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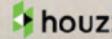
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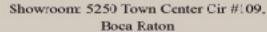






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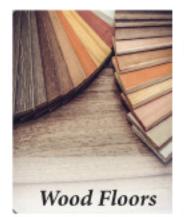
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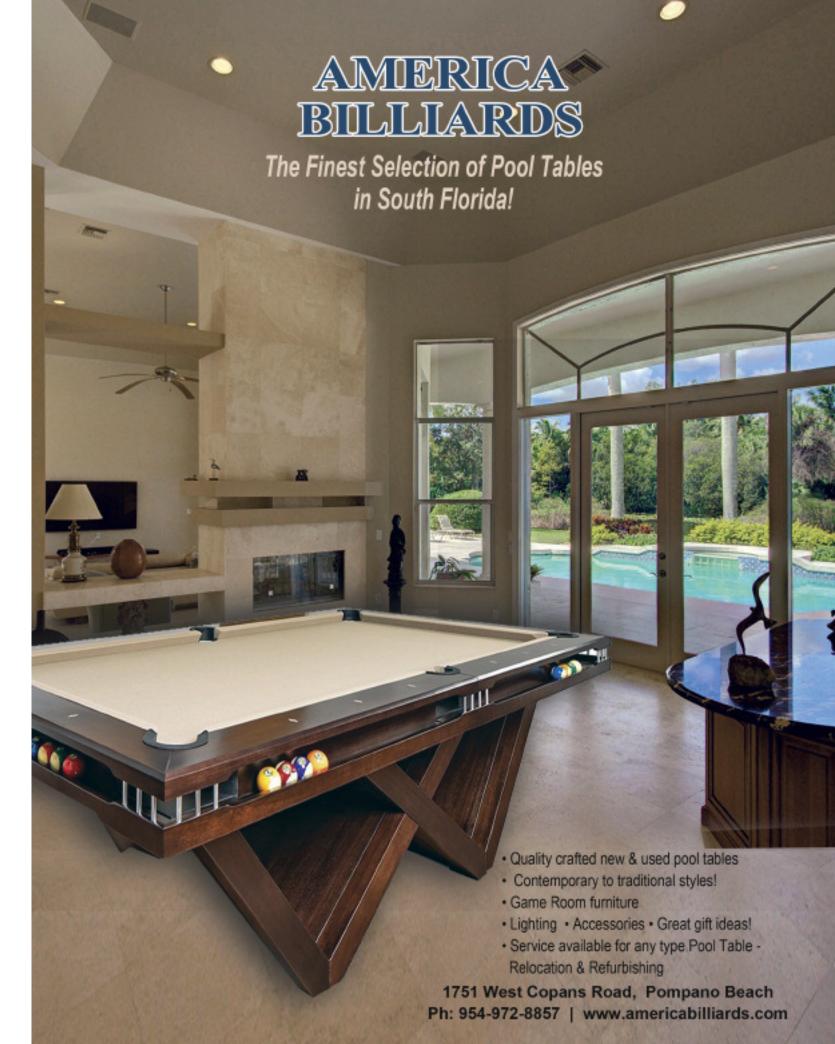




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The varying textures and mixing of patterns harmonize and create a flow to the space that streams throughout the entire home. This is more than just a chic livable style- it enhances the spiritual connection that one has with their living space.

The Peter Max art is more than a symbol of the homeowner's individuality. These pieces are instrumental in creating the flow of energy within the space, guiding the occupant's eyes and creating a relaxing atmosphere.

