."

CATEI

— A. & D.N. | Laguna Beach

I

Bronco

HARDWORKING

STRAIGHTFORWARD

"Leo is the best of the best. I have worked with brokers in the coastal market for over the last 30 years, and if you are a buyer, he will fight for the best possible price on the home, and when selling, he will go over and above the call of duty to get you the highest return on your investment. I have been impressed how he is always trying to protect your equity regardless of the side he is representing!"

— Rick G. | Laguna Beach

(G) COLDWELL BANKER REALTY

EDE

#### **REGALPORTRAITS** 12.23

# European Royal Families

#### THE NETHERLANDS

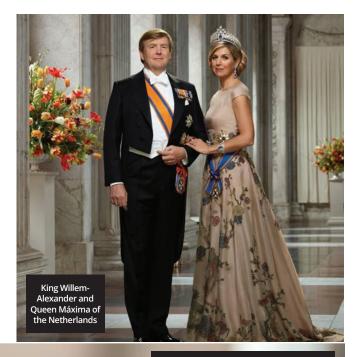
In 2013, King Willem-Alexander succeeded his mother as monarch of the Netherlands. He is married to Queen Máxima and they have three daughters: Princess Catharina, Princess Alexia and Princess Ariane.

#### DENMARK

Mary Donaldson is the Crown Princess of Denmark, married to the future king, Crown Prince Frederik. But Mary's road to love began like any other romance. She first crossed paths with Fred at Sydney CBD pub the Slip Inn during the 2000 Olympics.

#### **SWEDEN**

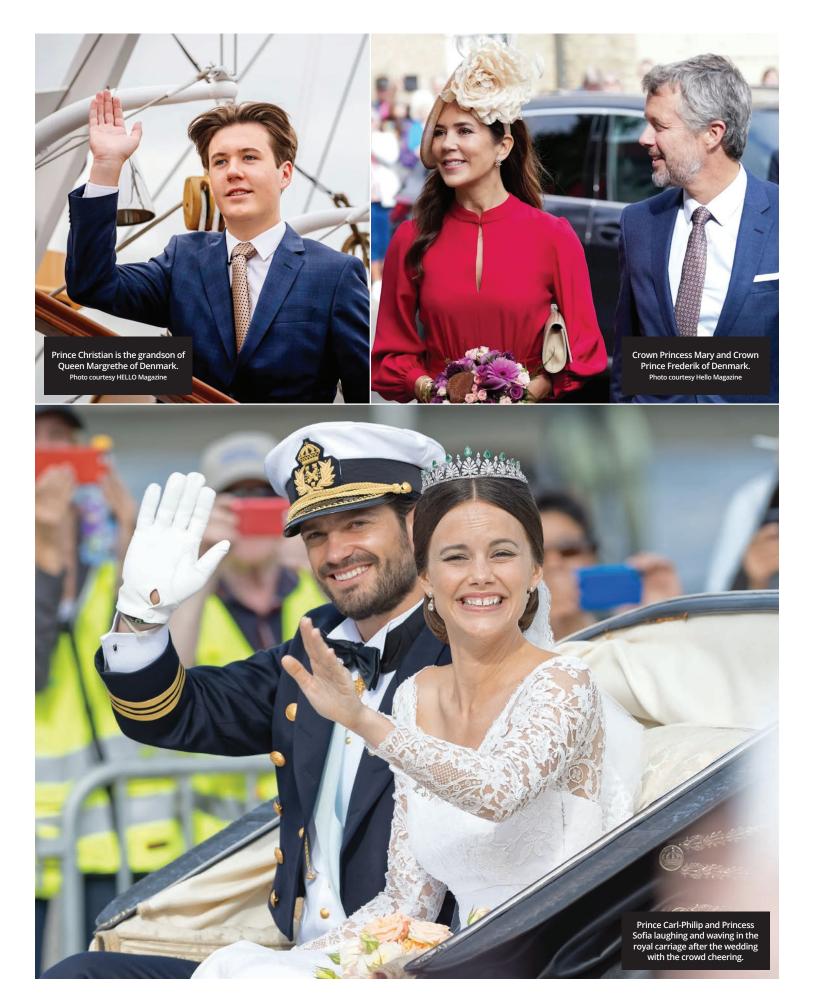
There are three prominent children of King Carl Gustaf of Sweden. The eldest is Crown Princess Victoria who is heir to the Swedish throne. Her sister, Princess Madeleine, is married to British-American financier Christopher O'Neill. Prince Carl Philip married Sofia, a glamour model and reality television contestant.





#### *R***EGALPORTRAITS** THE EUROPEAN ROYAL FAMILIES

WESTLAKE MALIBU LIFESTYLE 12.23



# **PS** ARMED SECURITY

"PROVIDING PEACE OF MIND IN AN EVER-CHANGING WORLD."



INTERNATIONAL PROTECTIVE SERVICE, INC. (IPS) Armed Security Response (424) 218-6371 www.ipsglobal.com



24 HOUR PATROL • K-9 SERVICES • STANDING GUARD 24/7 DISPATCH CENTER • VACATION SERVICES COMMERCIAL • RESIDENTIAL EXECUTIVE PROTECTION











Rosemary Allison

805.479.7653 | rosemaryallison@aol.com | www.callrosemary.com | CaIRE #00545184





#### TWO-STORY ESTATE • OVER AN ACRE • TENNIS COURT • EQUESTRIAN PROPERTY 5 CAR GARAGE SPACES • IN EXCLUSIVE RANCHO SANTA ROSA NEIGHBORHOOD

2836 Redondo Avenue | 4 beds | 3 baths | Santa Rosas Valley | Listed at \$2,099.000 | CallRosemary.com

Conceived of the drama & the romance of an exquisite New England Estate, this two-story estate is located on over an acre in the exclusive Rancho Santa Rosa neighborhood of Santa Rosa Valley. Electronically controlled front gate opens to this private retreat with generous sized driveway, double deep potential 6 car attached garage with 50 AMP charging station for your electric vehicle. Additional 20' x 28' 2 car detached garage with space to satisfy the most distinguished car enthusiast or hobbyist. RV or boat space on side yard. Custom attached workshop measures approx. 20' X 30' with oak cabinetry for storage and additional work surfaces, 9-foot ceilings and AIR VAC shop system. Workshop flooring is engineered vinyl with an upgraded cork floor base and moisture barrier underneath providing ideal working conditions. In the interior, there is a Gourmet kitchen remodeled featuring oak cabinetry, 48' KitchenAid built in refrigerator, WOLF 6 burner gas range and double oven. WOLF warming drawer, Bosch Stainless steel dishwasher, pot filler kitchen faucet, custom back splash, granite counter tops. Center island with under-counter stainless steel microwave. Refrigerated wine cooler and service bar with bar sink for entertaining. Newer dual paned windows and French doors open to beautiful back covered patio with ceiling fan and built in benches. Gorgeous plantation shutters overlooking beautiful garden and mountain views throughout. The primary bedroom suite indulges the owner with a separate sitting area, walk in closet, fireplace with sunken tub, and separate shower. Fireplaces in family room, primary suite, and living room. Distinguished architecture offers luxury designed to seamlessly combine indoor and incredible outdoor living spaces. Meticulously cared for grounds are water smart, decomposed granite walking paths, custom built gazebo, dedicated equestrian area and private tennis court. The grounds include an herb garden, a personal orchard with two fig trees, two peach trees, one apple, two persimmons, one bl

The property information herein is derived from various sources that may include, but not be limited to, county records and the Multiple Listing Service, and it may include approximations. Although the information is believed to be accurate, it is not warranted and you should not rely upon it without personal verification.Affiliated real estate agents are independent contractor sales associates, not employees. @2023 Coldwell Banker. All Rights Reserved. Coldwell Banker and the Coldwell Banker logos are trademarks of Coldwell Banker Real Estate LLC. The Coldwell Banker<sup>®</sup> System is comprised of company owned offices which are owned by a subsidiary of Realogy Brokerage Group LLC and franchised offices which are independently owned and operated. The Coldwell Banker System filly supports the principles of the Fair Housing Act and the Equal Opportunity Act.











ROSEMARY Allison

805.479.7653 | rosemaryallison@aol.com | www.callrosemary.com | CaIRE #00545184





#### NEWLY LISTED EQUESTRIAN RANCH ON OVER 6 ACRES IN SANTA ROSA VALLEY.. THE EPITOME OF CASUAL ELEGANCE

3342 Chestnut | 4 beds | 4 baths | Santa Rosa Valley | Offered at \$3,100,000 | CallRosemary.com

Equestrian Dream Ranch on Over 6 Acres in Santa Rosa Valley. The Epitome of Casual Elegance. Panoramic views from this magnificent horse ranch with miles of white fences, and your own private equestrian facilities which can be entered through a separate gated driveway entrance. Equestrian facilities include:large arena (without railing or lights) / two Ring of Steel barns with mare hotel, office, laundry facilities, tack rooms, hot walker, and many more sought after amenities. Upper barn w/9 stalls includes 1 double and 2 tack rooms, a double wash area with warm/cold water. Lower barn 5 stalls and 1 large tack room. Huge arena with a vintage shaded viewing area. Premium cloth footing in arena. Facilities include bathrooms and washer and dryer, private gated entrance. Sits atop of a ridge which looks out at breathtaking views of the property and beyond. The master bedroom gazes over the entire picturesque setting, including the backyard which showcases a gorgeous pool and outdoor entertainment area. The formal entry welcomes you with a magnificent chandelier and spiral staircase. The home features a large library/office with a hand-hewn carved mantle over a stone fireplace. Located in award winning Santa Rosa Technology Magnet school district with new Computer Science Immersion program. No HOA which provides you extensive possibilities for the unfettered utilization of your home. Note: The photos shown are of the property prior to the current occupants ownership and there are changes that these photos do not reflect. Offered at \$3,100,000

The property information herein is derived from various sources that may include, but not be limited to, county records and the Multiple Listing Service, and it may include approximations. Although the information is believed to be accurate, it is not warranted and you should not rely upon it without personal verification.Affiliated real estate agents are independent contractor sales associates, not employees. @2023 Coldwell Banker. All Rights Reserved. Coldwell Banker and the Coldwell Banker logos are trademarks of Coldwell Banker Real Estate LLC. The Coldwell Banker<sup>®</sup> System is comprised of company owned offices which are owned by a subsidiary of Realogy Brokerage Group LLC and franchised offices which are independently owned and operated. The Coldwell Banker System file Fair Housing Act and the Equal Opportunity Act.

#### MOTORINGPURSUITS 12.23

# Mercedes G55o SUV and AMG G 63 SUV

A Class of One

he Mercedes G550 and AMG G 63 stand out on the road with their iconic exterior design. Car and Driver describe them as the ultimate SUVs that are fit for Jurassic Park - with roomy interiors and potent 4.0L V-8 biturbo engines. They are also described as the most glamorous mode of transport for celebrities and powerful people to go on exciting offroad adventures with plenty of muddy action. The Mercedes G SUVs are a truly fancy way to get dirty. They're also a hugely eye-catching way to drive around Los Angeles with no dirt and plenty of admirable stares.

The G550 is powered by a 416-hp twin-turbo V-8 with a ninespeed automatic transmission. Four-wheel drive is standard. For more power, there's the uber smart and impressive 577-hp AMG G63. Its 9.5 inches of ground clearance and three locking differentials make it feel as if it will never get stuck.



