

Where the Rich Live, and Live Well



At the Demirjian Salons in White Plains, customers are treated every Saturday to music on a grand piano played by Kim Salico.

Clare Yaffe for The New York Times



Susan Farley for The New York Times



Clare Yaffe for The New York Times

An almost complete mansion, middle photograph, at Purchase Estates, near golf course at Country Club of Purchase. At Hay Day Market in Scarsdale, shoppers gather for coffee.

By ELSA BRENNER

SCARSDALE

WITH a straw basket under his arm, Helmut Ludl recently strode through the aisles of the Hay Day market here assembling the weekend's menu: aged beefsteaks, the largest and freshest shrimp money can buy, imported French cheeses, exotic fruits and vegetables and some wickedly delicious treats from the bakery counter. When he finally made his way to the checkout counter, the last concern on the chief executive officer's mind was how much it would cost.

"I work hard, I earn good money and I want only the very best," said Mr. Ludl, who was shopping at the market which opened in this upscale village two years ago to cater to the tastes of well-to-do Westchester residents.

In a county that ranks among the highest in the nation in terms of average household income, stores like Hay Day and customers like Mr. Ludl are not unusual.

A recent issue of *Worth* magazine listed 20 Westchester towns, villages and hamlets among the 300 wealthiest in America, which is also why places like Purchase Estates in Harrison — where new home values start at \$2.5 million — and the Mary Jane Denzer store in White Plains — where ball gowns sell for more than \$5,000 — are reporting brisk sales.

There is so much money in the county that the designer evening gowns, even at those prices, have been flying off the racks. And the estate-like homes, with swimming pools and proximity to a golf club with membership by invitation only are similarly going fast.

"You see signs of money everywhere," said Noreen L. Preston, an economist with the County Planning Department, "in the expensive cars on the street, in the upscale neighborhoods, in the boutiques in downtown areas and in the variety of businesses that cater to the rich."

"And yet," she pointed out, "this is a county of tremendous diversity — from the very wealthy to the poorest immigrants who are making their way up the economic ladder."

Ms. Preston's observations are borne out by statistics, which reveal significant poverty in the county. Mount Vernon, which is home to many immigrants, has a median household income of only \$43,284, but which is nevertheless higher than the national median. By contrast, residents in Scarsdale, which comes in 39th on *Worth's* list, report an average household income of \$222,000 and

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In Westchester, 20 of the 300 wealthiest U.S. communities.

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Ms. Preston's observations are borne out by statistics, which reveal significant poverty in the county. Mount Vernon, which is home to many immigrants, has a median household income of only \$43,284, but which is nevertheless higher than the national median. By contrast, residents in Scarsdale, which comes in 30th on *Worth's* list, report an average household income of \$222,000 and an average home value of \$512,700. Scarsdale, according to *Worth*, is the richest municipality in Westchester, and Mount Vernon, according to the County Planning Department, is the poorest.

In the 1990 United States Census, more than one-fourth of the households in the county registered incomes of more than \$75,000, and almost 18 percent showed incomes of more than \$100,000. Westchester ranks second in per capita personal income in the state, surpassed only by Manhattan, or New York County.

The rich in Westchester, like those in most areas, fall into two categories. There are those whose families have owned their grand estates for generations, and then there are the nouveau riche -- celebrities and up-and-coming business executives among them. And according to economists and other observers, the two groups differ markedly in style.

"Those with old money tend to be more conservative," observed Mary Jane Denzer, the owner of the couture clothing store on Mamaroneck Avenue in White Plains, which features the outfits of such designers as Yves St. Laurent, Ungaro and Givenchy. "Old money wants beautiful clothes that don't make an obvious statement. New money wants to walk into a room and make a grand entrance."

Ms. Denzer pointed out that -- at least in her experience -- the more money the rich have, the nicer they tend to be, "compared to those who who are dying to own what they buy but are angry that it costs so much."