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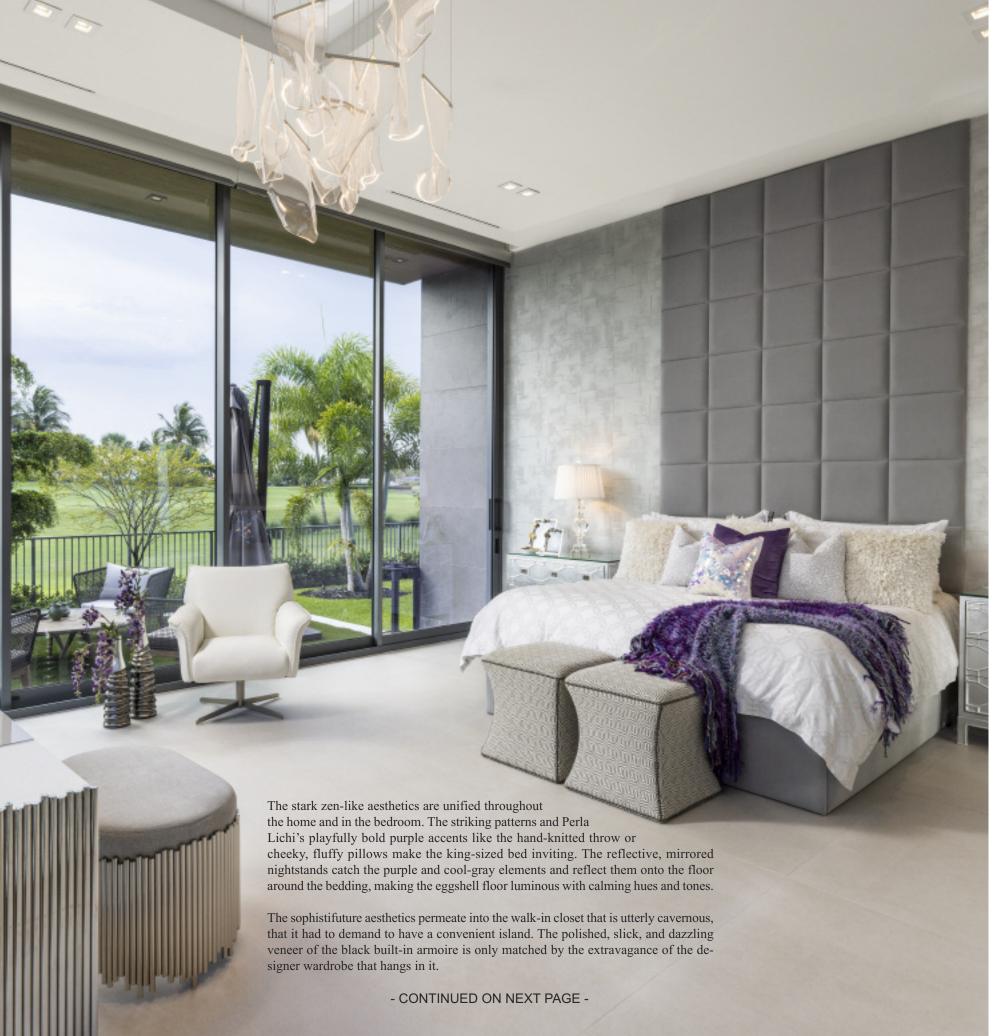






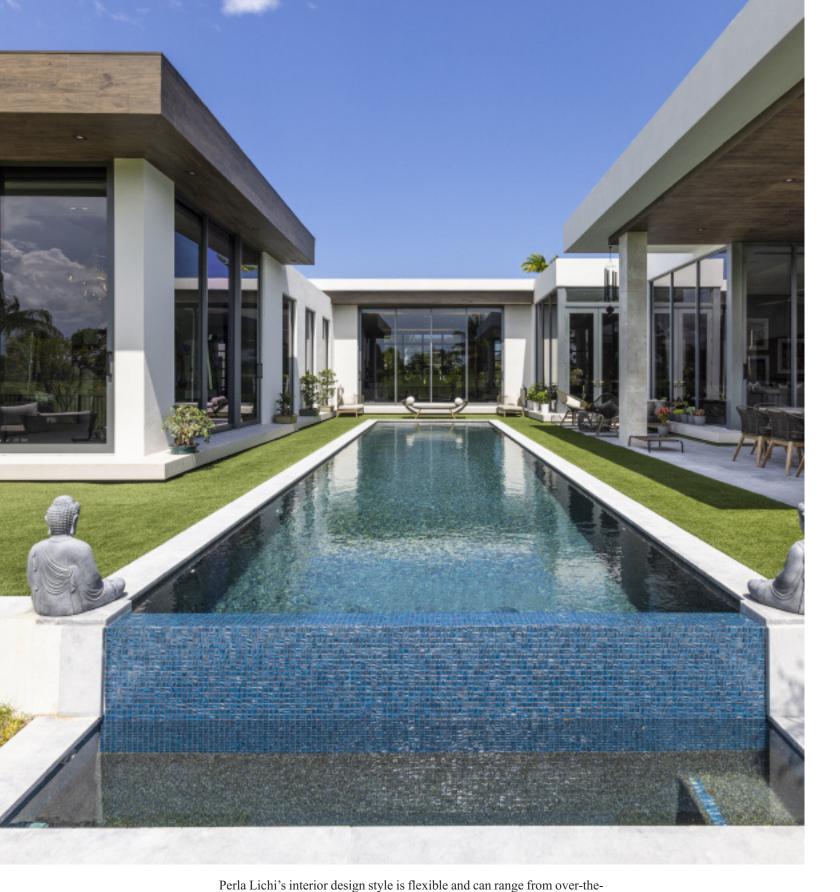
The impression is marvelous and abides by Feng Shui principles of harmonious space planning. Feeling the flow of chi around you is not from the fresh, airy ambiance of the natural outside elements made inside, but from the seven chakras attaining oneness from the balance of the elements in the design.