Mercedes G550

When it comes to detailed specifics, we're homing in on the AMG G63 for salivation purposes, and if you decide to take the plunge into purchasing either the G550 or G63, rest assured that your kids will go nuts with excitement.

#### AMG G 63

Two of the most renowned legacies of handcraftmanship unite in the G 63. The globe-tested endurance of the G-Class, and the trackproven performance of AMG. The G 63 reasserts that timelessness can be delivered with a true sense of urgency.

# IRONCREST CAPITAL MANAGEMENT

Helping you plan the right future!

#### **Our Areas Of Focus Include:**

- Financial & Investment Planning
- Retirement Income Strategies
- Tax-Minimization Strategies
- Wealth Building Strategies
- Fixed Income
- Company Retirement Plans
- Trust & Estate Planning Services
- College Education Planning
- Mortgages
- Fundamental & Technical Analysis
- Charting



Ray DiBartolomeo

President & Chief Compliance Officer

#### Ironcrest Capital Management

Investing@IroncrestCapitalManagement.com www.IroncrestCapitalManagement.com

Copyright © 2021 Ironcrest Capital Management - All Rights Reserved

Ironcrest Capital Management LLC is a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Ironcrest Capital Management LLC and its representatives are properly licensed or exempt from licensure. This website is solely for informational purposes and may not be a complete description of financial planning services offered. If you have questions about our services please contact us. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Ironcrest Capital Management LLC unless a client service agreement is in place.

#### **# MOTORINGPURSUITS** MERCEDES G550 SUV AND AMG G 63 SUV

WESTLAKE MALIBU LIFESTYLE 12.23



#### A RACE THAT KNOWS NO FINISH LINE

In an old mill in 1967, two engineers with a passion for motorsports began turning Mercedes-Benz into winning race cars. Today, AMG continues to create victory on the track and desire on the streets. Every Mercedes-AMG vehicle is the product of craftsmen, designers, engineers and racers who live for a singular goal: Driving Performance.

#### PERFORMANCE

Everything from fuel pressure to exhaust routing is developed to quicken, heighten and intensify its response, and yours. From patented processes to cut friction to a new generation of electrified performance, AMG technology is fueled by its racing success.

#### **TWIN-TURBO POWER**

With a duet of twin-scroll turbos nested between the cylinder

heads, the handcrafted 577-hp V8 of the G 63 is the direct result of AMG's history of racing success. A closed-deck crankcase, sodium-filled valves and dynamic engine mounts are among its performance enhancements.

#### TORQUE

A paddle-shifted 9-speed puts a 627-lb-ft mountain of torque at your feet and fingertips. Quick-shifting, multimode AMG SPEEDSHIFT<sup>®</sup> TCT technology can also downshift multiple gears, for more immediate response. From startup growl to unleashed revs, the AMG exhaust is a symphony of high performance. Genuine sidepipes exit via four chrome outlets ahead of each rear wheel. Internal flaps can switch from subtle to assertive on demand.

#### APTITUDE AT ANY ALTITUDE

While its engine is born on the track, its permanent 4-wheel



### LINDSEY BROOKE DESIGN



STUDIO & SHOP

Holiday Decor, Entertaining & Gifts

31304 Via Colinas, Unit 104 Westlake Village, CA 91362

> Mon-Fri 11 - 6 Sat 11 - 4

lindseybrookedesign.com

#### 🕭 MOTORINGPURSUITS MERCEDES G550 SUV AND AMG G 63 SUV

WESTLAKE MALIBU LIFESTYLE 12.23



drive is at home far from the beaten path. With a 60:40 rear bias and three lockable differentials, it's engineered to match on-road precision with go-anywhere prowess.

#### TUNED ON THE TRACK, AND FAR FROM IT

The independent from suspension's racing-style double wishbones improve tire contact, while a strut-tower brace enhances rigidity. AMG-specific damping is driver-adjustable. Beefy 4-wheel disc brakes are engineered to rein in massive power. An AMG Trail Package raises its off-street cred.

#### DRIVING MODE FOR EVERY MOOD

AMG DYNAMIC SELECT lets you dial in throttle mapping, engine-mount stiffness, shifting, damping and more. One button engages preset modes from Comfort to Sport+, or configure the individual mode to your own liking.

#### STYLE CHOICES

There are numerous paint colors that include gloss and matte options. Wheels from 20 to 22 inches complement body accents in elegant chrome, gloss or matte black. With MANUFAKTUR paintwork, upholstery and trim, there are a huge array of combinations. Vertical chrome grille bars evoke the Mercedes-AMG racing heritage. Large intakes feed air to the running gear. A low-profile brush guard, in matte silver, gloss or matte are your choices. The AMG Performance steering wheel features intuitive Touch Control Buttons and a 12 o-clock band. It can be hand-stitched in Nappa leather or accented with microfiber, carbon fiber or black piano lacquer. Black is an AMG exclusive.

#### THE G 550 SUV AND AMG G 63

Both the G 550 and AMG G 63 have a state-of-the-art cockpit, with standard and available technologies from dual 12.3-inch displays, intuitive steering-wheel Touch Controls, and voice control for the navigation, audio and numerous comfort features.

#### PANORAMIC COCKPIT

Change the cabin to suit your mood or start a new one: An elaborate multizone LED ambient lighting system lets you choose among 64 colors, as well as a variety of motifs featuring two, five, or even slowly changing hues.



# BRICKS & BEAMS

# home decor

#### A Unique Boutique in Westlake Village

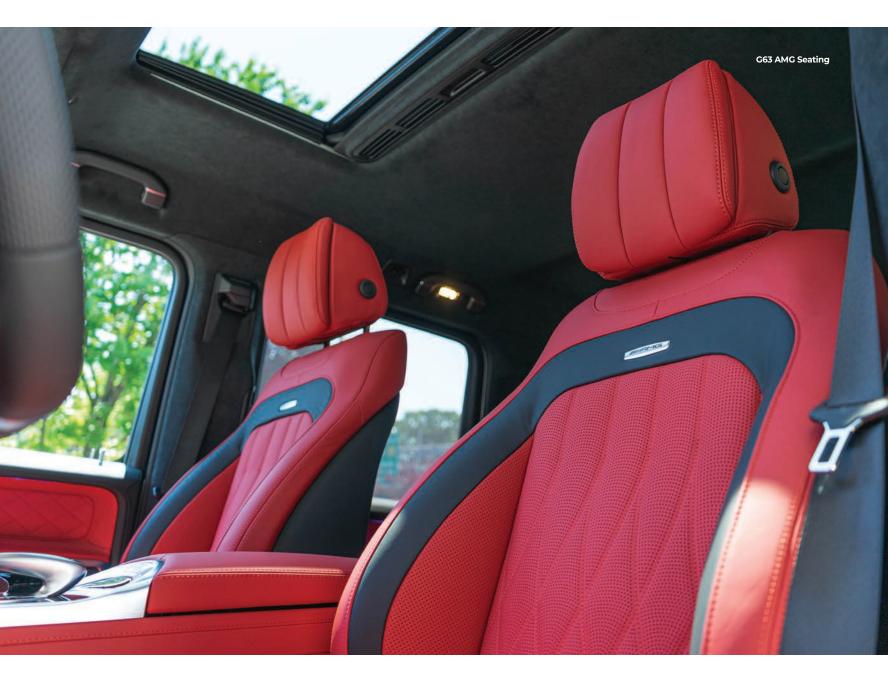
"Whether you are furnishing a room, redecorating an entire home or simply want help styling your bookshelves, Bricks & Beams Home Decor provides personalized design services".

> Window Treatments, Upholstery & Custom Furniture In Home Design Consultations Gifts & Accessories

32123 Lindero Canyon Rd suite 108, Westlake Village, CA 91361 · 818.314.0194 bricksandbeamshomedecor.com

#### MOTORINGPURSUITS MERCEDES G550 SUV AND AMG G 63 SUV

WESTLAKE MALIBU LIFESTYLE 12.23



#### CLASSIC STYLE, CUTTING-EDGE TECHNOLOGY

Classically shaped lamps feature brilliant advances. Intelligent LED headlamps can adapt to darkness, curves and vehicles ahead. LED Daytime Running Lamps encircle each unit. Even the fender-top turn signals and taillamps employ 100% LEDs.

#### **PROTECTIVE IN NATURE**

A G-Class looks out for its occupants with a suite of safety advancements. Standard driver assists include Blind Spot Assist, Active Lane Keeping Assist, Active Distance Assist DISTRONIC cruise control, and Speed Limit Assist.

#### **HELPFUL CONNECTIONS**

Mercedes me connect makes ownership easy. Remote-start, lock or check your car, all from your phone. In-car WiFi for up to eight devices is available as well.

#### HAND CRAFTED TO OUTLIVE TRENDS

Crafted almost entirely by hand, the G advances without abandoning its principles. Appointments range from natural woods to 64-color LED ambient lighting. With MANUFAKTUR paint and trim options, there are over a myriad of possible combinations.

#### **SPACIOUS INTERIOR**

The cabin provides generous space for your buddies, your belongings (tons of cargo space), and even your beverages. Seating options include a range of hand-fitted leathers and a "hot stone" massage. Acoustic glass and 3-zone climate control are standard.

The Mercedes-Benz G-Class remains an impressively quick, capable, and luxurious SUV with significant off-roading capability. Because of its unique design, it really does compete in a class of one. Conceptually, its most direct rival would be a fully loaded Land Rover Defender with a V8 engine or a Land Rover Range Rover – but there's still something distinctly eye-catching and special about this magnificent piece of German engineering.



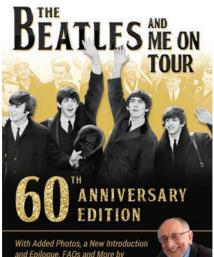
Hello there, it's time for more short stories about big people.

I'm sure you know that I produced a Beatles concert all three years they toured America. During that time, I met a charming man named Ivor Davis. He toured with the Fab Four as a British journalist and became a part of the Beatle family. Ivor has written a new book that will be out in February, 2024 titled *The Beatles and Me on Tour 60th Anniversary Edition.* If you're a Beatles fan like I am, this book is a must-have. Oh, by the way, Ivor is an active member of our community.

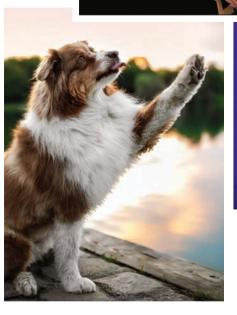
My friend Bob Byers sent me some

information that I didn't know. For example, did you know it's impossible to lick your elbow? And did you know that the cost of raising a medium-sized dog to the age of eleven is \$16,400? You might want to resist the urge to buy your family a dog for Christmas!

Hey, here's one – did you know that bulletproof vests, fire escapes, windshield wipers, and laser printers have something in common? They were all invented by women.



and Epilogue, FAQs and More by Award-Winning Author



I had the pleasure of performing my 'Backstage with the Beatles' show at the Laguna Woods Village Performing Arts Center in Orange County. It was a beautiful venue and my show featured a talented Beatle tribute band called Ticket To Ride, and of course I shared my Beatle stories. I'm proud to say they said it was the best show they've ever had.

You have probably heard that Pat Sajak is leaving Wheel of Fortune. Pat has hosted the show over forty years. I remember when Pat was a weatherman here locally. He is a really talented guy. My wife Deborah and I have dinner with Pat and his wife Leslie



it, more stories about big people. I'll see you in the New Year. (And I'll bet you're still trying to lick your elbow!)

www.bobeubanks.com Follow Bob on Facebook! every once and awhile and they are two of the nicest people you could ever meet.

