



*The Award Winning*

## ***Malibu Rotary Club Surfwriter***

August 15 2018

Official Newsletter of the Rotary Club of Malibu

Malibu Rotary Club President Bianca Torrence

Malibu Rotary Club Vice President for August Margo Neal

Pictures by John Elman

Edited by Dr. John W. Elman

**In This Issue (click underlined topics for web link when connected to the Internet)**

- **Last Week Danial Fereydan of Pendo Insurance in Beverly Hills talks about “Income Planning and Overall Tax Strategies for 2018”**
- **Next regular Malibu Rotary Club meeting August 22 2018 Room LC 152 on the Pepperdine Drescher Upper Graduate campus Fellowship will begin at 7:30 a.m. with meeting starting at 8:00 a.m. Speaker will Malibu Rotary Club’s newest member Nagy Henein, Regional Vice President and Private Mortgage Banker at First Bank, talking about “New Trends in Banking”**
- **Rotary District Breakfast Tuesday August 14 at. at Westin LAX featuring LA County Sheriff Jim McDonnell**
- **Calendar on Malibu Rotary website [www.maliburotary.org](http://www.maliburotary.org)**
  - **Rotary International Website: [www.Rotary.org](http://www.Rotary.org)**
  - **Rotary District 5280 Website: [www.rotary5280.org/](http://www.rotary5280.org/)**
    - **RI President (2018-2019) Barry Rassin**
    - ☐ • **Rotary District 5280 Governor ( 2018-2019) Joe Vasquez**

**Last Week Danial Fereydan of Pendo Insurance in Beverly Hills talks about  
“Income Planning and Overall Tax Strategies for 2018”**



Danial Fereydani, President and Founder of Pendo Insurance Services of Beverly Hills was the featured speaker at the August 15 2018 meeting of the Malibu Rotary Club. Mr. Fereydani specializes in income planning, tax-advantaged strategies and tax-free legacy planning.

Mr. Fereydani named his company Pendo after the Greek word for value” because he is passionate about adding value to clients. He focuses on helping clients achieve their long-term financial goals by understanding their specific situation and implementing a strategy that will position them for principal protection, minimizing taxes and leaving a legacy for loved ones.

Mr Fereydani said that advice he gives his clients depends on their age and situation in life. Younger people are interested in accumulating wealth. Older people need to preserve the wealth they have. He showed us graph showing how volatile the market has been since 1900. In general the volatility has been in 9.1 year cycles. We are currently in a 10 year bull run. Most economists don’t expect this to last much longer.

Since many of Mr Fereydani’s clients are senior citizens and depend on an investment income he uses strategies for these people to try to maintain the income while the person is alive and still leave the largest monetary legacy for heirs.

Paramount is for everyone, at every age, to have a financial plan to achieve their goals. Mr Fereydani is big fan of Warren Buffet, and in fact goes to Omaha every year to hear him speak. He follows, and recommends others follow, Buffet’s credo, “Don’t buy what you don’t understand.”

To achieve goals of his older clients to conservatively preserve wealth and leave a legacy Mr Fereydani uses a combination of vehicles, including annuities and life insurance..

Annuities are insurance products used to accumulate tax-deferred savings for retirement which also can provide a current and/or future income stream. “At Pendo Insurance we focus on fixed and fixed-index annuities which offer a reasonable rate of return and provide guaranteed lifetime income. These annuities are great vehicles for people who are looking for secure income streams to supplement Social Security and pension plans”

. Fixed annuities and fixed index annuities are very similar in that both provide a guaranteed rate of return that ensures safety of principal; however, fixed index annuities have the potential for higher returns because the interest earned is linked to a stock market index. You get the benefit of participating in part of the upside of the index while your principal remains guaranteed.