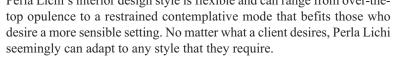
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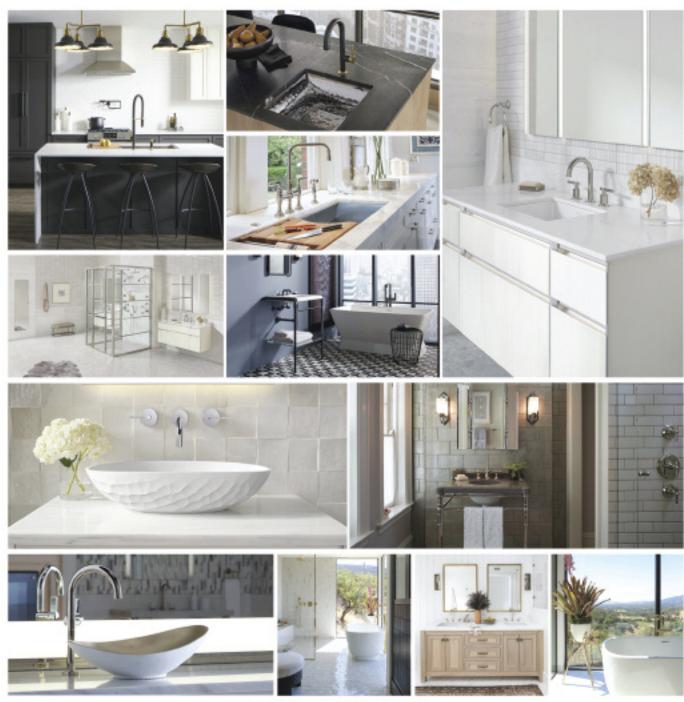




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#### WHY USE DIGITAL PRINT?

Digital Print Laminate Glass is durable, hygienic, and full customizable. The product has an inner laminate (with similar strength to hurricane glass) and can be tempered, adding to its strength and durability. It is a very beneficial material in today's COVID climate, due to the fact that it is easily cleaned and disinfected. Digital print glass does not absorb or exude anything, making it ideal for residential and commercial use.

High resolution custom images and art are reproduced true to color. We also have an art and image collection with a variety of unique options to choose from. With panel sizes reaching as large as 5 feet by 10 feet, thicknesses of up to 1/2", and backlit LED options, our unique product gives your next build or remodel a grandiose, luxurious look and feel.

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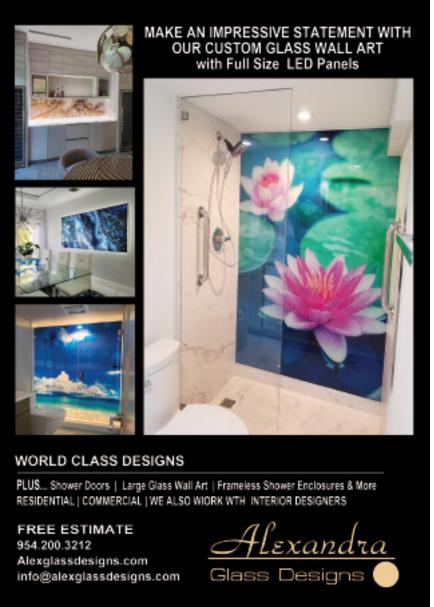
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Working with her design team, Denise Pernarella, Jose Arango and Toby selected and created pieces that resulted in a contemporary, one of a kind home much as she has done for years in Florida, Canada and South

The home was renovated from top to bottom starting with a new roof, impact glass windows, fresh landscaping, travertine tiles and a new summer kitchen for the patio.

