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MONTECITO MISCELLANY

by Richard Mineards



Richard covered the Royal Family for Britain's Daily Mirror and Daily Mail before moving to New York to write for Rupert Murdoch's newly launched Star magazine in 1978; Richard later wrote for New York magazine's "Intelligencer". He continues to make regular appearances on CBS, ABC, and CNN, and moved to Montecito six years ago.

Armie's Whirlwind Wedding Weekend

It was a decidedly frantic weekend for actor **Armie Hammer**, son of Montecito entrepreneur and philanthropist **Michael Hammer**.

It was only last month that Armie, 27 – who starred with **Johnny Depp** in *The Lone Ranger* –, started work on his latest project *The Man From U.N.C.L.E.* under director **Guy Ritchie**, **Madonna's** ex, at the new Warner Bros film complex at Leavesden, outside London.

Armie, great grandson of Occidental Petroleum tycoon Armand Hammer, plays secret agent Illya Kuryakin with British actor **Henry Cavill** – whose last film was the blockbuster *Man of Steel* – as Napoleon Solo, originally played by **Robert Vaughn** in the popular '60s TV series.

But he interrupted his U.K. shooting schedule to make a whirlwind

11,000-mile round trip from London to Los Angeles to be one of two best men when his financial advisor older brother, **Viktor**, tied the knot with model **Angelia De Mestre** at the Mission on Saturday.

Armie arrived just in time to make the rehearsal dinner at the San Ysidro Ranch on Friday night before attending the lavish wedding ceremony and the reception for 200 – with a three-tier chocolate wedding cake – afterwards at the Montecito estate of **Patrick** and **Chris Beach**, before winging back to England on Sunday night and being back on set on Monday morning.

"He really did make a superhuman effort to be there and, thankfully, there weren't any problems along the way," says Michael. "Everything

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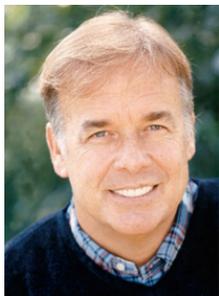
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Elizabeth, Armie Hammer, Dru and Viktor Hammer with bride Angelia and Michael Hammer

went like clockwork."

Viktor's longtime friend, **Raymond Hsu**, served as the other best man, while Angie, who wore a diaphanous Ivory gown from St. Pucchi, had two friends from Pepperdine University as her maid and man of honor – **Brittany Beisswanger** and **Daniel Moss**.

Her ring was designed by longtime family friend, **Martin Katz** of Beverly Hills, while Viktor's ring was made by **Daniel Gibbins**, whose store is on Coast Village Road.

As a wedding present, Michael presented the couple with a three-bedroom house in Montecito, just a tiara's toss or two from an estate he recently acquired in our rarefied enclave...

chairs are in the color purple, an homage to Taylor, whose tresses the Frenchman looked after for 30 years until she died in 2011.

Eber, 63, who has written two books, *Shake Your Head, Darling* and *Beyond Hair: The Ultimate Makeover Book*, replaces British hairdresser, **Kevin Charles**, who was unceremoniously dumped by the Four Seasons property in March after 20 years, as I exclusively chronicled here.

"Ty Warner and Jose Eber are dedicated to providing the highest artistic and professional standards," says **Mark Muratori**, veep of operations.

"As innovators they will seek cutting edge techniques, state of the art amenities and operating methods that surpass expectations, establishing the salon as simply, "the best."

Or a least a cut above the rest...

Current Crimper



Jose Eber taking charge of the Biltmore's hair salon

Ty Warner's Biltmore Hotel has a new resident crimper.

The Beanie Baby billionaire has teamed up with the late Elizabeth Taylor's longtime stylist, **Jose Eber**, to open a salon at the Butterfly Beach hostelry later this year, I can exclusively reveal.

Eber, whose other clients have included Farrah Fawcett, **Cher**, **Sarah Jessica Parker**, **Kate Hudson**, **Julia Roberts** and **Jaclyn Smith**, is known for his jazzy cowboy hats and his opulent 8,500-sq-ft Beverly Hills salon on N. Camden Drive, formerly the home of Christie's auction house.

Everything from walls to swivel

L is for Listed



Author Sue Grafton selling her Santa Barbara home for \$10 million

Novelist **Sue Grafton**, 73, who has had great success with her "alphabet series" of mysteries, has just put her longtime Santa Barbara home on the market.