A table showing advantages of annuities and points to consider is below:

“Right pocket and left pocket money”

Annuity Advantages	Points to Consider
Earnings are tax deferred until withdrawn offering the potential to accumulate significantly higher amounts of money over time.	Premiums for a non-qualified annuity are not tax deductible, meaning that they are made with after-tax dollars.
An annuity can provide a steady income stream that you cannot outlive.	Surrenders or withdrawals may be subject to a charge if made within a stated number of years after the annuity is initially purchased. Withdrawals will reduce the value of the death benefit and any optional benefits.
Unlike an IRA or employer-sponsored retirement plan, there are no annual contribution limits to an annuity.	If made prior to age 59-1/2, a surrender or withdrawal will be subject to a 10% federal penalty tax unless one of the exceptions to this tax is met.
Subject to the terms of the contract, there is no required date by which you must begin receiving annuity income payments, providing you with the flexibility to defer payments until you need the income.	When received, investment gains are subject to ordinary income tax rates and not the lower capital gains tax rate.
If you die while your annuity still has value, the annuity death benefit passes directly to your beneficiary without probate.	Once annuity income payments begin, the payment amount cannot be changed and withdrawals above the payment amount generally are not available.
In most states, annuities are free from creditor claims.	There is a risk of losing money if the issuing company does not guarantee 100% of the principal and no index-linked interest is credited, or if the indexed annuity is surrendered while a surrender charge is in effect.

Mr Fereydani talked briefly about Qualified and Non-Qualified Assets, and it was like having money in your right pocket and left pocket. The Qualified assets will not be taxed in your estate, while the non-qualified will. When people take out money there are long term consequences of which pocket you take the money. Life insurance payments are not taxed and can be used to increase the money left to heirs.

You can learn more about Danial Fereydani and Pendo Insurance at [www.pendoinsurance.com](http://www.pendoinsurance.com) or calling (800) 445-7198.

### Other News and Guests at the Last Malibu Rotary Club meeting

#### District Humanitarian Trip to Lima Peru

On July 25 Malibu Rotary Club President Bianca Torrence spoke in detail about the Rotary District 5280 Humanitarian Trip to Lima Peru April 3-8. Via e-mail prior to the August 8 meeting Bianca made a formal proposal to the Malibu Rotary Club Board of Directors: Her proposal was that the Malibu Rotary Club commit to be the Lead club for the grant #10 on the Peruvian Rotary Humanitarian District trip **BARRANCA-Smile Project**.

It takes \$5k to be the lead club on the Global Grant project. Bianca pointed out the Malibu Rotary Club already had committed \$2k for the project and she will work on getting the rest so the Malibu Rotary Club will be recognized as lead club in this project.

Except for Bianca the Malibu Rotary Board members were all present at the August 8 meeting, and the club board members approved the funding of the Peruvian **SMILE BARRANCA** project—the vote was unanimous except for one abstention, from budget director Bob Syvertsen who doesn't believe in spending money unless we are sure it is or will be in the account. Countering that was the faith all the members have in Bianca to get things done. The **SMILE BARRANCA** was the project that was in most need of funding of the eleven humanitarian projects of the Rotary District 5280 Humanitarian trip in Peru. We are sure Bianca will bring a big smile to the people of Barranca.

That project specifically is hosted by Rotary Club of Barranca, District 4465 Serving the marginal urban and rural sectors, and in educational institutions where there are deficiencies in oral health care in Supe Pueblo, Puerto Supe, Pativilca, Paramonga and Barranca. Needs Assessment Oral Health in Peru is a public health problem, so a comprehensive approach is necessary, applying effective measures to promote oral health and prevent the consequences of poor oral health . Poor population, as well as non-poor, presents needs for the treatment of oral diseases. One of the human groups sensitive to such public health problems are minors, including children between the ages of 3 and 6, where the habits of hygiene and oral care are generated and reinforced, which will be sustained during their future development. This need was assessed by visiting the schools and population evaluation by dentists in Barranca. Project Description • Preventive care and education to children who belong to the Non-school Initial Education Program. • Oral health care for beneficiaries of urban and rural sectors. • School and population training in Barranca Area of Focus: Disease Prevention and Treatment Goals The objective of this project is the promotion of oral health and oral hygiene in marginal urban and rural sectors without health coverage and children from Not Standardized Initial Education Programs.

Bianca said her family has had a charity project in Peru for years she has decided to have her family charity project to contribute an additional \$1000 to that project in behalf of the Malibu Rotary Club, doubling the Malibu Rotary Club contribution from \$1000 to \$2000.

### **Malibu Rotary Club Halloween Fund Raiser**

Margo Neal, who was presiding over the Malibu Rotary Club August meetings, has been giving a update reports on the Malibu Rotary Club Halloween Fund Raiser to be held October 26 at the Calamigos Beach Restaurant (formerly Beurivage) at 26025 Pacifica Coast Highway just east of Corral Canyon.