The interior was treated by removing the faux fireplace, sanding and sealing the original travertine floors. Quartz replaced granite in the kitchen and the master bath was completely redone. The owner says she loves the house more than ever and is excited every time she walks in.

Toby designed a fabulous living room scene with a custom made A. Rudin white sofa and four wood framed chairs all covered in high quality Sunbrella fabric. The homeowner says "Everywhere you sit is extremely comfortable" I chose Sunbrella so we did not have to worry the dogs, grandchildren and even a red wine spill.

The art is featured prominently in this room and throughout the house. The oil canvas "Gigi" by artist Nguream is a living room focal point for its size and vibrant colors. Other artwork includes a figurative sculpture by Lawrence Feir and a Pion Sigaretto glass sculpture purchased at Murano in Venice by the couple. The small table of ebonized Asti with bronze legs is by Antoine Provlx from J. Batachelor.

-CONTINUED ON NEXT PAGE -



The comfortable, custom designed master bedroom suite features custom made furniture from The Toby Collection. Dark, fine grain oak bedside tables feature Swarovski crystal knobs. The bedside tables have brushed metal lamps with simple white shades. The dark ash hardwood floors show the paler shades of the Pratesi duvet, headboard and bench in champagne colored silk. The linen armchair and ottoman are from The Toby Collection. The artwork is "Earth and Sky" from Miguel Reves and "Woman in Pearls" by Ngurafi.



(Left) Toby designed a media area where family and friends can meet in a friendly, relaxed atmosphere. The custom sofa and chairs are from The Toby Collection covered in Sunbrella fabric. The 96" sofa back table in fine grain oak from The Toby Collection is a suble room divider. The leather ottoman is from Edelman Leather. The organic painting Waterway" by Miguel Reves accents the informality of the space.

- THE END -

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#### **IRS Secrets You Should Know**

By Lance Wallach

The IRS has learned that small businesses give them the best results on audits with the least effort on their part. The IRS has decided to go where they think the cheating is taking place. Unfortunately, they think that you and your small business are not paying your fair share.



AUDITS FOR high income people will also be increasing what is below applies to many high income people} even retired people. Most account ants are basically tax collectors for the IRS. They tell you what to pay but usually don't help you substantially reduce your taxes. Hopefully after you read this article they will not get any more of your money.

The IRS has increased audits of small businesses by fifty percent, so you need to learn how to better protect yourself. Most of what is in the next three paragraphs is what you should NOT do. Have a lot of zeroes after the numbers on the return. Amend the return. Take a low salary while operating as an S corporation or as a sole proprietor. Have unreported income especially in cash.

Live in an expensive house, or otherwise in visible opulence while taking a low salary. That way people can wonder how you can afford that house, car, etc. *Let me clarify the statement in the preceding paragraph about having a lot of zeroes after numbers on a tax return.* I do not mean high figures, since you must report income truthfully of course. What I mean is that numbers that are too round lead IRS agents to think 'estimate', and this leads to unnecessary attention and scrutiny. Some retirement plans are not updated as the law changes. Also, never hire independent contractors, illegals, etc. And do not make use of an abusive tax shelter and/or listed transaction as a vehicle to reduce taxes. You may be surprised to learn that many popular retirement and life insurance employee benefit plans fall into these categories.

If you are in a listed transaction, accountants now must report your participation to the IRS or face potential monetary fines and penalties in six figures} up to \$100,000. Accountants and other tax return preparers also face increased penalties and scrutiny if clients take questionable tax positions or deductions.

The upshot of all of this is that your activities even if you are unaware that they are questionable are increasingly likely to attract the Service's attention making you a likely audit target. There are still creative ways to reduce taxes and for good measure insurance costs.

You might try renting a captive insurance company, which often greatly reduces both taxes and insurance premiums. Life insurance costs can be reduced through the use of a technique known as the insurance swapout process. Do you want to obtain insurance without a cash outlay? Use nonrecourse loans. And you can turn your life insurance into cash that you can use without dying by use of a life settlement. These are just some techniques that by applying just a few of them to your business you could save thousands or even more.