The Mediterranean-style property, built in 1927 by local architect Chester Carjola, has six bedrooms and ten bathrooms on 2.5 prime acres.

A guesthouse and pool house complete the \$10 million offering, which Grafton describes as her "playhouse."

Her novels have been published in 28 countries and in 26 languages, including Bulgarian and Indonesian.

Her latest novel with private investigator Kinsey Millhone is *W Is For Wasted*, out later this month...

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Touting Teddy's Tome



Teddy Steinkellner launches first novel

Social gridlock reigned at Tecolote, the bustling bibliophile bastion in the Upper Village, when local author **Teddy Steinkellner** launched his debut book, *Trash Can Days: A Middle School Saga*.

The 23-year-old Stanford graduate, son of Emmy and Golden Globe winning *Cheers* producer-writer **Cheri Steinkellner**, was in fine form reading excerpts from the entertaining tome, whose title derives from an episode at Santa Barbara Junior High when he was literally dumped head first into a trash can in PE class.

"I don't think it was personal," he explains. "I think I was just the shrimpiest guy in the class!"

Teddy, who wrote the book over a three-year period while studying in Palo Alto and finished it on the eve of his 20th birthday, says he was like the character "Jake" in the book.

"I was introverted and awkward. Junior high is a harrowing experience for all involved."

Teddy has now written a sequel, *Trash Can Nights: The Saga Continues*, and says he'd like to do a third.

"But more about grownups and not so Santa Barbara-ish," he adds...

Big Apple Birthday

Montecito tennis ace **Jimmy Connors** celebrated his 61st birthday and his controversial memoir *The Outsider* at the sprawling New York pad of Blackstone CEO **Steve Schwarzman** and his wife, **Christine**.

The \$40 million 20,000-sq-ft 34-room triplex apartment on Park Avenue in Manhattan, formerly the home of oil tycoon John D. Rockefeller, was packed with power players, according to my mole with the martini, with guests including petrochemical billionaire **David Koch**, polo playing



Gene Sinsler, Patty DeDominic and David Finkel aboard the Channel Cat

publisher **Peter Brandt** and longtime tennis colleagues, including coach **Pancho Gonzales**.

Fellow players including **Roger Federer** and **Novak Djokovic** competing at the U.S. Open in Queens, sent congratulations.

Caterers made a grass "tennis court" the length of two ping-pong tables from edible organic wheatgrass, which was placed as the center of the action.

Fortunately the apartment also boasts a 48-seat dining room, which I was invited to a number of times when it was owned by the late corporate raider Saul Steinberg, a keen supporter of the London Symphony Orchestra...

Charlie's Channel Cat

One old time charity, Direct Relief, and a brand new one, the Holden Foundation, benefitted from a two-hour sail on **Charlie Munger's** Channel Cat.

The foundation, launched in January, seeks to promote community dialog and be "an objective problem solver" with **Todd Capps**, son of Rep. **Lois Capps**, as executive director.

Among the 92 guests on board was **David Finkel**, who founded Maui Mastermind, a business counseling organization, ten years ago. He was also celebrating the publication of his latest book, *Scale & Grow Rich*.

Others enjoying an evening on the ocean waves included **Chris Lancashire** and **Catherine Gee**, **Patty DeDominic** and **Gene Sinsler**, **Bilo Zarif**, **Ray Estrada**, **David and Tracy Beard**, **Maurice Singer**, **Ralph Flores**, **Sasha Ablitt** and **Kerri Murray**...

Gala at Gehache

Polo patriarch **Glen Holden** and his wife, **Gloria**, opened the doors of their charming Gehache Ranch, a short trot from the Santa Barbara Polo Club, to raise funds for the 29-year-old charity, *Adventures in Caring*, which helps with skills training for compassionate care.



Bill Nicholson, Salud Carbajal, Herschel Cobb, and Glen and Gloria Holden with host Scott Wood (photo by Priscilla)

The former U.S. ambassador to Jamaica is president of the non-profit that has helped more than a million people alone or in hospital or nursing homes since its founding dressed as *Raggedy Anns* or *Raggedy Andys*.

"Every volunteer, most of them future health care professionals, makes a one-year commitment," says executive director **Simon Fox**. "They are learning the human side."

"There are a hundred volunteers, aged sixteen to eighty-six."

