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ISSUE 2 VOL 6

Inside a Sprawling 'Resort-Style' Estate

By Interior Designer Catherine Caporaso, Brown's Interiors



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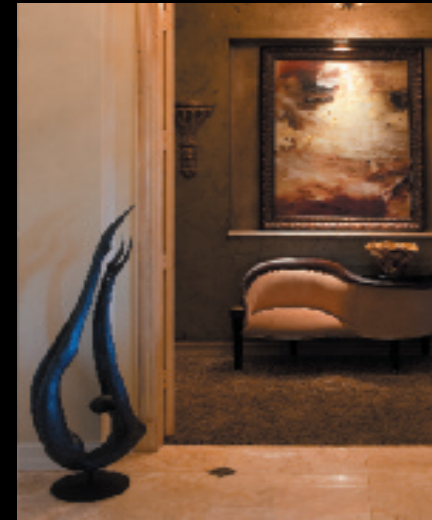
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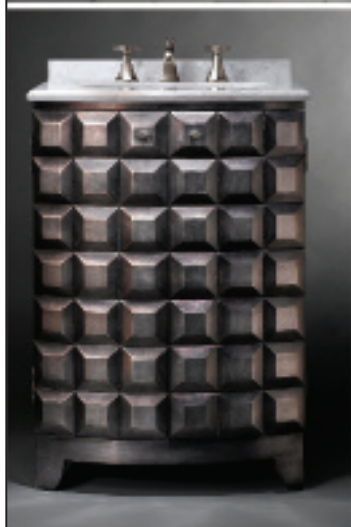
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VILLA De PALMA, A SPRAWLING 'RESORT-STYLE' ESTATE OFF LAS OLAS

Though the extremely generous spirit of the sprawling estate's owner, dreams come true and people bond more closely than they could have ever imagined.

INTERIOR DESIGN Catherine Caporaso, ASID,
Brown's Interior Design, Boca Raton, 561.368.2703
PHOTOGRAPHY Ed Butera, Boca Raton
ARCHITECTURE John Payne, Fort Lauderdale



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Villa De Palma started out of a need for a “Resort Style” venue for friends, family and numerous charitable causes to gather, host fundraisers and simply relax. Though the extremely generous spirit of the sprawling estate’s owner, dreams come true and people bond more closely than they could have ever imagined. The “destination” environments created within, are equally inviting to intimate groups that often

gather in and around the “Lanai” area featured on the cover of this publication. Also popular are the beach & cabanas complete with 12’ round fire pit, the “Sahara Lounge”, the “Hacienda” style dining room, the “Sky Lounge” and the “Roof Top” terrace just to name a few.

The “**sky lounge**” (below) is one of everyone’s favorite

places to gather for a cocktail before venturing on to other venues within or going out on the town. This is truly one of those spaces that sends your spirits soaring! The white leather furnishings & bar stools with chrome and stainless accents make you feel cool even on the hottest of South Florida days and nights. The open beam ceiling is structural with LED up-lights that conserve energy while showing off the stainless steel nuts, bolts and collar ties holding this engineering masterpiece together.

This “all white” space is accented by the “weathered grey” wood grain porcelain plank tile laid on the diagonal and the “Black and White” super enlarged photos of Fort Lauderdale from a private photographers estate collection. The canoe seen in the background was constructed by children enrolled in a technical education foundation, and the white “Yacht (rope) Line” seen on the front of the bar was recovered from a ship yard. The exterior views through the floor to ceiling windows are phenomenal. And at night, include the expertly placed blue lights on the Brazilian “Ipe” wood paths across the beach, in the spa tub, water features and under the yachts.

It is hard to believe this started out as two completely separate homes. One of which, was totally demolished to allow for the creation of a Courtyard, surrounded by the new construction of a 10,000 square foot “Addition”. There are views of the Atlantic Ocean, courtyard, pool, beach, fire pit and mega-yacht-dock from almost every room and terrace! The biggest challenge was met by the newer half perfectly complementing the existing home. The collaboration of the client, designer, and architect created a seamless unity of the two “halves”. This unity encompasses the structure, the outside elements, and includes every last detail inside.