This is often the time of year when we reflect on the past and feel a sense of gratitude. I'm thankful for my dear family and all the friends who have been so supportive during my career. I hope all of you have a lot to be thankful for this holiday season. Well, there you have

#### GARDENINGPURSUITS 12.23

# Grow Sweet Leafy Greens This Winter!

By Model Gardener Kelly Emberg



uckily, southern Californians can enjoy fresh produce from their backyard gardens any time of the year. Even in the coldest months, a variety of veggies can be grown. But winter is the optimum time to grow nutrient filled, leafy greens! Growing them in cool weather brings sugars out, making them taste so much better. Certain varieties should only be grown during the winter because they won't survive south-

ern California's summer heat. Easy and fast to grow, every gardener should plant lots of leafy greens this season.

#### SEEDS OR SEEDLINGS?

First you need to decide if you want to plant seeds or seedlings. It depends on how

long you want to wait and what variety you would like to plant.

#### SEEDS

You are involved with the entire growing process, from germination to harvest, but it takes more time.

\*The ideal temperature range for germinating lettuce seed is 60–70 degrees. Luckily for many in Southern California, these are common temperatures year-round. In coastal zones, lettuce can be grown yearround because of the mild weather.

#### **Succession Planting**

Enjoy an ongoing harvest throughout winter and spring. Plant a few seeds of each variety each week to significantly extend your harvest.

#### SEEDLINGS

Growing winter greens from seeds is easy however, if your thumb isn't that green, you may start your garden from seedlings. This head start can guarantee instant success. The cons are that you'll have fewer options of leafy green varieties to grow.

\*Greens are highly nutritious, many containing trace elements and an abundance of Vitamin C and K.

#### **RESILIENT GREENS**

The best crops for winter greens are kale, collards, Mache, spinach, mustard, Swiss chard, arugula, Bibb, buttercrunch, romaine lettuces and radicchio.

#### HEAD LETTUCE

This type of lettuce is more similar to the

#### GARDENINGPURSUITS GROW SWEET LEAFY GREENS THIS WINTER! WESTLAKE MALIBU LIFESTYLE 12.23





Spinach

Butterhead lettuce

heads of romaine you'll see at the grocery store. They form heads that you can harvest all at once. If you are a fan of crunchy lettuce, head lettuce is for you! For example, romaine is a great head lettuce, along with buttercrunch. Here are some of my favorite head lettuces.

Salanova Red Butter - Triple red heads have a round base with open leaves. Attractive red to green color transition. Delicate, buttery flavor. High resistance to downy mildew.

#### **Parris Island Cos Romaine**

Crunchy, sweet leaves, buttery-green heart, and vigorous growth. This10"-12" upright lettuce will soon be a favorite in your garden and your kitchen, full grown or as a baby green in as little as 21 days. Ideal for lettuce wraps. Plants resist tip burn and are mosaic virus tolerant.

#### Little Gem

Is an English heirloom that is a small variety of romaine, but has the succulent sweetness of a butterhead. The glossyleafed heads are a petite, 6" tall and 4" width, the perfect size for an individual dinner salad.

Buttercrunch is a vigorous grower with a creamy yellow interior, buttery flavor and melt-in-your-mouth texture. Small heads are perfect for a single-serve salad.

#### **ASIAN GREENS**

Stir fries are the ultimate Winter garden food. Some Asian greens to grow are Bok Choy, Tatsoi, Joi Choi, Pai Tsai, Mizuna, and various mustard greens. The options are endless!

#### KALE

A leafy brassica that is both beautiful and

edible! One of the easiest greens to grow and can be pricey when purchased at your local grocery store.

Dinosaur - Dark green heirloom kale from Tuscany that dates back to the 1700s. Sometimes called 'dinosaur kale'. It is sweet and delicious and so hardy it can be harvested under a foot of snow.

Blue Curled Scotch Kale The bright bluegreen leaves are so pretty they're often used as a garnish. They're sweet and a bit nutty and crunchy, perfect for kale chips or kale soup.

#### **SPINACH**

Spinach really enjoys cooler weather. Plant it densely so it mulches and protects itself while growing.

Viroflay The big, smooth leaves of this Spin-





#### Ø GARDENINGPURSUITS GROW SWEET LEAFY GREENS THIS WINTER!

WESTLAKE MALIBU LIFESTYLE 12.23







**Grilled Romaine Salad** 

variety is a deep green color and (

Bok Choy stir fry

ach variety is a deep green color and grows up to 10 inches long. This very fast-growing plant is popular for cool weather.

**Nobel** The Noble Giant is an old heirloom. This spinach variety produces huge, dark green leaves with a delicious flavor. This spinach is great in salads, cooked, canned or frozen. The Noble Giant is slow to bolt.

#### HARVESTING GREENS

Harvest Outside In

Instead of harvesting head lettuces all at once, you can simply cut the outer leaves off the head as it grows and leave the inner growing parts alone. This way you can have bountiful baskets of greens all season long.

#### One & Done

Simply cut the entire head of lettuce with a knife at the base of the plant, above the soil line.

#### Cut & Come Again

Also known as baby lettuce, these seeds can be sown closely together to form what resembles a lawn of lettuce greens. Once the greens reach about 3-4 inches in size (or whatever is specified on the seed packet), you can simply grab a handful and cut about an inch or two above the ground to preserve the growing part of the plant.

Mixed lettuces

**Tip:** Try to harvest your lettuce crops in the early morning when the vegetables are in peak cool and crisp condition.

#### **GROWING LEAFY GREENS**

• While kale likes nutrient-rich soil that is not high in nitrogen, many winter greens thrive with a bit of nitrogen added to the soil, so amend your soil according to the greens you are growing.

• Many leafy greens like their soil moist, which is another reason it is best to grow them during the rainy season to reduce the need for supplemental irrigation. • Add a layer of mulch around the base of your plants to help retain moisture and protect the roots.

• Nitrogen is the best fertilizer for growing leafy crops, while phosphorus and potassium support strong root growth.

Winter is the optimum time to plant sweet, crunchy, easy to grow leafy greens. Excellent for salads, juicing, wraps and sandwiches. Add them to many dishes for a touch of rich, green color. Try growing a few different varieties. It's always empowering to grow something tasty and new.

My best, Kelly Emberg, the model gardener

Kelly Emberg, the model gardener For more gardening tips, follow me on Facebook, Instagram, YouTube & Twitter. <u>www.kellyemberg.com</u>



### Enjoy a discount with Citi's Mortgage Relationship Pricing

CIL

#### An offer for new or existing Citi banking customers

\$500 off typical fees and expenses due at final closing

-OR-

an interest rate discount for the life of the loan

for the love of

feeling right

at home.

#### Ask how your clients can take advantage of Mortgage Relationship Pricing



John Ciolino Senior Home Lending Officer 310-890-6311 john.ciolino@citi.com citi.com/johnciolino NMLS# 234164

\* Citi Mortgage Relationship Pricing — A Citibank deposit account is required to receive the interest rate discount or closing cost credit.

Automated monthly transfers of the mortgage payment from a Citibank Deposit Account using automated drafting will be required. Actual interest rate discount or closing cost credit will depend on the level of the Citi Eligible Balances, which will be verified after final loan approval.

Deposit Account Balances must be in the account five (5) Business Days following final loan approval and Investment Account balances must be in the account six (6) Business Days following final loan approval. Citi eligible accounts include a personal, consumer Citibank Deposit Account in which the borrower is a direct signer, Citibank IRAs, and Investments held in linked Citigroup Global Markets Inc. ("CGMI") accounts. The borrower must be an account holder on investment accounts. IRA and annuity positions shown on linked CGMI Account statements are eligible (except tax qualified annuities under sections 401, 403, or 457 of the Internal Revenue Code). Balances from Citibank Business / Commercial accounts, ERISA accounts, Keogh accounts, Bank Collateral accounts, Foreign accounts, and Trust accounts where the borrower is only listed as the Beneficiary are excluded. All Custodial type accounts are excluded with the exception of Custodial IRA accounts through Citibank or Pershing LLC where the borrower(s) is the beneficiary, which are eligible unless otherwise noted. Citibank IRAs that are not linked to a Citibank Deposit Account are excluded.

Citi Eligible Balance	Relationship Pricing Benefit	The closing cost credit offer will be applied at closing and may not be used prior to closing. In Texas, the credit may not result in you receiving cash back.
\$1-\$49,999.99	\$500 off closing cost	<ul> <li>If you are interested in Citi's banking account relationship offers, please contact your Home Lending Officer or Mortgage</li> <li>Representative. Speak to your loan officer about whether the relationship offer is best for you.</li> <li>Citibank Mortgage Relationship Pricing for Citibank account holders can only be applied prior to loan closing and is subject to account and balance validation. Citibank Mortgage Relationship Pricing is subject to change without notice.</li> <li>Glossary of terms for this offer: Business Day means Monday through Friday and does not include federal holidays; Eligible Balances means total funds showing in the account at the time we verify the balances less any funds we determine you will need for a down payment or closing costs; Deposit Account means a Citibank personal checking and/or savings account as well as certificates of deposit and money market accounts; Investment Account means IRAs and investments held in Citigroup Global Markets Inc. accounts. Terms, conditions and fees for accounts, programs, offers, products and services are subject to change without notice at any time. Offer may be modified or withdrawn at any time without notice. Offer cannot be combined with other offers, except when applied with specific Community Lending Programs. Offers are not applicable on Home Equity Loans and Lines of Credit. This is</li> </ul>
\$50,000-\$199,999.99	1/8% (0.125%) off interest rate	
\$200,000-\$499,999.99	1/4% (0.250%) off interest rate	
\$500,000 - \$999,999.99	3/8% (0.375%) off interest rate	
\$1,000,000 - \$1,999,999.99	1/2% (0.500%) off interest rate	
\$2,000,000 or more	5/8% (0.625%) off interest rate	
not a commitment to lend.		



This offer contains information about U.S. domestic financial services provided by Citibank, N.A. and is intended for use domestically in the U.S. Investment products are offered through Citigroup Global Markets Inc. ("CGMI"), Member SIPC (http://sipc.org). Citibank and CGMI are affiliated companies under the common control of Citigroup Inc.

© 2023 Citibank, N.A. NMLS# 412915. Member FDIC and Equal Housing Lender. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

#### ICONICPORTRAITS 12.23

# Sophia Loren



he iconic Oscar-winning actress, Sophia Loren, who used to live in our neighborhood, now has a full-time home in Geneva, Switzerland.

She was recently hospitalized after a fall in which she suffered injuries to her femur. Despite her 89 years, Loren continues to lead a dynamic life, and according to 'The Hollywood Reporter', she was due to open a fourth restaurant bearing her name in the Italian City of Bari. She was also about to receive honorary citizenship from Bari, but these events have been postponed until her recovery. Her sons Carlo Jr. and Edoardo, have been by their mother's side.

The Hollywood Reporter confirmed that Loren attended a recent Armani fashion show during the 80th Venice Film Festival.