The annual cost for training, coaching and recruitment is around \$250,000, or \$2,500 for each student.

"It's a win-win for everybody involved," adds Simon.

Among those turning out for the cause were **Andy and Dolly Granatelli**, **Sharon Landecker**, **Jeep Holden**, **Paige Beard**, **Chris and Mindy Denson**, **Richard and Annette Caleel**, and **Julia Dawson**...

End of Summer Soirée

It was certainly a week of mixed emotions for Texas energy tycoon **Scott Wood**.

Last week he spent four days in a Houston hospital suffering major fever and high temperatures recovering from a spider bite on his thigh.

"It must have got into my closet and when I put my pants on, pounced!" says Scott, patron of the ERG team that hoisted the coveted century-old Bombardier Pacific Coast Open trophy at the club at the weekend in the Battle of the Texas Titans against Dallas dynamo **John Muse**, whose Lucchese team has won the contest for

the past three consecutive years.

"I felt like I was being dipped in hot oil. It was the worst four days of my life."

"It's amazing how much damage a creature the size of a dime can inflict!"

Fortunately Scott recovered in time to host his second End of Summer bash for 300 guests at the Carpinteria club, organized by Montecito event planner extraordinaire **Merryl Brown**, with a Cuban theme and a highly energized eight-piece band for the invitees, including **Andy and Kim Busch**, **Bill and Sandi Nicholson**, **Barry and Jelinda DeVorzon**, **Kenny**

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Jeff and Hollye Jacobs, Richard and Annette Caleel, Margarita and Chuck Lande at the End of Summer bash (photo by Priscilla)



Charles Ward, Frank Caufield, Bob Fell, Brant Dahlfors of Bombardier and Craig McCaw (photo by Priscilla)

Loggins, Robert and Robin Fell, Frank Caufield, Craig McCaw, Peter and Lisa Douglas, Pat and Ursula Nesbitt, Charles Ward, Peter and Mireille Noone, Justin and Amanda Klenter, Victoria Firestone, and Scott and Terri Devon.

But, just 12 hours after his decisive 16-9 victory on the polo field, he was on his private jet again.

"My son fell down the stairs and suffered multiple fractures," adds Scott.

A most memorable week – in many ways!...

Good News for Oprah

With Oscar buzz building for **Oprah Winfrey's** role in *Lee Daniel's The Butler*, matters definitely seem on the upswing for Montecito's most famous resident.

Having declared last year that launching her own television channel was one of the biggest mistakes she ever made, the former TV talk show titan says her "fears" have now been allayed with the news that her OWN network is turning a profit for the first time since its rocky start in 2011 and reported losses of \$330 million.

More than 30 new advertisers are joining original heavyweight sponsors Procter & Gamble and General Electric, and paying higher rates as the channel is said to have found its programming and distribution



Oprah's projects on a definite upswing



Nina and Eric Phillips, Biló Zarif, Pat and Ursula Nesbitt, Erin Shaffer, Ali Kasikci and Jonathan Burrows on his polo horse (photo by Priscilla)

footing.

Headlines about profitability and audience growth have replaced the drumbeat of speculation that her ambitious venture with Discovery Communications might end up a costly flop and an uncharacteristic failure for her.

"I no longer have such fear and anxiety about it," says Oprah. "I really have more confidence in my decisions.

"In the beginning, I had a lot of meetings where people said, 'You don't understand cable'... I'd say, 'But I do understand the audience. Aren't people the same?'"

Her confidence in Los Angeles-based OWN is also backed up by the numbers.

For the year to date, viewership is up 22 percent among the target audience of adult women and 23 percent among all viewers compared to last year, according to Nielsen.

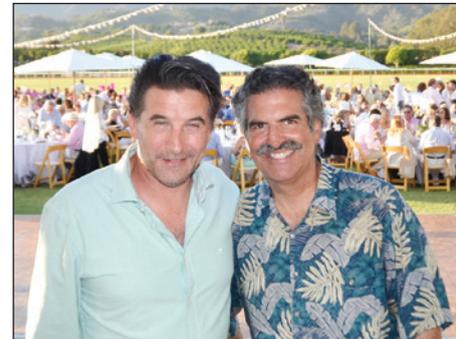
In the third quarter, prime-time viewership among women 25 to 54 and total viewers each are up more than 60 percent compared to 2012.

For last month, OWN drew a channel-high 536,000 prime-time viewers, a fraction of the millions that watched Oprah's talk show, but respectable for a developing cable channel...