The **lanai** (previous page) can be accessed across the “beach entry” pool by “walking across water” on the permanently constructed pool pavers shown here. The area is furnished with imported Teak from Thailand. The container was filled with elements from around the world to be used within the home. The raw teak wood benches, pit-style seating, shutters and moldings were all left out in the sun to get the desired “weathered” finish before being installed. You can see the “Villa De Palma” logo of the home being repeated in the “palm tree” patterned outdoor cushions, mosaic tumbled marble dining table top and area rugs as well as the courtyard floor. In the mirror on the back wall you get a peek of the canvas colored awning above the band stand on the opposite side of the courtyard. This is where families have gathered and friends have exchanged their vows of marriage to make this an even more magical place. The visiting guests have private exterior entry to their “sunrise” or “sunset” decorated rooms through the doors seen on either side of the lanai. **CONTINUED ON NEXT PAGE**





The **dining room** features an enormous 10'-6" x 6'-6" custom-designed & manufactured table top and Southern California styled bases. The table and buffet were constructed using white oak hardwood and born out of tedious bevel detailing and in collaboration with custom-designed, hand-tooled iron work. This was a brand new endeavor made to look like it was crafted years ago and includes time-tested techniques that show the artisan's painstaking efforts. This gathering space is the beautiful heart of the home accented by the trellis with vining greens screening it from the living room on one side. The walk-in wine room under the grand stairs is cooler chilled to keep refreshments ready to be served. The Southwest-style chandelier, accessories & hand-carved leather upholstered chairs are comforting and reminiscent of the Castle Resorts seen on the La Jolla Coast line of our country.

This gathering space is the beautiful heart of the home accented by the trellis with vining greens...

The **library** (below) is designed to take you to an Ancient European Castle complete with a 60" flat screen TV built in to the wall and connected to whole house electronics. To bring you back to the world travel experience, a 1400's sepia-toned world map has been imaged onto the Ceiling. On the map, the countries are a bit abstract, but you can see the original creator was getting close with the grid marks and nautical directions.

There are also reference images on the map such as "Neptune" King of the Sea, whales, fish and mermaids. Crushed stone, castle block stucco, on the walls and an oversized replica of an old world sailing ship with its own special place, built in to the custom cabinetry, further add to the ambience. The shutters, custom cabinetry and wood tables are finished with a wood stain color to coordinate and bring unity to the room.

CONTINUED ON NEXT PAGE





The **Sahara lounge** (above) takes us to another part of the world. This room features architectural Moroccan arches and Sultan-style curved seating. The banquettes are loaded with pillows of various shapes, sizes and fabrics. Some of the fabrics included are organic Haitian cotton, Cheetah print linens, subtle gold lame' and metallic reptile print leather. The walls and ceiling are covered with three layers of an imported, organic Italian mica, which creates a creamy metallic reflective sur-

face that changes like the shifting sands as the light changes.

In keeping with the incredible glimmering sunsets of Africa, the entire mural was painted with metallic paints and contrasted with the flat umbers used for the silhouettes to offer contrast and dimension. The calligraphy was applied with hand-lettered cotton canvas, and says, "Every oasis is not a mirage, water your camels here!"

The view through the faux Moorish window reveals a scene so expertly executed you feel like walking outside!