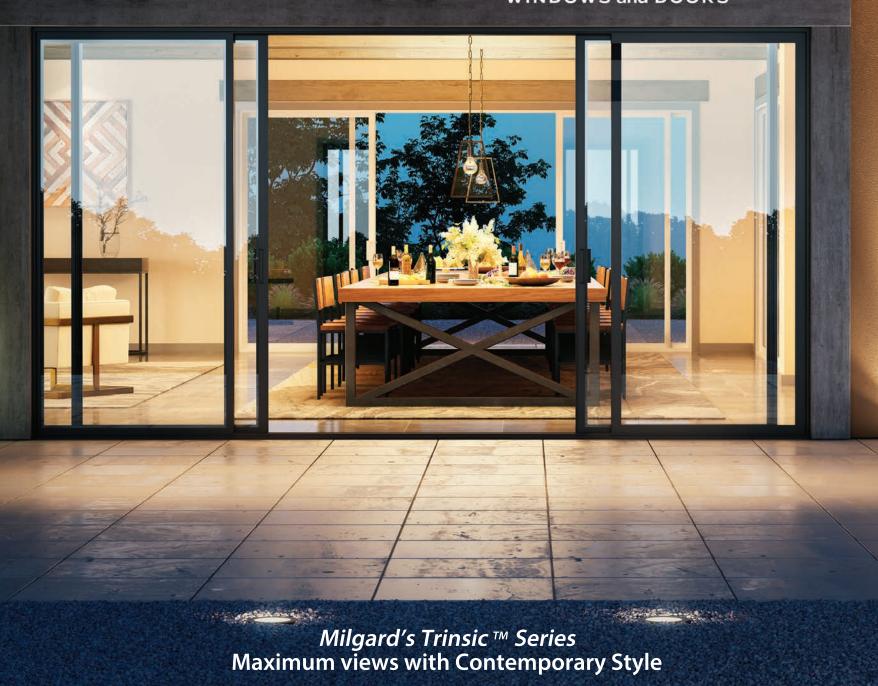
In 1961, Loren won Best Actress Oscar for the war drama, 'Two

Women'. The Academy honored her again in 1991 with an honorary Oscar in which they said that she was "one of the greatest treasures of world cinema, who, in a career rich with memorable performances, has added permanent luster to our art form."

Loren last starred in the Italian drama film, 'The Life Ahead', which was directed by her son Edoardo. She also appeared in the documentary film 'What Would Sophia Loren Do?' in 2021.

The classically beautiful and elegant Loren was interviewed in 2020 by 'AARP: The Magazine' in which she said that she still felt like she was 20. She went on to say, "When I look in the mirror, I cheer for myself. I don't ask, 'Are you great? Or 'Are you beautiful?' No! It's how I feel inside, and how secure I am, how happy I am. That's what matters." *Acknowledgments: The Hollywood Reporter. AARP: The Magazine.* 







### 805 · 449 · 2840

Doors Windows Hardware Design Center www.AgouraSash.com

# ENGEL&VÖLKERS®

RYAN SHIMP





#### RYAN SHIMP • ENGEL & VÖLKERS WESTLAKE VILLAGE

960 S. Westlake Blvd | Suite 10 | Westlake Village | CA 91361 License #01864245 | M 818-314-8606 Ryan.Shimp@evrealestate.com | Instagram @theryanshimp

©2023 Engel & Völkers. All rights reserved. Each brokerage independently owned and operated. Engel & Völkers and its independent License Partners are Equal Opportunity Employers and fully support the principles of the Fair Housing Act.

# ENGEL&VÖLKERS®



### Exclusive Homes, Exceptional Representation.

A leader among the 1% performing agents for Engel & Völkers worldwide since 2014, Ryan Shimp surpasses the highest industry standards for service and commitment with every real estate transaction. His communication, work ethic, knowledge and world-class concierge level service are valued by clients, colleagues and peers. As an esteemed member of the exclusive Engel & Völkers Private Office network, Ryan has discreet access to premium real estate in the world's most sought-after locations before they even hit the market and global buyers looking for your property.

Ryan is a southern California native with 18 years of real estate experience and has extensive knowledge of the Ventura, Los Angeles & Santa Barbara counties. Two decades of experience in the ever-changing southern California real estate market have given Ryan a unique and innovated perspective on what it takes to successfully market properties and serve his clients best interests.

Ryan's greatest pleasure is spending quality time with his wife and two children. He is well known among friends and family for his phenominal grilling skills. He loves creating amazing meals and enjoying them around a full table. You can find him coaching and cheering on his children's sports teams. He also enjoys traveling to favorite destinations and discovering new ones. Ryan has a passion for his industry and enjoys working with and getting to know every individual he has the pleasure of working with.

RYAN SHIMP • ENGEL & VÖLKERS WESTLAKE VILLAGE

960 S. Westlake Blvd | Suite 10 | Westlake Village | CA 91361 License #01864245 | M 818-314-8606 Ryan.Shimp@evrealestate.com | Instagram @theryanshimp

©2023 Engel & Völkers. All rights reserved. Each brokerage independently owned and operated. Engel & Völkers and its independent License Partners are Equal Opportunity Employers and fully support the principles of the Fair Housing Act.

#### COVERSTORY 12.23



Successful humans who've achieved much in the first 25 years of their life fascinate me, and I delve into the variables that have contributed to their flourishing lives. My investigative journey into the life of Cindy Marina began with a quick phone call to famous New York photographer, Fadil Berisha. His lightning response to me about Cindy was:

"USC star volleyball athlete. Miss Universe Albania. Top 20 finalist. Incredible parents. Dynamic L.A. woman."

My next investigative step was to approach one of Cindy's high school volleyball teammates, Olyvia Chaltas, from Great Oak High School in Temecula. Here was Olyvia's immediate response to my question about fer friend.

"Where do I even begin," she says with a broad smile. "It's hard to put into words how and why I can adore someone so much. I think it's important to take a step back and first appreciate Cindy's parents and family because they make up a big part of who she is. Her parents, Ardian and Kristina, represent the true American dream. They immigrated to America and started not only their family, but a shipping business once they had saved up enough to invest in their first truck. Since then, they have started a successful volleyball club as well while making their home in sunny southern California. They have this innate gift of making anyone they just met feel like they are family. Cindy comes from a fiercely determined and ambitious, yet generous and kind family. All these attributes exist inside her."

#### PHOTOGRAPHY: FADIL BERISHA @FADILBERISHAPHOTOGRAPHY STORY: DIANA ADDISON LYLE



#### COVERSTORY CINDY MARINA WESTLAKE MALIBU LIFESTYLE 12.23



merica was founded on the courage and work ethic of highly adaptable, talented immigrants, and the Marina family are that quintessential representation of the fruits that emanate from taking strategically calculated risks. Effort and determination knew no bounds with this talented family. Olyvia completes the description: "Cindy is genuinely one of the most kind and caring people I have ever met, but beneath this sweet exterior is an extremely competitive and driven individual. She will achieve anything

she puts her mind to, and I think that's why she has been successful in so many different things. You can see this switch turn on once it's game time, and that's truly inspiring. My loyal, dependable friend is as beautiful inside as she is on the outside and she lights up any room she steps into."

"I put my all into the Miss Universe Albania competition. When I won, I discovered that it was a very worthwhile experience. You have to be well spoken, and you are given a global platform to use your voice on topics that really matter."





#### COVERSTORY CINDY MARINA

WESTLAKE MALIBU LIFESTYLE 12.23

Cindy and I sit down for our chat, and within minutes, I am aware of her extensive multi-tasking capabilities. While listening to her matter-of-fact description of events, I realize that she's accumulated several 'wins' in life in record time spans. When summarizing the last few years, she says

"I played volleyball for USC until 2020. The previous year, I was crowned Miss Universe Albania 2019, and I was supposed to travel to pass on the successor's crown to the next winner of the title. Then the pandemic shut down the world in 2020, which was my graduation year from USC, and the next thing, I was offered a television broadcasting position in Europe. I decided that it was a great opportunity and accepted the position immediately."

She supplies the details of her broadcasting job:

"I work pitch side at the soccer stadiums in Italy and we broadcast live from the stadium. I'm also a co-presenter in another show in Albania, and that's an investigative journalism show."

We turn the clock back to Cindy's roots. She was born in Chicago in 1998 to two athletically gifted parents. She was also named after super model Cindy Crawford. I ask for the story surrounding that choice.

"Cindy was THE super model of the time when I was born, and my parents really admired her because she was the all-American girl. That image was part of their American dream vision. Beyond just her beauty, my mom respected the fact that Cindy was intelligent and grounded. She was much more than just a pretty face."

Cindy's mom played professional volleyball in Albania and Italy, and her dad was a collegiate soccer player. The family gene pool didn't miss a beat when it came to dispersing those athletic talents to Cindy and her two brothers. Cindy's childhood journey looked like this:

"Originally, figure skating was my big love, and I thought I would probably pursue that professionally, but then we moved to southern California where there weren't a lot of ice rinks around. I played a lot of sports but once I landed on volleyball, I fell in love with it, and mom was a huge motivator."

Although sport featured prominently in Cindy's life, she explains, "I was also very much a girly girl. I would play dress-up at home with my mom and I loved being feminine. I guess that was one of the reasons I got into modeling so young at age 14. My first modeling campaign was with designer Ema Savahl and I loved it. I've always loved beauty and fashion because it's an art form. In fact, I took art in high school, and we learned so many art forms and how to create depth and light. That all falls within the realm of makeup."

"USC's volleyball program is also amazing, and I recognize what a privilege it was to be a part of that."







Life in Temecula was filled with healthy activity. Once she graduated from high school, Cindy obtained a full-ride scholarship to Duke University in North Carolina, but in her sophomore year, she yearned to be closer to home and transferred to a full-ride scholarship at USC.

"California really is this magical place," she muses. "You have the diversity of the ocean and mountains, and because L.A. is such a melting pot, there are so many interesting and diverse people here. I'm very family oriented - and particularly close to my two brothers - so being back home close to the people I love was important to me. I think that being the children of immigrants also drew our family closer together because we never had an extended family around us, so we formed a very tight family unit here. Beyond that, USC's volleyball program is also amazing, and I recognize what a privilege it was to be a part of that. I also enjoyed the sorority experience at USC (I was in the same sorority at Duke University) even though volleyball took up so much of my time that I wasn't able to attend all the events that the sorority offered. Greek life plays a big part at USC and people really want to be a part of it. Even though I wasn't as integrated into it at USC as some of my sorority sisters, we keep in touch with each other. Recently, one of my sorority sisters started a podcast, and I was invited to participate."

Cindy makes no mention of her substantial volleyball achievements, so I remind her of them. In her senior year at high school, she was the California nominee for 'Gatorade Player of the Year'. In her first year at Duke University, her team was named the 'Atlantic Coast Conference All-Freshman Team'. In 2017, while she was only 17 years old, she was chosen to play for the Albanian National Women's Volleyball team. She was the youngest woman to ever make it onto that team. A year later, in 2018, the team took 3rd place in the 'Women's European Volleyball League' – played in Hungary.

With such a diversely full plate, I ask Cindy how she manages her time.

"I'm organized in the sense that I'm not a procrastinator. When something needs to be done, I get it done as soon as possible. I think the reason I'm able to juggle a lot is that I enjoy everything that I do, and nothing feels like a task. If the enjoyment is there, I'm lucky to be doing it."

We discuss the soccer fervor in Europe. That's exactly what Cindy feeds off and she describes it.

"It is so much fun to be in this stadium of soccer fans on game day. You can feel the energy of the fans. It's like a religion to them. The fans are so loyal to their particular team. That's why I love my job so much. Talking to the fans before and after the game is one of the highlights."

Naturally, Cindy is multi-lingual. She speaks English and Albanian fluently, and she's semi-fluent in Italian.