Party at Pat's

Hotel magnate **Pat Nesbitt** threw open the gates of his sprawling Summerland estate, Bella Vista, to host the Summerland Winery's ninth annual "Under The Harvest Sun" wine club party, which has raised more than \$200,000 over the years since its launch by Turkish owner **Nebil "Bilo" Zarif**.

More than 300 guests watched a round robin featuring players from the Santa Barbara Polo Club, just a quick gallop down the road, including **Ben Soleimani, Jason Crowder,**



Auctioneers Billy Baldwin and John Palminteri (photo by Priscilla)

Jonathan Burrows, Tom Barrack and Pat, before digging into the ample barbecue and quaffing the many varieties of wine.

"It really does take a community to do all this," says Biló. "We are now at the next level and the support is exceptional."

Ubiquitous KEYT-TV reporter **John Palminteri** shared live auction duties with actor **Billy Baldwin**, with a Rocky Mountain retreat at the Ritz-Carlton in Bachelor Gulch going for \$3,250 and a stay at Biló's desert home in La Quinta, including use of a Bentley, raising \$3,500.

Among those joining in the fun, which is hoped to have raised around \$100,000 for Summerland School and a new L.A. – based charity, Dec My Room – which decorates hospital rooms for long-term child patients – were **Alan and Tanya Thicke, Arlene Montesano** – who gave a sensuous display of the rumba from her new **Ryan Seacrest** reality TV series *Montecito* –, **Mara Abboud, Amy Simmons, Paul Orfalea, Glen and Gloria Holden, and Henry and Rita Hortenstine...**

So Long, Summer

Montecito artist **Tom Mielko** and his wife, **Eileen**, hosted their annual end of summer bash with 100 guests.

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by Kevin Bourke

Kevin Bourke, author of the book *Make Your Money Last a Lifetime* and founder of Bourke Wealth Management, has worked in the field of financial planning since 1987. His designations include Certified Financial Planner and Chartered Financial Consultant. Kevin Bourke can be reached at (805)966.2122.



Ask The Right Questions

Are you old enough to remember the *Pink Panther* movie series starring Peter Sellers as Inspector Clouseau? In one famous scene, he sees a man sitting next to a dog. He politely asks, "Excuse me, but does your dog bite?"

The man replies, "No."

So the inspector reaches out to pet the dog, and the dog promptly bites him. "I thought you said your dog did not bite," says the intrepid Clouseau in his worst French accent.

"That is not my dog," replies the man...

It's important to ask the right question, isn't it?

Perhaps the most commonly asked question I hear is, "What are your fees?" This is a good question, but not the best question.

Over the last fifteen years or so, the subject of investment fees has gotten much press coverage, which is a good thing for investors. Since this question of investment fees is important, let's be certain we're asking the right question to uncover the answer we're looking for. What is it you really want to know?

When we discuss fees, we're looking to get a sense of what we're paying for our investments, right? Pretty simple. The challenge is understanding what *all* the fees are that are embedded in our investments. What is the real cost? How much are you paying to have your investments managed and is it a reasonable fee?

A plane fighting a headwind will make slower progress than the same plane in still air. Higher fees amount to higher headwinds, all other things being equal. The problem with high fees is that the underlying investment has to perform well enough to cover the fee *and* provide a return to you as an investor. The higher the fee, the harder it becomes. But you know all this. This is why you ask prospective advisors, "What's your fee?" You rightly want to know what sort of headwind you're going to be facing with a new investment strategy. But we still want to get to the bottom of the fee question, so...

What, then, is the *right* question?

"What is the total cost of the investment strategy you're recommending?" See the difference?

Let's look at two advisors, asked the same question: "What are your fees?"

Advisor A answers, "1% of assets under management."

Advisor B answers, "1.5% of assets under management."

Clearly Advisor A is cheaper, right?

Not necessarily. What if the internal fees of the investments offered by Advisor A were 2% and the internal fees of the investments offered by Advisor B were 0.25%? Which one offers a lower total cost?

Advisor A: 1% Advisory fee + 2% internal investment expense fee = 3% Total Cost

Advisor B: 1.5% Advisory fee + 0.25% internal investment expense fee = 1.75% Total Cost

Asking the fee question is good, but it doesn't give you the investment product portion of the total cost. If I were opening an investment account, I'd ask, "What are your fees?" Then I'd follow it up with, "What do the investment products you are recommending charge as a fee? What then is the total cost of the investments you're suggesting?"