In Harrison, estates, like haute couture clothing, were also selling to both old and not-so-old money. But Frank C. Langworth, a spokesman for Purchase Estates, explained that while anybody's check might buy a designer suit or even three wooded acres and a luxury home with a swimming pool, it would not guarantee entrance into The Country Club of Purchase next door, which will feature, when completed, an 18-hole signature Jack Nicklaus golf course.

"It's not just a matter of dollars," said Mr. Langworth, president of the Langworth Pantel Group, a public relations firm in White Plains. "You can't just call up and say I have a check for \$100,000 and I want to join your club. We're talking about an invitation-only membership."

The estates and golf club are set on 400 acres of gently rolling woodlands in the pristine hamlet of Purchase, where 10 of the 11 homes in the first section sold within six months.

"There's a very small sliver of the population that can afford these," Mr. Langworth said. "They're corporate transfers, downgrades from even bigger homes, Manhattanites looking for a get-away in the country. It's a Fortune 500 kind of place."

Meanwhile, in White Plains, in what was once a gracious 7,000-square-foot home, Beethoven's "Moonlight" Sonata was being played on a grand piano in Demirjian Salons while well-heeled customers -- corporate executives and the matrons who run the county's charity balls among them -- sipped Perrier or white wine and had their hair cut and styled.

Vasken Demirjian, the 34-year-old owner of the salon, made no bones about who his customers are. "They are the creme de la creme, the most elite," the former art dealer turned collector said, "and they come here to be pampered."

Across town at The Westchester, a decidedly upscale shopping center in White Plains, Jose Eber -- the Beverly Hills, Calif., hairdresser to the stars -- recently open a salon in a similar bid to groom the wealthy.

Nieman Marcus, which is also at The Westchester, beguiles its wealthy customers with lush incentive programs. For customers who spend \$125,000 in a year, the store offers free trips to Barcelona or London. The reward for those spending more than \$500,000 in a year is a free tour of Prague.

"Right from the beginning of its history, Nieman Marcus has been an upscale store," said the chain's chairman and chief executive officer, Burt Tanky, who noted that Nieman Marcus opened its first store in 1907 in Dallas to cater to the rich. The White Plains store opened in 1980.

Tiffany & Company has also been thriving in Westchester. The company opened a store 18 months ago in The Westchester, and its executive vice president, James E. Quinn, reported that it has become a top performer.

"We knew it would," Mr. Quinn said. "The demographics are here for Westchester. These are precision shoppers with high expectations."

Albert J. Pirro Jr., a lawyer to the rich and famous in Westchester, offered yet another perspective on the rich. His client list includes Donald Trump, the real estate developer, and Nelson Peltz, chairman and chief executive of the Triarc Companies, owner of the Royal Crown Cola Company and Arby's.

"These are giants," said Mr. Pirro, who has offices in White Plains. "But it's not true that they necessarily present the opportunity for others to make big dollars. These kinds of clients tend to be extremely prudent in spending their money."

Where do the wealthy play? William Weaver, owner of Westair Flying School in White Plains, said some fly private planes, which sell for \$25,000 and up. They also hang out in their yachts, docked at clubs along the shores of the Hudson River and Long Island Sound. And they work out with personal trainers, who they pay \$250 a week or more, in well-appointed gyms at their homes, said Bill Beck, general manager of Club Fit, which is located in White Plains, Briarcliff Manor and Jefferson Valley.

"Some preferences never change," *Worth* magazine said in its article. "Look for the rich by the water, close to horses or near a great golf course."

In its report on the rich, *Worth* magazine said that Bronxville followed Scarsdale in Westchester with an average household income of \$189,300 and an average home value of \$524,900. Also listed in the top 300 wealthiest communities, in order of their wealth, were Pound Ridge, Purchase, Chappaqua, Bedford, Briarcliff Manor, Rye, Millwood, Larchmont, Armonk, Cross River, Waccabuc, Pelham Manor, Mamaroneck Village, Harrison, Irvington, Rye Brook, South Salem and Katonah.

First on the magazine's list overall, was Rolling Hills, Calif., where the average household income is \$305,700 and the average house costs \$587,900.