But California still reigns supremely as far as home is concerned, and Cindy emphasizes how frequently she boards flights to return to the city of angels.

"My older brother has children," she explains, "and I miss them so much. I always come home for the holidays, and in the summer, I have time off to spend time in California."

I ask about the Marina family traditions during the holidays.

"As we get older, it's harder to get all of us together as we all have so many commitments, so our family really makes the most of our time together at the holidays. On Christmas Eve, we have a long-standing tradition where we have a special dinner – and oftentimes we'll invite friends over. We only eat fish – no other meat. The day of Christmas, we wake up, open presents, and then have a big family lunch. My mom cooks the most amazing lasagna. She is an incredible cook. New Year's Eve is also in California."

We discuss the serious topic of the European continent and the massive changes that have taken place there – particularly in the 1990s. The bloody Kosovo conflict with nearby Serbia occurred in 1998-99 – but Cindy's parents left Albania before then - in 1991 - after communism - to move to Italy. Their hope was to establish a better life for themselves.

Cindy's voice tone changes to reflect the severity of what her parents experienced.

"My parents came here from Albania with nothing but their strong work ethic, and that became their motivation to overcome all the obstacles that they faced. They have always instilled in us the importance of knowing our origins. They had lived in a communist country where there was no freedom of choice, and that has made them so grateful for the life they now have here. My brothers and I owe so much to our parents for being so courageous in giving us the life we have."

On that same topic, Cindy describes our cover shoot photographer, Fadil Berisha.

"Fadil is like the godfather of Albania," she concludes. "He has such a big heart, and he is always helping others. I only reached out to Fadil in 2019 when I was crowned Miss Universe Albania. He used to be the director of the pageant, and from thereon, I started to work with him. Beyond being a talented artist, he's an amazing person."

"I'm very connected with nature, and I've led a lot of ocean cleanups. I started an initiative to raise funds for one of the environmental organizations. I've also volunteered for the Eko Mendje organization in Shkodër, Albania, a deforestation rehabilitation program."



Cindy wearing Ema Savahl

Beauty pageants have had to adapt in a rapidly changing world, and I'm interested to hear Cindy's perspective.

"I'm naturally competitive," she says, "and I put my all into the Miss Universe Albania competition. When I won, I discovered that it was a very worthwhile experience. You have to be well spoken, and you are given a global platform to use your voice on topics that really matter and which you are passionate about. In my case, I'm really invested in the preservation of our oceans and climate. I spread awareness and led by example."

I press in about the changes in the industry and Cindy describes what she's witnessed.

"The Miss Universe pageant was recently bought out by women and that's a healthy step. My personal opinion from what's I've encountered is that they are minimizing the sexualization of women and they are promoting diversity and greater inclusivity. I certainly never felt pressurized to do anything I wasn't comfortable doing."

Cindy has worked with 'Heal the Bay', an environmental nonprofit dedicated to making the coastal waters and watersheds in Greater Los Angeles safe, healthy and clean.

"I'm very connected with nature," she continues, "and I've led a lot of ocean cleanups. I started an initiative to raise funds for one of the environmental organizations. I've also volunteered for the Eko Mendje organization in Shkodër, Albania, a deforestation rehabilitation program. I'm confident that with all the knowledge and awareness we have on environmental issues that we will continue to make strides in a positive direction."

Beyond preserving our ecosystem, Cindy's altruism is evident in numerous directions. She has worked in an orphanage in Shkodër, Albania as well as an animal needs organization in the same town. She's also raised \$15,000 for earthquake victims in Albania after the 2019 earthquake disaster.

I ask Cindy to paint a picture of her dream scenario – career wise – in the next five years.

"I love sports television," she concludes unequivocally. "I've found my passion there, and being able to work in that industry is a blessing. I would love to continue doing sports commentary – and it would be extra special if I could come back to the USA and do it. I try not to over plan because opportunities are rarely planned."

When it comes to relaxation past-times, Cindy loves exploring Europe, and is making the most of her time working in Italy. "When you are stationed in Europe," she explains, 'It's so easy to travel around. Italy is one of my favorite countries in the world and I love it for so many reasons: the culture, the history, the food. There are so many beautiful spots in Italy. I also love to be at the beach. I've never been to Asia so that's the next destination on my bucket list. I recently visited the island of Crete in Greece and found the water to be so beautiful. I also indulged in the wonderful food, which is very similar to Albanian food – which is influenced by nearby Greece and Turkey. It consists of lots of fish and feta. I love feta cheese and Greek salads!"

Cindy's other indulgences include going to spas and experiencing a healing massage, but she's quick to point out that she's also a home body and loves spending time at home – watching movies and Netflix.

I ask her what her favorite food dish is, and she responds without a second's hesitation: "Sushi."

Since she's a great movie-watcher, I'm interested to learn what movies captivated her. She says enthusiastically,

"Interstellar'. It's set in a dystopian future where humanity is embroiled in a catastrophic blight and famine. I've always been fascinated by space, and the story was well told. I've seen it seven times!"

Cindy has achieved much in the first quarter of her life and that success is attributable to her resilience, confidence, ability to adapt and her creativity. She acknowledges that being highly adaptable has served her well in life. It's a valuable ability to roll with life's changes and embrace new environments. Challenges are turned into opportunities in which Cindy steps out of her comfort zone and grows.

"Volleyball and sport have taught me a lot," she emphasizes. "When you are playing a sport at a pressurized level, you face adversity all the time and you must figure out a solution. I have learned a lot from my parents too. By example they have shown us that adaptation needn't be stressful. Our family does not give up. Failure is part of life, and you pick yourself up and learn from failure - but you never give up."

I conclude our interview with a definitive awareness that Cindy Marina has a spectacularly impressive edge – not only because she is competitive – but because she knows how to positively seize each day with characteristics that are vital in life's journey. Combined, she possesses a symphony of strengths.

#### IG: @cindymarinaa

"As we get older, it's harder to get all of us together as we all have so many commitments, so our family really makes the most of our time together at the holidays. On Christmas Eve, we have a long-standing tradition where we have a special dinner and oftentimes we'll invite friends over."





#### **FASHIONSENSE** 12.23



# She Who Laughs, Lasts.<sup>1</sup> I Wonder What Happens to She Who Hopes

By Magda Pescariu

s I was getting comfortable in front of my laptop to work on the Holiday season fashion piece, I had a terrible déjà vu moment. At the same time last year, I was doing exactly the same thing, in the same quiet room. The only noise was coming from the news tickers running like crazy on the TV screen in the background, announcing the same

(heart)breaking news about countries at war, overwhelming attacks, and innocent people murdered by the thousands. The same trail of terror of a world gone mad, crushing down in blood and tears. WhatsApp's nervous buzz was following the tickers closely, making my heart skip a beat with each new message lit on my cell. Last year, my friends were reaching out, worried about Russia's nuclear threat to Ukraine within miles of my native country's border. This year, some of the same friends were keeping me posted about their dire circumstances, from safe rooms and bomb shelters in Israel. How surreal was that? And how on earth could that happen? I sat there for a while with my throat feeling tight, completely lost in the blinking white screen.

Truth was, I longed with all my heart for a time when the end of a year meant just the season of reflection, relief, and joy, the promise of rest, and the anticipation of renewal. When deciding on the Thanksgiving perfect menu (and guests list, for that matter) or planning the most entertaining New Year's Eve party and the best outfit for it were the top seasonal worries. And I resented the way everything that had happened in the world these last years was making the good old Holiday spirit look frivolous, stupid, and tone-deaf. I flipped through the styles selected for the article with the regret you have for a job well done that turns out to be pointless. Still. They spoke to me in a language I understood very well, telling stories of grace and dare, of having courage and fun, of survival, of hope.

In the grand runway of life, **2023's fashion** has navigated the increasingly demanding and demented world with undeniable intuition. On catwalks and on the streets, **sanity came before vanity**, in **a celebration of the** 



Jenny Packham

Celia Kritharioti

Ralph Laurent

<sup>1</sup> Paraphrase of a line from the "Perverted Proverbs" poem by W. E. Nesom (1917) – "He who laughs lasts longest."

#### FASHIONSENSE I WONDER WHAT HAPPENS TO SHE WHO HOPES WESTLAKE MALIBU LIFESTYLE 12.23



Kendall Jenner in Marc Jacobs

everyday and the real. Equally shaped and affected by the digital age, climate anxiety, a shifting financial landscape, and a divisive, polarized political environment, we recognized instinctively that darkness cannot drive out darkness, and turned to the candor and brightness of 'looking good and feeling good are the same thing.' So elementary anyone could do it, right? Well, simple - yes. Easy? Absolutely not.

From the late Jane Birkin's iconic style, whose je ne sais quoi made a knit sweater worn with a white blouse (the sleeves rolled just so) and a messy topknot come together into everlasting elegance; to Gwyneth Paltrow's courtroom style, of impeccable low-key neutral outfits and nondescript fashion items; and all the way to Sofia Richie's status as the face of 'stealth wealth' and quiet luxury flair; 2023's fashion sent out the general message that amid the world's outlashed wildness, we found an equilibrium point, which looked chic and effortless, even though it was costly and tough.

Thank goodness, there are always ways to remove oneself from drama, in life and fashion Zendaya in Louis Vuitton

alike - stay truthful, be quiet, be selective, double the fun - and we checked them all. Celebrities gave us the cue, as always, sporting jawdropping, sassy outfits at most famed events.

Kendall Jenner attended the 2023 Met Gala, celebrating "Karl Lagerfeld: A Line of Beauty", in a cheeky Marc Jacobs onesie covered in black sequins, with an à-la-Lagerfeld collar, and dramatic floor-length sleeves, paired with laceup platform boots, no pants in sight.

Actress and singer Zendaya stole the Louis Vuitton Spring/Summer 2024 show in Paris, during Fashion Week, wearing a floor-length white dress of Nicolas Ghesquière's design, with a double-zipper detail down the front that zipped from top to bottom. To up the ante, Zendaya wore the dress zipped down to nearly her belly button and up to her thighs, showing off a pair of white stilettos for added flair.

In the same vein of good-humored fun, Kylie Jenner showed up for Schiaparelli's Paris Couture Week show in a brand-new creation from the designer's latest couture collection, a gown adorned with a massive, incredibly life-like lion head. The style premiered on

Kylie Jenner in Elsa Schiaparelli

the runway on Irina Shayk, but Kylie Jenner mirrored the dramatic look sitting regally in the front row. To mention that the tastemaker, socialite, and businesswoman is also a Leo only piled significantly on the fun.

As for the Holiday fêtes, this is the time of year when you feel free to go all-out in sequins, satin, metallics, Lurex, and lamé - perhaps even all thrown together. The festive looks of 2023's final season take inspiration from essential elegance and timelessness fantasy while keeping in a perfect dose of posh as a proper measure to ensure the Holiday spice and joy.