The **Sahara powder room** features a conga drum turned "sink pedestal," which leaves you reminiscing of pitching your tent in the desert for the evening and enjoying some live music! The view through the faux Moorish window reveals a scene so expertly executed you feel like walking outside! It is complete with the shadows of

the iron railing from the sun outside coming back into the room at you. The hand-embossed silver metal door, vessel bowl, wall spout, Moorish shelf and winding cobblestone road lead its guests out of their world and to a place where they are invited to let their imaginations run wild. Villa De Palma has an infra-structure to rival many small countries. The electronics provide audio video throughout the entire home. The whole-house system also controls the lights, security, flame ignition in the fire pit and closes the black-out shades in the master bedroom when the day has finally come to an end. - END -

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Fine Art Complements Modern Decor in a Boca Condo

INTERIOR DESIGNER Toby Zack
Davie, FL 954-967-8629

Less is more," the saying made famous by the 20th-century master architect, Ludwig Mies van der Rohe, is an ideal for living that is hard to achieve. Clarity of space and honesty in materials that create a calm, uncluttered environment is a challenge most people don't undertake.

When a couple from Montreal bought their penthouse apartment in Boca Raton, they wanted a departure from their northern home. They knew the space should be all white with their art collection adding the only color. "We wanted easy modern, with simple clean lines," the wife says. "Very minimalist."

The apartment they purchased was anything but. Already furnished, the walls were textured in a popcorn finish and the color palette was the stereotypical hues of Florida interiors — pastel shades of pinks, greens and golds. They turned to interior designer Toby Zack to help them implement their vision of modern living.

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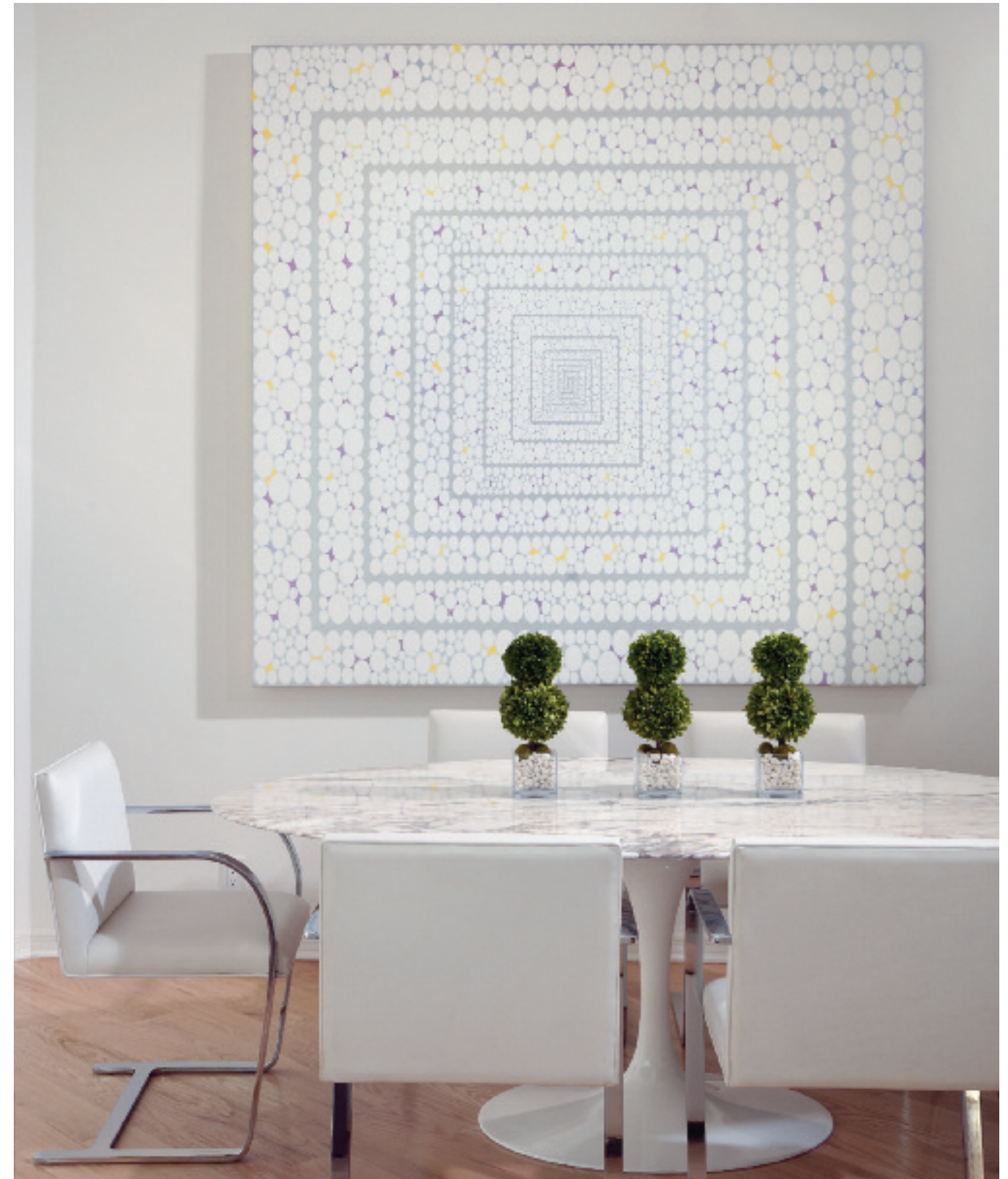
Zack hung four watercolors by the renown Seattle glass artist, Dale Chihuly, adding a splash of color to the space.