More details of this year's Halloween Fundraiser will be decided in the coming weeks

**Rotary District Governor Joe Vasquez will be visiting the Malibu Rotary Club on**

**August 29<sup>th</sup>**. Assistant Governor Paul Gross has e-mailed what is expected of the club for the Governor's visit. Typically reports are given to the DG from the club officers and the District Governor is the main speaker of the day. This meeting will undoubtedly either start earlier and/or end later than a normal Malibu Rotary club meeting. These activities will be organized by the Malibu Rotary Club Vice President in charge of August Margo Neal.

**Rotary District Breakfast Tuesday August 14 at. at Westin LAX featuring LA County Sheriff Jim McDonnell**



A group of Malibu Rotarians went to the first Rotary District Breakfast of the year August 14 at the Westin to hear featured speaker LA County Sheriff Jim McDonnell, and came away impressed with job being done by the Sheriff in leading the largest sheriff's department in the world, employing over 10,000 sworn deputies, and over 8,000 civilian staff. The second largest police department is in New York and the third largest in Chicago and the LA County Sheriff Department is larger than those two combined. The L A County Sheriffs Department also runs the largest prison system in the state. The State of California has passed laws to get prisoners out of the state prisons, and as a result many of these inmates are in the Los Angeles County Prison system.

McDonnell was elected as L.A. County's 32nd sheriff on November 4, 2014 defeating former Undersheriff Paul Tanaka. He replaced interim sheriff John Scott on December 1, 2014 when he was sworn in. Previously he served as the Chief of Police in Long Beach, California and before that he served in the Los Angeles Police Department, reaching the rank of Assistant Chief.

During his 28 years of work in the LAPD, he held every rank except Chief of Police and served as second in command to Chief William Bratton. He was considered a frontrunner for the position but Charlie Beck was appointed instead of him. While at the LAPD McDonnell was viewed as an ambassador who helped the department connect with Los Angeles' diverse communities and political leaders as Bratton's chief of staff and second-in-command. As a candidate for Chief in 2002, McDonnell presented a plan for community-based policing that was eventually adopted by Bratton and served as the foundation to overhaul and reform the LAPD. While working for the LAPD, he held a variety of assignments in patrol, detectives, vice, gang, organized crime, homicide and other divisions. In the 1990s as a commander, he gained attention for his efforts to revitalize the LAPD's senior lead officer program and to build the LAPD forerunner to the Compstat computer crime-mapping system along with helping implement the consent decree.

In March 2010, McDonnell was appointed as the police chief of Long Beach, California, over objections by some in the department who preferred a chief from the department. As police chief, McDonnell dealt with a large increase in officer-involved shootings and a 20% decrease in sworn officers from 1,000 to 800. McDonnell oversaw a 20% drop in violent crime and has been credited with dramatically improving community relations with the police, helping drastically reduce gang activity, and trying to improve racial diversity in the department.

When he became LA County McDonnell has said he would work with district attorney Jackie Lacey to send some prisoners with mental health problems to psychiatric institutions rather than jail. McDonnell has stated that a new facility would be built to replace the dilapidated Men's Central Jail. He has expressed support for a civilian oversight commission to supplement the new inspector general in monitoring the department but has stated that he is still evaluating whether the inspector general should have subpoena power and access to personnel records. He was sworn in on December 1, 2014 and became the first person from outside of the sheriff's department to be elected to the office of Sheriff in over 100 years.

When speaking at the Rotary District Breakfast talked about how proud he was of the dedication of the sheriff's department in its Youth activities centers in places like Compton. Rotarians in

the audience living in these area thanked him and the department for their service in these areas. Sheriff McDonnell spoke at length about the problem of sex trafficking, which is a problem everywhere. When he was Chief of the Long Beach Department he was instrumental in changing the attitudes of vice officers, who were arresting prostitutes as criminals, and changing the attitudes of these office who are now treating the kids who have become sex slaves as rightfully as victims. The pimps are the ones who should be prosecuted as criminals.

Off the top of his Sheriff McDonnell was able give us some staggering stats. One of them was that 70 % of the kids who become victims of sex trafficking come from foster homes. Another stat was that only 4 of 100 candidates to become a sheriff's deputy are accepted. He pointed out how difficult it is for these young officers candidates to have the psychological and physical ability to make split second life and death decisions that immediately impact themselves and the community.