Therefore, rich textures and deluxe elements like satin, velvet, tulle, and lace; tasteful touches such as moody floral details, oversized bows, statement boots, ballerina slippers, engulfing shawls and scarves, vintage accessories; and a certain fluid, liquid elegance, given by metallic or barely-there sheer fabrics, floorgrazing lengths, full skirts with tapered waists, dramatic pleats or peplum cuts, and ethereal cozy cashmere knits, are all de rigueur. Legs are on show this winter as well, showcased by patterned tights and mini styles with thigh-

Photo editing by Dumitru Andrei | Photo Credits: Christian Siriano - Courtesy of Kendam.com | Jenny Packham – Courtesy of Jenny Packham | Celia Kritharioti © Ksenia Usacheva – Courtesy of LACouture.com Ralph Lauren – Courtesy of Ralph Lauren | Kendall Jenner in Marc Jacobs © John Shearer/Wirelmage/Getty Images | Zendaya in Louis Vuitton & Kylie Jenner in Elsa Schiaparelli © Marc Piasecki/Wirelmage/Getty Images David Koma – Courtesy of David Koma | Tamara Ralph Haute Couture – Courtesy of Tamara Ralph | Isabel Marant – Courtesy of Isabel Marant.

#### FASHIONSENSE I WONDER WHAT HAPPENS TO SHE WHO HOPES WESTLAKE MALIBU LIFESTYLE 12.23



David Koma

skimming hems, or simply - and iconically by the little black dress - Audrey Hepburn be blessed. Time and again, fashion proved to be an accurate societal reflection, expressing this year's need for all the light and lightness of this world to seep in, and lead us out of the shadows.

In the days before writing this article, when yet another war was about to start and drag in its tragedy people I loved dearly, I saw a movie that melted my heart with its mature tenderness.

A love story and a life story told with the unique Asian sensibility, the film had me watching - for the first time in a very long time - decent people trying their absolute best to be decent, adults living their lives with eyes wide open, and partners negotiating their most fragile emotions, and their ideas of love, chance, and fate, with the life-altering precision of a bomb squad.

It talked about the (unknown to me) Korean concept of in-yun, based on the Buddhist philosophies of reincarnation and rebirth, which describes the fated paths that entwine two people, throughout their past and future lives. If your knee brushes a stranger on the subway; if two people meet in a crowded place and their sleeves touch, that's in-yun, said to be caused by hidden reasons that had their beginnings years Tamara Ralph

and lifetimes before. It could be about lovers having known each other in their past lives, but I perceived the notion as being more about universal human connectedness.



Jenny Packham

I understood it as an ineffable suggestion that human love and the effort to be connected in harmony with the other - depend on so many more factors than just individuals' feelings and deeds, that it has to be an effort over multiple births and lifetimes. I sat teared up in the movie theatre through the credits roll, not only flooded by sadness for all the irretrievable what ifs and what could have beens of a lifetime, but also overwhelmed by hope at the infinite possibility of life itself.

What happens in the world these days is complicated and heartbreaking. Relationships and processes, as legitimate as they seem to be, grasp at harmony and truth antagonized and out of focus. Wrest apart in layers of in-yun and missed connections, we seem incapable of seeking accord, at least not for now, not in the current year's lifetime. But I believe in past and future lives, and I trust the endless possibility of 'no coincidence', the anchor of purpose offered us by fate.

I hope we'll keep trying. I hope we are just one lifetime shy of the wished-for mark. Or, who knows, maybe just one year.

They say love conquers all. Stepping into 2024, I wonder whether that's valid for hope as well.











# PremierOaksEstate.com \$8,995,000

- Guard Gated "The Estates at The Oaks"
- Spanning Nearly 8,000 Square Feet
- Over 3/4 Acre of Usable Grounds
- Unsurpassed Quality & Craftsmanship
- 6 Bedrooms plus 7 Baths
- Dramatic Two Story Entry
- Office/Library

- Wine Cellar •
- Theater/Game Room
- Separate Gym
- Private Tennis Court with Lights .
- Custom Grotto Pool & Spa with Slide
- Outdoor Fire Pit
- Massive Manicured Lawns . Covered Outdoor Living Space with Fireplace &
- Barbecue Center

- 4 Car Garage with Gated Motor Court

# **JORDAN COHEN** LUXURY REAL ESTATE

#1 RE/MAX Agent Worldwide

www.jordancohen.com • 818.435.5220 X @jordancohen21 0 @jordancohen1 CA BRE#01103362











#### **RinconBeachEstate.com** \$7,500,000

- Exquisite Ocean Front Contemporary
- Custom Built with No Expense Spared Gated Seacliff Beach Colony in Ventura
- Open Concept Floor Plan
- 4466 Square Feet
- Temperature Controlled Wine Wall

#### Elevator •

- .
- Office/Library Screening Room Separate Gym
- .
- Primary Suite with Large Covered Balcony . .
- Brazilian Wood Deck with Sunken Spa
- Covered Patio with Heaters
- . Steps to the Sand

# **JORDAN COHEN** LUXURY REAL ESTATE

#1 RE/MAX Agent Worldwide

www.jordancohen.com • 818.435.5220 X @jordancohen21 @ @jordancohen1 CA BRE#01103362



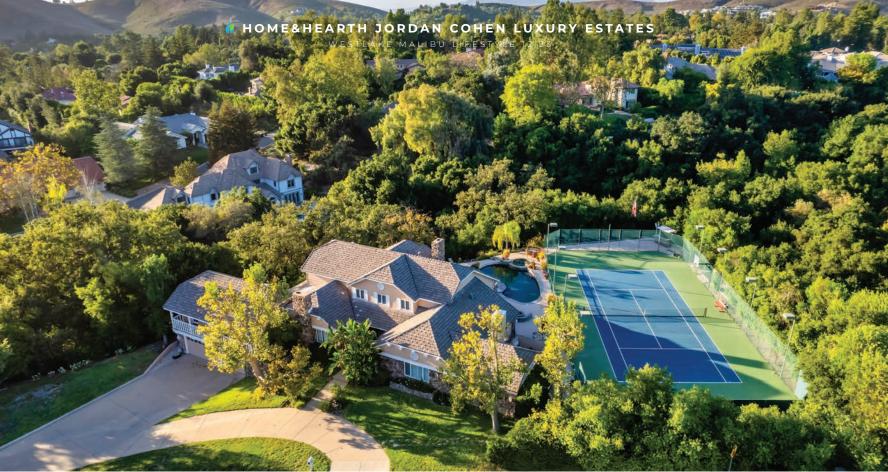
#### SmokeyRidgeEstate.com \$2,999,950

- Premier Upper North Ranch Location
- Unobstructed Panoramic Views
- Ideally Set Up a Long Driveway
- 4488 Square Feet
- 4 Bedrooms plus 4.5 Baths in Main House
- Two Story Entry
- Rare, Detached Guest/Bonus Room with Bath and Separate Entrance
- Expanded Formal Dining Room
- Stone and Hard Wood Floors
- Pebble Tech Pool and Spa
- Fire Pit and Manicured Lawns
- Beautiful Panoramic Views
- Complete Privacy

# JORDAN COHEN LUXURY REAL ESTATE

#1 RE/MAX Agent Worldwide

www.jordancohen.com • 818.435.5220 X @jordancohen21 @@jordancohen1 ca BRE#01103362





#### 4419ValleySpring.com \$2,999,950

- Located in the Heart of North Ranch
- Private North/South Tennis Court with Lights
- 5340 Square Feet
- Nearly <sup>3</sup>/<sub>4</sub> of a Usable Acre
- 5 Total Bedrooms plus 6 Baths
- Two Primary Suites on the First Level
- Office with Built-Ins
- Pebble Tech Pool and Spa with Step Down Pool Bar
- Outdoor Fire Pit
- Barbecue Center, Pizza Oven, and
- Underground Hog Pit
- Circular Driveway with 3 Car Garage

# JORDAN COHEN LUXURY REAL ESTATE

#1 RE/MAX Agent Worldwide www.jordancohen.com • 818.435.5220 X @jordancohen21 @@jordancohen1 ca BRE#01103362

#### HOMEANDHEARTH 12.23

# Aldik Home

f you didn't know, there's a full-blown winter wonderland here in L.A. For more than 70 years, Aldik Home has crafted displays of the best quality Christmas décor found anywhere in the world. This year's display is the most enchanting one yet.

There are thousands of unique ornaments, sparkling lights, spools of luxurious ribbon, and so much more around every corner. There are Santas, angels, glittery stems, and even an overhead light display. People often describe Aldik Home like a Disneyland for Christmas, but without that admission fee and the throngs of people. It's impossible not to be in awe as you stroll through this enchanted forest of delightful décor. But the most breathtaking aspect from this entire display are the trees themselves. Every size of every style of artificial Christmas tree—more than 70 in total—can be found in Aldik Home's expansive, indoor Tree Lot.