Zack, a modernist herself, took their lead. And since the owners are also proud grandparents, Zack had to keep in mind that material choices had to be kid-friendly. "Even though it is white, everything is wipeable and cleanable," Zack said. "She has had lots of kids there and it's not a problem." Early on, Zack made a decision to upholster all of the furniture in white Sunbrella fabric, a low maintenance choice that requires a little soap and water to remove dirt and spills. Above the sofa in the family room, Zack hung four watercolors by the renown Seattle glass artist, **Dale Chihuly**, adding a splash of color to the space. A large ottoman, used interchangeably as a table or for extra seating was covered in a shiny patent-like white leather that is also easy to keep clean.

The five-inch wide oak plank flooring in the home existed. Zack had it sanded and refinished, adding only a clear sealer to it, showcasing its natural honey colored beauty. She also had all of the textured walls sanded to a smooth finish before painting them white. Motorized sunshades throughout the home were added, filtering the bright Florida sunlight, while still allowing views

through to the Intracoastal waterway. The owners wanted a dining table that would seat a minimum of eight people, so Zack chose the modern classic Tulip table, designed by Eero Saarinen. With its elliptical shape, the Arabescato table continues the dialog of the apartment.

- continued on next page -





"It's a yummy apartment," Zack said. "It has all the right things you need to relax."

In the bedroom, Zack maintained the neutral palette of the home but added some warmth. She designed the bed and cloaked it in creamy, butter-scotch leather. Custom made ebonized nightstands and dresser complement the color choices and a comfortable armchair and ottoman, upholstered in white, finish off the room.

"It's a yummy apartment," Zack said. "It has all the right things you need to relax. It's not too crowded, yet it accommodates a lot of people." Although the couple lives in a traditional home in Canada they really love coming to their second home in Florida to be with their daughter and grandchildren. "When we come here, it's almost like we have dual personalities," the wife says. "It's very relaxing and soothing." - END -

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UNDERSTANDING IRAs

by Eric Yankwitt, Esq.

As a financial planner I'm often asked, Which is best, a Roth IRA or a traditional IRA? Each plan has benefits and restrictions; knowing your long-term goals, and depending on when you begin your planning all determines which plan is right for you. There's no one right answer. Most small business don't offer 401ks so understanding IRAs is essential for a comfortable retirement. IRA or Individual Retirement Account provides a tax-deferred or tax-free way to save for your retirement. It's a good way for small business owners and employees to plan for their futures. There are several options, but the most common are Traditional and Roth IRAs.