I think all of us who were fortunate to hear the Chief speak came away with an appreciation for his dedication, compassion, and empathy for the community and his officers.

### **Guests at the August 15 Meeting**

The only guests at the Aug15 meeting were speaker **Danial Fereydan** and his assistant **Lisa Burgin**.

**MALIBU ROTARY CLUB 2018-2019**  
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**Vice-President**

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**Vice-President**

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**Peace Chair**

Carlye Rudkin

**Peace-Co-Chair**

Alex Ayzin

**Fundraiser Co-Chair**

Margo Neal and David Zielski

## **Malibu Rotary Club Rotating Presidents for 2018-2019**

<b>July 2018</b>	<b>W. David Baird</b>
<b>August 2018</b>	<b>Margo Neal</b>
<b>September 2018</b>	<b>Margo Neal</b>
<b>October 2018</b>	<b>Margo Neal</b>
<b>November 2018</b>	<b>W. David Baird</b>
<b>December 2018</b>	<b>W. David Baird</b>
<b>January 2019</b>	<b>Bianca Torrence</b>
<b>February 2019</b>	<b>John W Elman</b>
<b>March 2019</b>	<b>John W Elman</b>
<b>April 2019</b>	<b>John W Elman</b>
<b>May 2019</b>	<b>Teresa LeGrove Cherkas</b>
<b>June 2019</b>	<b>Bianca Torrence</b>

## CALENDAR

**August 22 2018 Nagy Henein**, Regional Vice President and Private Mortgage Banker at First Bank, talking about “**New Trends in Banking**”

**August 29 Rotary District Governor Joe Vasquez** – DG Joe will give his report on the state of the District and Malibu Rotary Club leadership, led by President of the Month John Elman, will give reports to the District Governor on activities of the Club, past, present and future.

**September 19 2018 Jacquie Jordan**---“**Grounding the Spiritual Into the Material**”

Jacquie Jordan is the CEO of TV Guestpert. Celebrity guests she has produced in the past include Steven Spielberg, Dustin Hoffman, Angelina Jolie, and she was producer for TV Show Donnie & Marie Osmond. She is a successful published author of "Heartfelt Marketing" and "Get On TV" and also she has a magnificent publishing company which helps people write their legacy through publishing a book.

\*Not sharing, or hoarding, your professional experience or talents is debting the Universe.

\*Earning Money is necessary for self sustaining and impacting and reaching more people.

\*Running a Principle based business requires a primary purpose or company mission statement; harmonic value exchange (money for product or service or time and talent); aligning with the right clients; finding your marketing expression.

\*Discerning an intuitive idea that is yours to actualize and express vs. a collective idea, that may or may not be your own - where to put the focus on time and energy.

\*Attention sovereignty - not letting so much information steal your time and attention when you need to focus on creating.

\*Living live on purpose not distraction.

\*Creating support systems and incubation's around ideas and systems.

**September 26 2018 Lou Dennig** “**Authenticity Made Simple**”

Lou Dennig is a four time Emmy nominated Executive Producer and Studio Executive with experience managing Current Programs, Development for Syndication and Cable, Local Broadcasting Schedules, Advertising, Promotion, Research and Business Affairs. This position translates into influencing daytime television in some of the most significant programming content of the last two decades

**October 3 2018 Shana Elman, MA MD answers the question “What is Nuclear Medicine”**

John Elman's daughter Shana grew up in Malibu, attending Webster School, Malibu Park Middle School, and SaMoHi, before getting a Bachelor's degree at UCLA, and MA in psychology at Pepperdine, and MD at Medical College of Wisconsin in Milwaukee, a Doris Duke Fellowship in medical research at University of Texas in Dallas, and spending 2 years as resident in general surgery at Virginia Mason Hospital in Seattle Washington, and becoming certified in Nuclear Medicine at University of Washington, where she served as Chief Resident in Nuclear Medicine. She recently completed the 4 year Residency in Radiology at UW. She has lectured across the country in Nuclear Medicine and has been an author of 18 Pub Med cited journal articles. In October she will be part of the faculty at the University of New Mexico Medical Center in Albuquerque.

When Shana told her dad she was leaving general surgery to go into Nuclear Medicine he had to ask, "What is Nuclear Medicine?" At the October 3 2018 meeting of the Malibu Rotary Club we will all find out.