Above all, and more on this later, it is most important to find an accountant who acts as your tax protector instead of an IRS collection agent. Mostaccountants seem to simply return your tax return with instructions about how much to pay and where to send it. Only if pressed will they even be bothered to try to explain anything. You have to do better than that. Returning for the moment to possible money and tax saving techniques} consider operating as a C-corporation, which makes many otherwise non-deductible expenses deductible. Consider using a VEBA} 412(e)(3) plan or K plan to keep more of your own money in your pocket. Health savings accounts captive insurance companies and life insurance swapouts can all reduce taxes and insurance costs. There is probably not a business owner anywhere who does not think he pays too much in taxes. Most in reality actually do. Accountants have to "play it safe" nowadays, which does not reduce your tax bill.

On typical returns, tax preparers'work is often subject to "interpretations" of the tax laws.

Recent law changes may force preparers hoping to lower a client's tax bill to be less aggressive with respect to these interpretations or else they may risk substantially increased penalties. If a client insists on taking an aggressive deduction, the preparer, hoping to protect himself from sanctions, may include a form explaining the circumstances. This may protect the preparer while triggering an audit of the client. This understandably angers taxpayers who feel strongly about particular deductions. And these penalties do not apply to taxpayers preparing their own returns. But, of course, notwithstanding, the more complex a return is the more foolhardy it is to prepare it without professional assistance. But the bottom line is that your accountant is reluctant to be aggressive anymore and is less likely to give you the benefit of the doubt on tax deductions. For example, if a client is participating in what is known as a "listed transaction" both the taxpayer and the accountant must file with the IRS, alerting the Service to the taxpayer's participation. A simple failure to file for whatever reason can result in a penalty of up to \$100,000 as can incomplete, inaccurate and misleading filings. These penalties apply to both the client and the

All of this filing, of course, may well trigger an audit. So what does the prudent business owner do? He can forget about the deduction} prepare his own return} or he can retain an accountant who is not afraid to fight with the IRS. Unfortunately, all of these options are difficult. The Internal Revenue Code is complex and very few accountants understand most of it. And the IRS has recently made the accountant into a policeman. Most accountants are honest and knowledgeable but are forced to be cautious. They try to do what is best for their clients} but the IRS has recently made that almost impossible. Also every year the tax laws are changed to one extent or another} and accountants are constantly challenged to remaincurrent, knowledgeable, and proficient.

In light of all this, you may want to test your accountant's knowledge. Consider asking him the following questions:

- 1. Why have I not been using a 412(e)(3) plan or a captive insurance company to reduce my taxes and other expenses?
- 2. Why have not I been using a VEBA to reduce my health insurance costs?
- **3.** Am I a good candidate for a K or Double K to reduce taxes presently and provide for a secure retirement?
- 4. Whatstrategies are you familiar with whereby I can legally deduct the cost of my life insurance?
- **5.** Why have not you given me a copy of the IRS industry specialization report which can be obtained free from the IRS which shows the items that the IRS will be looking at in my business both with respect to who will be audited and what will be looked at in an audit and will provide me with a lot of other useful information?

**6.** Am I currently using any strategies that the IRS considers abusive? You may be disappointed, but you should not be surprised if you discover that your accountant knows little or nothing with respect to the answers to these questions.

The point is that, under no circumstances, should you be forced to lie down and take the abuse and malpractice that most salespeople pin on you. Get your financial and business affairs in order and, if necessary, take some action! Take some serious action! The information provided herein is not intended as legal accounting financial or any other type of advice for any specific individual or other entity. You should contact an appropriate professional for any such advice.

Lance Wallach, National Society of Accountants Speaker of the Year and member of the AICPA faculty of teaching professionals, is a frequents peaker on retirement plans, abusive tax shelters, financial, international tax and estate planning. He writes about 412(i), 419 Section79, FBAR, and captive insurance plans. He writes for more than 50 publications is quoted regularly in the press and has been featured on television and radio financial talk shows including NBC National Public Radio's "All Things Considered" and others. Lance has written numerous books including "Protecting Clients from Fraud, Incompetence and Scams," Contact him at 516.236.8440 or wallach inc@gmail.com

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