Traditional and Roth IRAs are essentially the same but the way your funds are taxed and the who can contribute are different. According to State Farm, A traditional IRA is a, tax-advantaged arrangement that allows earnings and deductible contributions to grow tax-deferred. In people talk, the funds you put into a traditional IRA is probably tax deductible, and your earnings grow on a tax-deferred basis. Adversely, the money you pull out at retirement will be taxed at the then-current rate. The advantage of this type of account is when you retire your tax bracket should be lower; making the taxes you pay on the money lower. The withdrawal restrictions on this account make it not the best bet for everyone. The age requirements for creating and closing the account are very strict.

According to financial planning site getrichslowly.com, you have to be under the age of 70 to open a traditional IRA and both Traditional and Roth's mandate contributes come from earned income (compensation); so no stashing inheritance or gifted money. Both cap your yearly contributions at \$5,000. If you are 50 or older, you may make additional "catch-up" contributions to your IRA around \$1000 per year. Withdrawing the funds before 59, except for qualified expenses, is not only taxed at the current rate, but a 10% penalty applies. At its inception, a Roth IRA was intended to help the American middle-class. If your income is above \$95,000 per year you cannot begin this fund. Although your contributions are not tax-deductible when deposited, when withdrawn at retirement, the funds are tax-free. It offers lots of flexibility because only interest earned, not contributions are subject to penalty or tax, when withdrawn early. With this account type you don't have to wait until you're over 59 to withdraw, after five years, both contributions and earnings in the account can be withdrawn without penalty or taxation.

Qualified expenses like buying your first home or paying for a college education will allow you to withdraw funds from either account type without penalty. Fellow CNN financial guru Walter Updegrave, notes people tend to confuse an IRA account with the investments that go into that account. Typically, when you open the account at your local bank, brokerage, credit union or online institution you assume cash can only be deposited. Updegrave says it's easier to think of your IRA like a bucket. In a Roth account, you can hold a variety of different types of investments. You can fill that bucket with stocks or bonds or mutual funds or CDs, real

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estate (although I don't generally recommend it), or any combination of those.

Now that you have an understanding of both you ask, Which is better for me? Most people will not be withdrawing their entire IRA in a single tax year. With the trends in our current economy, it's possible that some years will have higher tax rates than present and some years will be lower. This is why I suggest trying to have tax-free (Roth) and tax-deferred savings, so you can have options in the future. If one year your rate is lower you can tap into your tax-deferred savings, if the rate is higher run over to the Roth and drain it dry. Giving your self-options is the best retirement plan. I say variety is the spice of life; so keep your retirement savings muy caliente! But in the end, when you have a choice, putting it all in the Roth is usually the better move. (And if you can afford to make the maximum contributions, the Roth always wins.)