The cost of investments is not the only factor to consider when making investment decisions. Asset allocation, risk tolerance, time horizon, income, potential inheritances, job stability, health... the list goes on. Fees are not necessarily the most important question, they are however the easiest to quantify, so we hear much more about them in the media.

Is there a "right" answer to the total cost question? Unfortunately, no. Some investment strategies, by their very nature, are more expensive to implement than others. There are no accurate 'rules of thumb' to determine whether a given cost is appropriate.

What to do?

I challenge you. Do you know what your investments cost? Not just the advisory fee, but the total cost including expense ratios, transactions costs, and tax consequence? Advisors love this question. We don't often get the opportunity to dig into the minutiae, something we enjoy. Go ask.

If you have an IRA, is your advisory fee tax deductible? There is a legal method to make this happen. Is it happening in your case? Also, might you be in investments that generate high taxes? A high tax hurts more than a low fee feels good. Does your advisory fee include tax planning?

Asking about the advisor's fee is okay, but don't forget to ask about the total costs of the investment products you're considering.

MISCELLANY (Continued from page 37)



Nina and Doug Katsev with Diana Langley at the Mielkos' end of summer soirée (photo credit: Robyn Geddes)

The tony twosome attracted quite a crowd, with **Tipper Gore, Rich Block, Robert and Christine Emmons, Susan St. John, Mo McFadden, George Isaacs, Alex Mertens, and Julian Nott** and **Anne Luther** among those gobbling the canapés and quaffing the wine and Veuve Clicquot.

Tom's work has been collected by presidents **Bill Clinton** and Ronald Reagan, as well as the late publisher Malcolm Forbes and former General Electric CEO, **Jack Welch**.

It is also in the collections of the Smithsonian in Washington and the Santa Barbara Historical Museum...

Looking at Luna



Russian oligarch Roman Abramovich



Roman Abramovich's yacht Luna in Santa Barbara at the weekend (photo: Baron O'Callaghan)

Russian oligarch **Roman Abramovich**, whose 40-crew 377-ft long yacht, Luna, has been popping in and out of Santa Barbara waters of late, has a Montecito connection, I note.

Abramovich, worth around \$14.6 billion and better known as the owner of London's Chelsea soccer club, has a number of mega yachts in his collection, dubbed "Abramovich's navy" by the British press, including the 533-ft Eclipse, built three years ago at a cost of \$400 million with 70 crew, two helipads, a medical center, and even a submarine.

But even that was just eclipsed by

the \$605 million yacht 590-ft Azzam, owned by **Sheikh Hamad bin Jassim bin Jaber Al Thani**, 54, former prime minister of Qatar. It holds a staggering one million liters of fuel.

Among Abramovich's former yachts is Le Grand Bleu, a 367-ft beauty formerly owned by **John McCaw**, brother of cell phone magnate **Craig McCaw**, who sold it to Russia's fifth richest man in 2002.

A small world!...

Rest in Peace



Dale Kern, R.I.P.

On a personal note, I mourn the loss of **Dale Kern**, former West Coast editor of the fashion bible *Women's Wear Daily*.

Dale, 67, who grew up in Beverly Hills and moved to Montecito some years back, had been ill for a number of years, but bore it all stoically, continuing to throw her popular holiday parties throughout that time.

"She left us much too soon," says old friend, **Beverley Jackson**, former society columnist for the *News-Press*.

"We met in 1978 when she was assigned to write a feature on Montecito, which in those days boasted old mansions maintaining private chefs and butlers, and black tie dinners several times a week. Everybody loved her and she wrote one of the best feature stories ever on the area, 'Montecito, Mecca for Quiet Money.' We were dear friends from that date on."

Dale, who, by coincidence, died on her mother's birthday, will be remembered in due course with a memorial lunch at the University Club...

Sightings: **Herb Simon** at Los Arroyos on Coast Village Road with a nine-piece Mariachi band performing... **Angelina Jolie's** actor brother, **James Haven**, noshing at Olio e Limone... **Billy Baldwin** checking out the SB Polo Club...

Pip! Pip! for now

Readers with tips, sightings and amusing items for Richard's column should e-mail him at richardmineards@verizon.net or send invitations or other correspondence to the *Journal*