**October 10 2018 Dr. Patty Durath Cooper tells us HOW TO BE A SUCCESSFUL COMMUNICATOR FOR A SUCCESSFUL LIFE**

Dr. Patty Durath Cooper lives in Italy and will be the featured speaker at the Malibu Rotary Club when she comes to Malibu on October 10 2016.

She sent us the following e-mail prior to her visit:

"I am a mind traveller and a doors opener. Follow me in my journey. Open those doors that you would have rather left closed. The specific form of communication you need is between yourselves and your real-selves. Once this channel is viable, you will become the most successful communicator.

Based on my true story, on my own true experience as a scientist, as a journalist, as a mother of three, as a lover, as a wife, as a FIGHTER.

You will learn:

- 1) to open a specific communication channel with your real-self, to better reconnect with family and friends.
- 2) to impact people with the clarity of your reasoning.
- 3) to master your sorrow and loneliness and turn it all into a productive lifestyle.

I look forward to spend some quality time with you all! A warm embrace from Italy,  
Yours

Patty”

### **October 17 2018 Jeffrey Lipsius “Selling to the Point”**

Jeffrey Lipsius is the President and Founder of Selling To The Point®, LLC Sales Training and Consulting. He developed the Selling To The Point® sales training method during his 30-years of sales training experience. In the late 1970's Jeffrey pioneered inside selling for the Natural Foods Industry, and trained the first sales force of this type in that Industry. As a result of the success, his selling model is being utilized by many Natural Foods Industry brands. Jeffrey has trained over 100 salespeople, both inside and outside, as well as sales trainers throughout his career. The salespeople trained by Jeffrey are some of the highest commission earners in their respective industries. Salespeople trained by Jeffrey also cultivate great customer relationships and enjoy their careers as salespeople. The salespeople Jeffrey trained have cumulatively sold over two billion dollars worth of products.

### **October 24 2018 Margo Neal Club Assembly--Final Planning Session for Halloween Fund Raiser**

### **October 31 2018 Jose Angel Manaiza Jr How I Achieved the American Dream (Winning Toastmast Speech)**

Jose Manaiza Jr is President of the award winning Malibu Toastmaster's and has given a prize winning speech, How I Achieved the American Dream, which he will share with the Malibu Rotary Club at the October 31 2018.

### **November 07, 2018 Alex Ross**

#### ***The Social Chameleon - A 3D Animated Short Film***

*The Social Chameleon* is an animated short about a chameleon who is good at fitting in with all the other animals, but doesn't know how to be himself. The story follows Cosmo the Chameleon day-by-day as he successfully postures and fits in with each animal group, but ultimately returns home alone and empty. He doesn't know how to change his colors - or even that he can - until one day his fate is turned by another chameleon. Alex Ross will show this animated film at the Malibu Rotary Club meeting on November 7. You can see more at the following websites:

**IndieGogo:** <https://www.indiegogo.com/projects/the-social-chameleon-animation/x/>

**Website:** [www.thesocialchameleon.org](http://www.thesocialchameleon.org)

**Facebook:** [www.facebook.com/TheSocialChameleonShort](https://www.facebook.com/TheSocialChameleonShort)

**Instagram:** @the.social.chameleon

**November 14, 2018 Scott Houston West Basin Municipal Water District  
The Malibu SMART Program for Water Conservation**

West Basin Municipal Water District Board Member Scott Houston. will talk about the Malibu SMART program for water conservation at the Malibu Rotary Club meeting November 14.

With increasing temperatures, persistent drought conditions and a prolonged fire season, it continues to be important to save water. To address these important environmental issues, the City of Malibu, Los Angeles County Waterworks, and West Basin Municipal Water District are launching a comprehensive water conservation program. The Malibu Smart and Topanga Smart water savings programs will help both residential customers and businesses reduce water use.

The program aims to save 28 million gallons of water annually in Malibu and Topanga Canyon through the installation of water-saving measures. This will be achieved through a guided water-efficiency concierge program that helps customers get rebates for installing the latest watering technologies.

**November 21 2018 No Meeting—Enjoy Thanksgiving**

**December 12, 2018 Malibu Rotary and Malibu Chamber**

**Malibu Rotary Club meets with Malibu Chamber (Paradise Cove Cafe)**

**December 26 2018 No Meeting—Happy Holidays**

**January 09, 2019**

**Reese Halter Saving the Earth**