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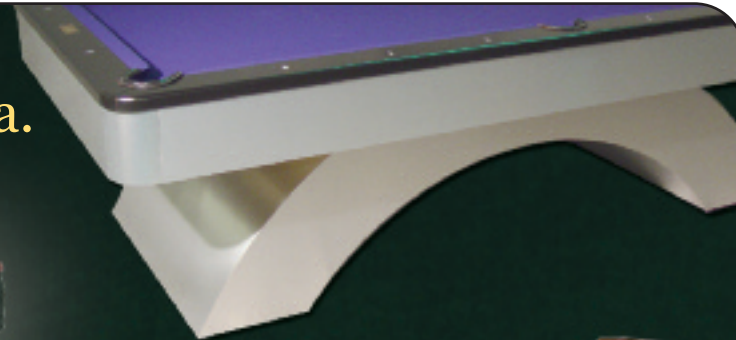
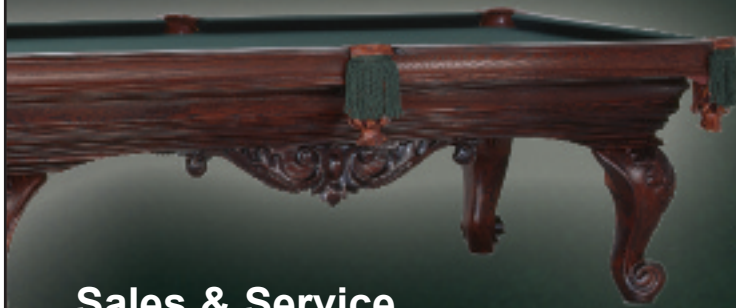
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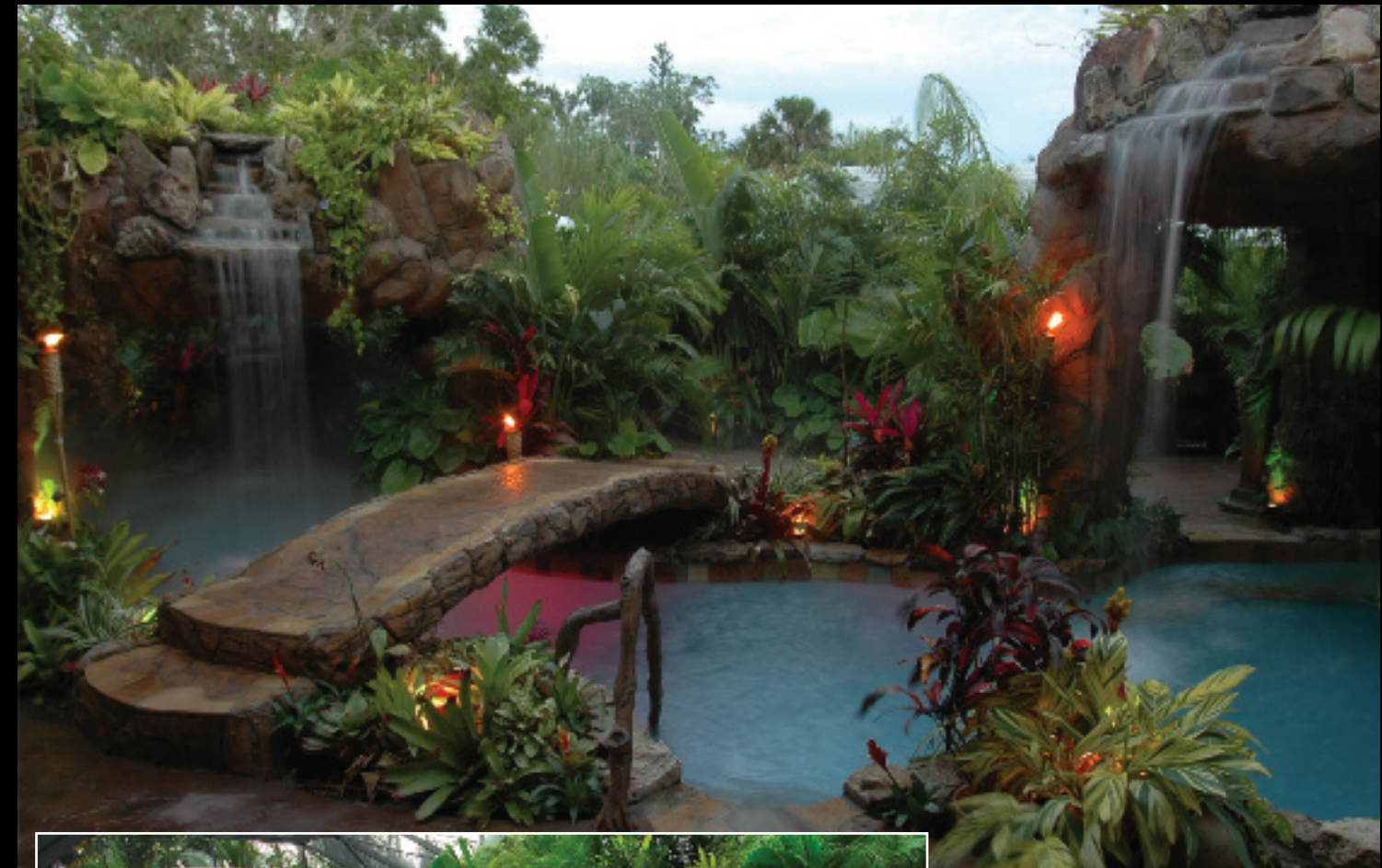
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4