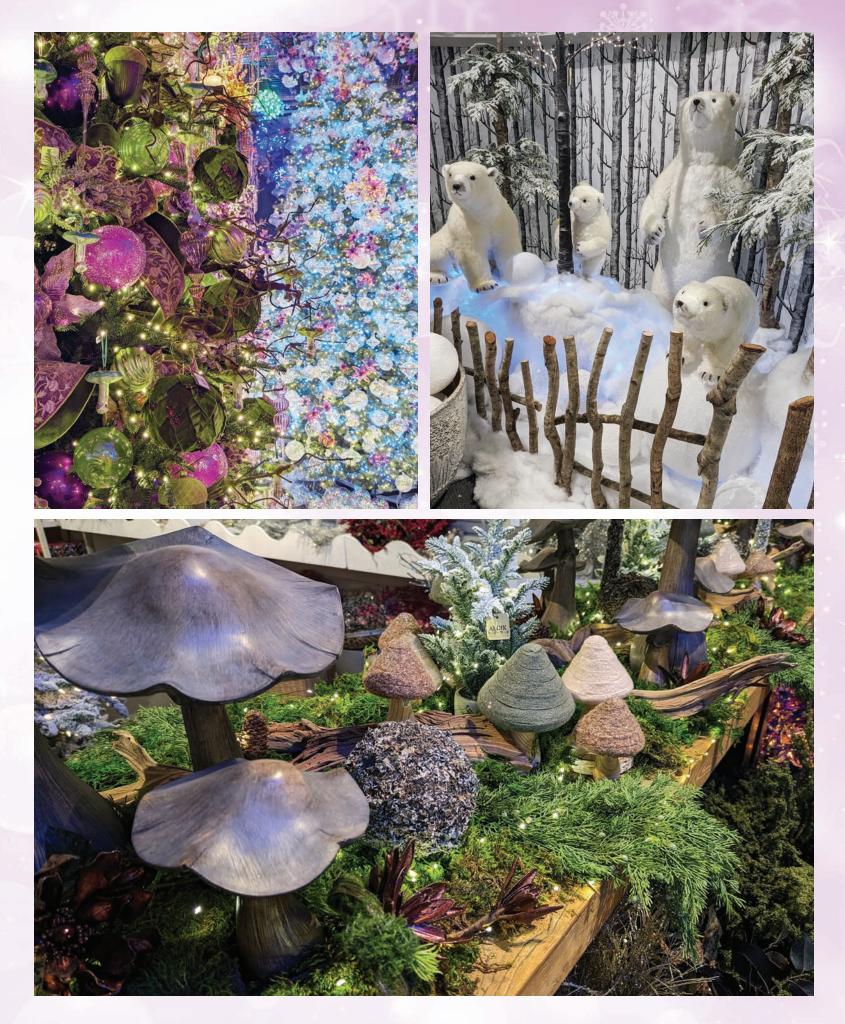
90





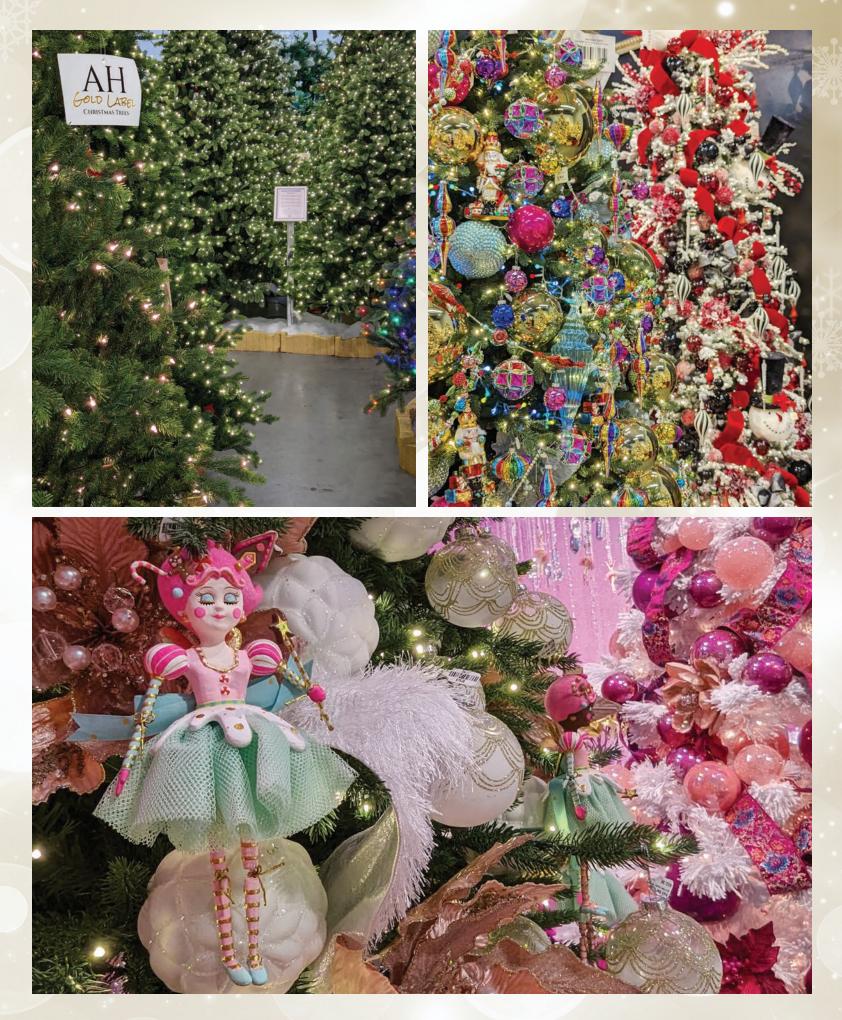
#### **HOME&HEARTH** ALDIK HOME

WESTLAKE MALIBU LIFESTYLE 12.23



#### **# HOME&HEARTH ALDIK HOME**

WESTLAKE MALIBU LIFESTYLE 12.23



#### HOME&HEARTH ALDIK HOME





he crown jewel of the Tree Lot is Aldik Home's collection of AH Gold Label Trees, which have the reputation of being the best artificial Christmas trees in the world. Custom designed and made exclusively for Aldik Home, these trees are crafted to be more realistic with the most advanced, longer-lasting lighting systems. Be sure to check out Aldik Home's Brilliant LED Trees which are stunning and mesmerizingly beautiful. Coming in and viewing the trees will save you making the mistake of buying a tree online that you may end up regretting.

Experience the magic of Christmas at one of the most incredible Christmas displays in the country. When it comes to Christmas decor, Christmas lights, and especially Christmas trees, there's no place like Aldik Home!



7651 Sepulveda Blvd, Van Nuys, CA 91405 • aldikhome.com • 818-988-5970

## **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

# 

Quality Lithographers

805.485.3700

Take a plant tour at www.customprintinginc.com click on "behind the scenes."

#### MONEYSENSE 12.23

# The Asset Classes

By Ray DiBartolomeo

n asset class is a group of financial instruments that have similar financial characteristics and behave similarly in the marketplace. We can often break these instruments into those having to do with real assets and those having to do with financial assets. Many investment funds are composed of the two main asset classes, both of which are securities: equities (stocks) and

fixed income (bonds).

In addition to stocks and bonds, we can add cash, foreign currencies, real estate, infrastructure, and commodities as well as cryptocurrencies to the list of commonly held asset classes.<sup>[1]</sup> In general, an asset class is expected to exhibit different risk and return investment characteristics and to perform differently in certain market environments.<sup>[2][3]</sup>

#### TYPES

#### Equities

- Represent shares of ownership in publicly held companies
- Historically have outperformed other investments over long periods
- Most volatile in the short term

• Returns and principal will fluctuate so that accumulations may be worth more or less than original cost

#### **Fixed Income**

• Fixed income, or bond investments, generally pay a set rate of interest over a given period, then return the investor's principal.

- Set rate of interest
- More stability than stocks
- Value fluctuates due to current interest and inflation rates
- · includes "guaranteed" or "risk-free" assets
- Also includes money market funds

#### Cash

- · Currency or medium of exchange
- Liquidity
- Ability to buy anything

#### **Foreign Currencies**

- Currency or medium of foreign exchange
- It includes all aspects of buying and selling and exchanging currencies at current or determined prices

#### **Real Estate**

• Buildings (houses, terrain lots, etc.) or investment property, plus shares of funds that invest in commercial real estate.

• Helps protect future purchasing power as property values and rental income run parallel to inflation

• Values tend to rise and fall more slowly than stock and bond prices. It is important to keep in mind that the real estate sector is subject to various risks, including fluctuation in underlying property values, expenses and income, and potential environmental liabilities.

#### Infrastructure

• Broad category including highways, airports, rail networks, energy generation (utilities), energy storage and distribution (gas mains, pipelines etc.)

• Provides a longer duration (facilitating cash flow matching with longterm liabilities), protection against inflation, and statistical diversification (low correlation with 'traditional' listed assets such as equity and fixed income investments), thus reducing overall portfolio volatility.<sup>[4][5]</sup>

#### Commodities

- Physical goods such as gold, copper, crude oil, natural gas, wheat, corn, and even electricity
- Helps protect future purchasing power as values have fixed utility and thus run parallel to inflation
- Values tend to exhibit low correlations with stock and bond prices.

• Price dynamics are also unique: commodities become more volatile as prices rise.

#### Cryptocurrency

- Decentralized <sup>[6]</sup>
- Accessibility; mineable and tradable <sup>[7]</sup>
- Risk-on asset; [8] lacks regulation
- Highly volatile [9]
- Liquidity varies, majority are lower
- Supply varies, some are finite thus deflationary

At Ironcrest Capital Management, we strive to make sure that everyone we work with has a strong understanding of their investments. Having a good approach and focus on the most important factors before



investing is key. Our goal is to help you make the right decisions. If your current investing approach isn't working, reach out to us so we can help.

Copyright © 2023 Ironcrest Capital Management - All Rights Reserved. Ray DiBartolomeo is President & Chief Compliance Officer at Ironcrest Capital Management LLC. Ironcrest Capital Management LLC is a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Ironcrest Capital Management LLC and its representatives are properly licensed or exempt from licensure. This piece is solely for informational purposes and may not be a complete description of financial planning services afree (I you have questions about our services or the content discussed herein, please contact us. Past performance is on guarantee of future returns. Investing involves risk and possible loss of principal capital. Any indices referenced for comparison are unmanaged, do not incur fees and expenses and cannot be invested in directly. Past performance is no guarantee of future results. No advice may be rendered by Ironcrest Capital Management LLC unless a client service agreement is in place.

REFERENCES 1. M. Nicolas Firali & Vincent Bazi (October 2011). "Infrastructure Investments in an Age of Austerity: The Pension and Sovereign Funds Perspective". Revue Analyse Financière, volume 41, pp. 34-37. Retrieved October 1, 2011. 2. TIAA-CREF. "IAA-CREF." Asset Classes", tiaa-cref.org, Archived from the original on March 4, 2014. Retrieved February 28, 2014. 3. Asset Class Definition | Investopedia". investopedia.com. Retrieved February 28, 2014. 4. WPC Conference Committee (February 9, 2012). "Infrastructure As A New Asset Class for Pensions and SWFs" (PDF). 2nd Annual World Pensions Forum, Roundtable led by Arbejdsmarkedets TillægsPension (ATP), Denmark's National Supplementary Pension. Retrieved August 17, 2017. 5. Firzli, M. Nicolas J. (May 24, 2016). "Pension Investment in infrastructure Debt: A New Source of Capital for Project Finance". World Bank (Infrastructure and PPPs Blog). Washington, DC. Retrieved August 9, 2017. 6. "Evaluating cryptocurrencies as an asset class". May 24, 2019, 12, 2017. "Despite the bitcoin selloff, it's still an asset class: Hot is accessible to anyone, says blockchain educator". CNBC. June 13, 2022. 8. "Bitcoin is officially a new asset class: Goldman Sachs". May 24, 2021. 9. "Explaining Crypto's Volatility". Forbes.

#### THINGSWELOVE 12.23

Holiday Gift Suggestions



#### **1. NINA SEGAL**

The holidays are upon us! This Green Tourmaline Gem Candy Necklace with diamonds is available at NinaSegal.com, @ninasegaljewelry, or Sharon Segal Nina Segal in the Westlake Village Promenade at 160 Promenade Way Ste E, Westlake CA 91362 (805)777-7019 Peace and Love.

#### **2. JOE ROZUM ON THE PIANO**Private Home Concerts

Private Piano Lessons

• An Evening of Christmas Cool at Herb Alpert's Vibrato Grill Jazz Club. Sun.,Nov 26, 2023. 2930 Beverly Glen Circle, Bel Air, CA 90077 Dinner Reservations: (310) 474-9400 Email: jrozumpiano@aol.com joerozum.com

#### **3. RETROUVÉ**

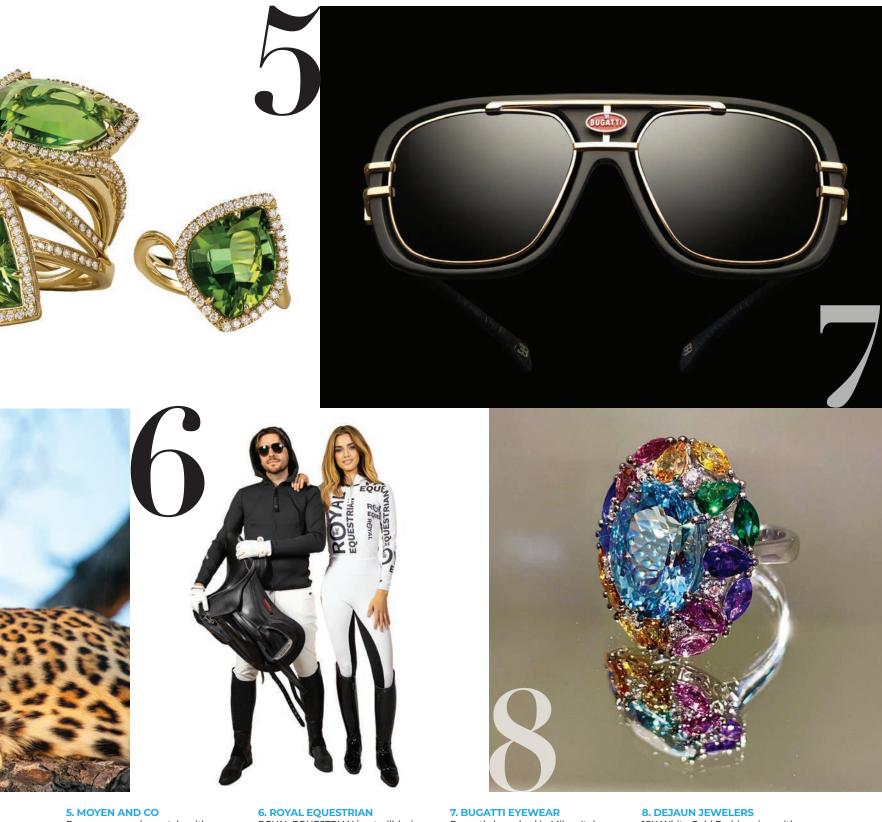
Retrouvé's light-textured, easily absorbed Balancing Face Oil helps to regulate and replenish natural oil levels in the skin for a satinysmooth complexion. For orders: retrouve.com