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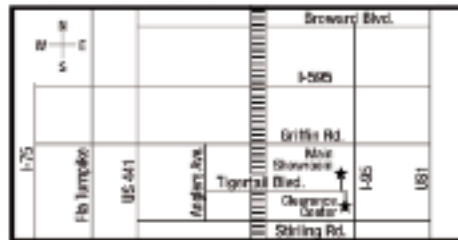
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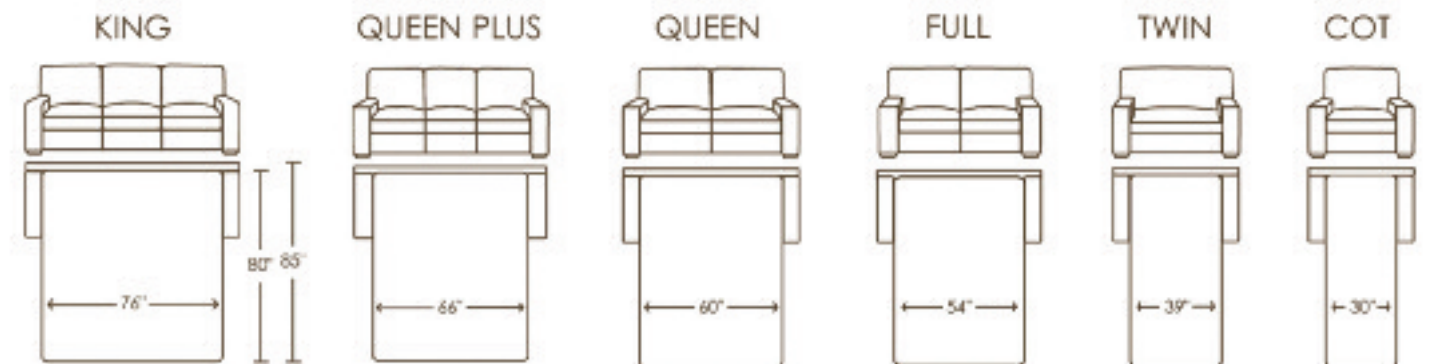
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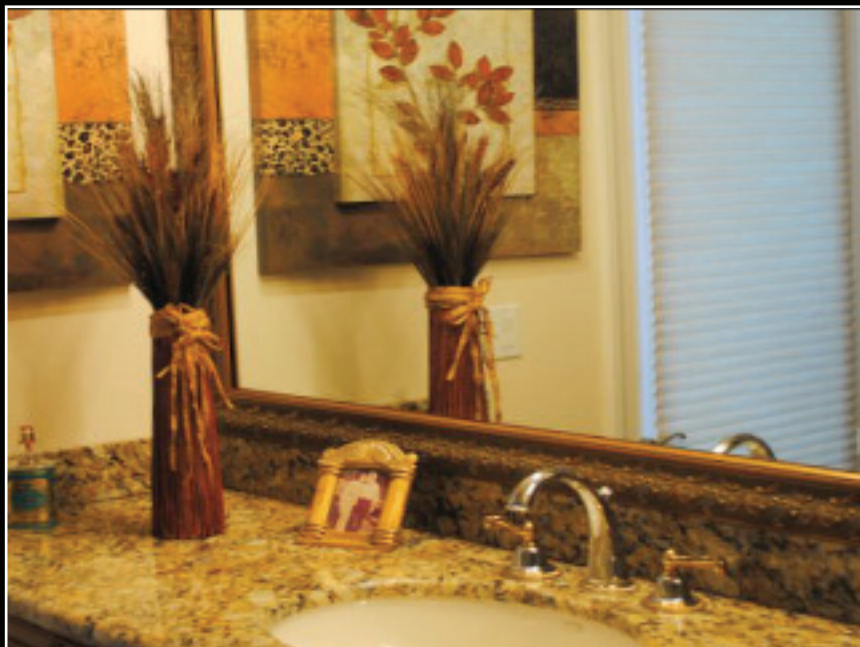
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Inspired Interiors Launches *The Phoenix 2011 Collection*. A 21st Century Accent In Transformative Decorating!

By Kevin Lane

William Riddle, one of the area's most respected Interior Designers, recently recounted the story of a prominent socialite and her wealthy husband who hosted an elegant house-warming at their newly built waterfront mansion. "In welcoming his guests, he told them

that he gave his wife an unlimited budget to build and decorate the house. and that she went over it!"

While the story is true, those heady days before the near economic meltdown of the country probably won't be seen again anytime soon. "We are finding that many of our clients

and prospective clients are not looking for 'extreme makeovers,' but value-based, tasteful transformations of their current homes with a definite eye on staying within a budget. Actually, that has been the foundation of our business for more than a decade," William said. He and his business partner, Stephanie Knight, own Inspired Interiors, an interior design firm and art gallery providing full-service decorating and design for homes, condominiums and offices.

"Many times, a home or condominium can get a not-so-extreme makeover through adding selected accent pieces to the existing décor with perhaps some minor but dramatic changes like painting, specialty wall paper and creative re-positioning of their furniture," Stephanie noted. An international art dealer and artist, Stephanie emphasized that dramatic décor changes can be made through the acquisition of art.

Earlier this month, William and Stephanie launched their exclusive Phoenix 2011 Collection. William explained that, "We rescue worthy antique, reproduction and vintage home furnishings and breathe a new life into them with imaginative designs, colors and finishes.

The results are antique-international classics with whimsical chic."

William and Stephanie find furniture in garage and estate sales, antique shops and consignment stores. They then work with Artist-in-Residence Linda Phass to execute Riddle's designs, resulting in a singular work of art that would fit in with any decor! For those who have their own furniture they'd like to 're-invent,' Linda and William can work their magic with input from the client, offering colors and finishes that suit and complement their taste.

William is credited with decorating over 40 condominiums in the historic Four Seasons and Le Club International. Jewelry designer Maria Salgado, President and Principal Designer of Paraiba Designs and Brian Joseph, the newest Associate Interior Decorator with Inspired Interiors, are part of the company's creative team.

As a unique 'sidebar' to their business, William and Stephanie have created the Venetian Arts Society (VAS) as a way to bring people into their showroom as well as to

create the type of 'Salons' that were all the rage in Europe in the 17th and 18th Century. "At the center of this concept is an artistic experience with smart, thoughtful conversation and scintillating company with a focus on ideas and interaction," William said. The diverse evenings feature wine and food, world class entertainment and thoughtful conversation along with artists who are on hand to talk with guests about their particular art form.

On March 25th the VAS program will be "The Glory of the Human Voice" featuring Soprano Catherine Siarris. On March 31st there will be a performance of George Crumb's "Black Angels" by the Lynn University String Quartet. "An Evening of Cole Porter," with singer, Samantha Garcia is planned for May.

The 3,600 feet of indoor and outdoor space overlooking the tranquil Himmarshee canal is located in the Venezia-Las Olas Condominium at 111 S.E. 8th Avenue, on the ground floor. The space is also available as a venue for corporate and non-profit events.

For information on the membership-based Venetian Arts Society, visit www.VenetianArtsSociety.com. To contact William or Stephanie, call (954) 709-7447. - END -



Maria Salgado, principal jewelry designer/owner PARAIBA DESIGNS and Brian Joseph, associate interior decorator with custom cabinet "Cleopatra's Passion."



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