#### 4. ROYAL MALEWANE SAFARI IN AFRICA

Royal Malewane offers a luxurious safari experience in South Africa. Get thrillingly close to the Big Five with one of the most qualified guiding teams in Africa. Reservations: reservations@trp.travel Website: theroyalportfolio.com

#### *THINGSWELOVE* 12.23

Holiday Gift Suggestions



Express your unique style with a one-of-a-kind piece from Moyen and Co. Available at Moyen and Co. 2806-a Townsgate Blvd, Westlake village, CA. Tel: (805) 398-0315 ROYAL EQUESTRIAN is a trailblazing luxury equestrian design that beautifully merges equestrian elegance with athleisure comfort. It is setting new standards for style, functionality, and innovation. (888) 420-5511. Website: royalenterprisesgroup.com royalequestriancollection.com

#### Recently launched in Milan, Italy as part of the Bugatti Brand Lifestyle all-new eyewear collaboration: a daring, bold and trendsetting optical collection spanning 9 distinct styles across 37 statement pieces.

bugattieyewear.com

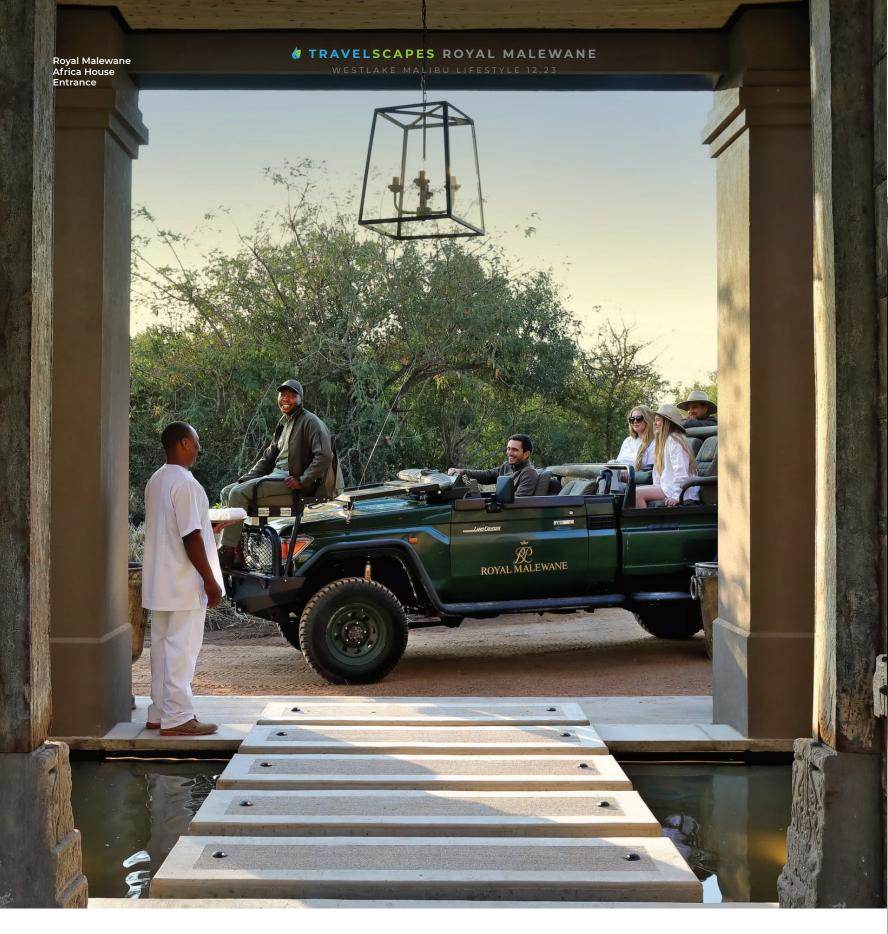
18K White Gold Fashion ring with a 9ct Aquamarine center stone, surrounded with 4.24ct Multicolored Sapphires, and .41ct in Diamonds. This exquisite piece is handcrafted in Italy. Discover this ring @ Dejaun Jewelers in The Oaks. (805) 495-1425 TRAVELSCAPES 12.23

OCA AFARI IN SOUTH AFRICA · BY DIANA ADDISON LYLE

Malewane

Royal Malewane Game Drive with Sundowners in Bush





Royal Malewane and its three luxury lodges offer an unrivalled safari experience in South Africa's Greater Kruger National Park that exudes the romance and beauty of a bygone age while offering every modern comfort. Get thrillingly close to the Big Five with one of the most qualified guiding teams in Africa as they provide fascinating insights into the complex ecosystems of the South African bushveld.

There are three accommodation options at Royal Malewane that can accommodate up to 70 guests: Malewane Lodge, a classic and

more traditional style of safari lodge; The Farmstead, a more intimate and contemporary space; and Waterside, their new and spacious sanctuary elevated above the banks of a bustling watering hole.

Whichever style you choose, you will enjoy complete privacy, spacious suites and life-changing views across the African bushveld. Indulge in sensual spa treatments and let the passion of their chefs delight you with nightly feasts under the African stars. Malewane Lodge was voted the best safari lodge in the world by Tatler Maga-



# **C TRAVELSCAPES ROYAL MALEWANE** WESTLAKE MALIBU LIFESTYLE 12.23



Royal Malewane Waterside Aloe Suite

Royal Malewane Waterside Luxury Suite (Bedroom)

zine and 3rd best hotel in the world by Travel + Leisure Magazine. Royal Malewane is involved in a number of pioneering community and conservation projects.

#### **BEYOND EXPECTATIONS**

Royal Malewane exudes an authentic sense of place in the way it both contrasts with and complements the surrounding bushveld. The combination of total seclusion and creature comforts makes for an alluring safari experience. The safari activities (which include morning and afternoon game drives, and guided walking safaris) are led by Guides and Trackers from South Africa's most qualified guiding team, who reveal and interpret the sights and signs of the bush and ensure unforgettable wildlife encounters.

When you choose a safari destination, it's the guiding team that makes the difference to the memories you'll take home with you. By tapping into a wealth of knowledge and generations of innate wildlife experience, our guests are in the capable hands of passionate

Royal Malewane Waterside Luxury Suite **C TRAVELSC) PES ROYAL MALEWANE** WESTLAKE MALIBU LIFESTYLE 12.23

V

Royal Malewane Game Drive Pride of Lions

14.9



Royal Malewane Game Drive



Waterside Coffee Stop

people whose levels of expertise makes them the best in their field.

#### WHY ROYAL MALEWANE IS LOVED DEARLY

Visitors experience meaningful and often life-changing encounters with wildlife replacing bustling city life with the tranquil sounds and splendor of untamed nature. Time slows down as your body adjusts to the natural rhythms of the African bush. Exceptional wildlife experiences paired with luxurious accommodation and amazing attention to detail is what you will find.

The Kruger National Park is the largest game reserve in South Africa and one of the world's biggest wildlife sanctuaries. Approximately the same size as Israel or Wales, it covers some 19,485 square kilometres offering a rich diversity of ecosystems that support over 145 mammal species including Lions, Leopards, Buffalos, Ele-





**Dining With Elephants** 

phants and Black Rhinos that make up Africa's Big 5 and over 500 bird species.

#### A CULINARY JOURNEY THROUGH THE SENSES

Savor a dining experience where anything is possible. Royal Malewane celebrates the creativity and joy of food and wine through inventive, personalized menus that are designed and prepared in



Farmstead Dining

the kitchens at Malewane Lodge, Waterside, and The Farmstead. No matter which lodge style you choose, each of the main dining areas at Royal Malewane overlooks a different bustling waterhole, resulting in some spectacular mealtime game viewings. All meals, local beverages and wines (excluding French Champagne) are included in their accommodation rates allowing guests to completely relax and enjoy the endless temptations available.

#### **TRAVELSCAPES ROYAL MALEWANE** WESTLAKE MALIBU LIFESTYLE 12.23

Royal Malewane Game Drive Huge Male Lion



Royal Malewane Bush Walk

#### **STYLE & CHARACTER**

Founder of The Royal Portfolio, Liz Biden, personally oversees the design and décor of each lodge and villa. Liz is known for her fearless use of color, and her genius for combining eclectic combinations of found treasures, contemporary artworks, and natural elements. The resulting look is instantly recognizable and has the authentic sense of a celebration of all that is best in Africa. *•* 



Royal Malewane Bush Dinner

THE ROYAL PORTFOLIO ROYAL MALEWANE Greater Kruger National Park Contact details: Reservations: reservations@trp.travel Tel: +27 21 671 5502 https://www.theroyalportfolio.com Malewane Lodge Tel: +27 15 793 0150 Waterside Tel: +27 15 004 1900 Email: malewane@royalmalewane.com waterside@royalmalewane.com

# Health care, elevated.

Together, we set the bar high in the Valley.

Partners in excellence, Providence and Cedars-Sinai provide a world-class, ultra-modern, advanced medical center of unlimited possibility.

When you believe in the impossible, incredible things happen. The new Friese Family Tower.

Learn more at TarzanaMedicalCenter.org



TARZANA MEDICAL CENTER



# Stand Up for Your Rights

# OLAN LAW

www.olanlaw.com



## **FREE CONSULTATION**

- Malibu Resident
- Best Lawyers of America
- Southern California Super Lawyers
- Top 100 National Trial Lawyers, The National Trial Lawyers
- Top 100 Southern California Super Lawyers
- Santa Monica Bar Association 2013, President
- Association of Surfing Lawyers, Founder
- Consumer Attorneys Association of Los Angeles, Board of Governors (former)
- Part Owner of Sea N' Soul Surf

- Personal injury
- Property damage
- Insurance

## CALL 310.566.0010 david@olanlaw.com

212 Marine Street, Suite 302 Santa Monica, California 90405



#### There are no strangers here, only friends you haven't met yet



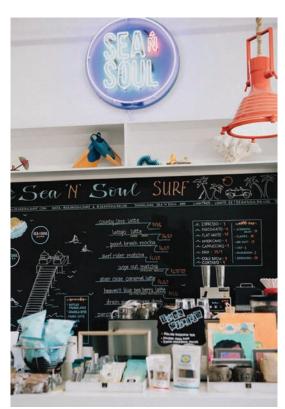
# SURF SHOP | BOUTIQUE | COFFEE

#### SURF

- Boards
- Wetsuits
- Board bags
- Surf Booties
- Body Boards
- Leashes & Fins

#### **COASTAL LIVING CLOTHING**

- Men's
- Women's
- Kids & Baby
- Beach Gear
- Electric Bikes
- Gifts/Bath & Body



## 29575 Pacific Coast Highway, Malibu CA 90265 | seansoulsurf.com