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One of the most fascinating items in publishing is the extraordinary individuals I cross paths with.

Recently I had the opportunity to meet Giovanni Lunardi, an internationally celebrated photographer, and his wife Ines, an accomplished model. A wonderful couple they make. Giovanni hailing from Parma, Italy, and Ines from Lehsen, East Germany. The Lunardi Studio, located on University Parkway, is a celebration of their careers; in black & white and color.

During the course of his 40+ year career Giovanni has shot and produced over 4,000 magazine covers featuring the world's most beautiful women. Ines was a professional model for over 15 years gracing the world's best known magazines. At one point in her career Ines was tracked down in Rome on location by Eileen Ford and the Ford Modeling Agency to model for them, a rare event in the realm of professional models.

Now Ines works alongside Giovanni handling makeup and wardrobe. Some would say it is a match made in heaven. I believe it is a match of two artistic, loving souls.

We'll learn more about the Lunardis and have a chance to experience their creative talents first hand in this issue. I must say it is an honor to have Giovanni and Ines' work featured in this month's edition of REAL Magazine. Look for more of their artistic endeavors in future issues.

Il prossimo mese (Until next month).

ed bertha
August 2009

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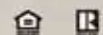
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Design Lines – Houses With Boats

By Pamela Hughes

Pamela Hughes, the founder and owner of Hughes Design Associates, is well known nationally and internationally. Hughes Design Associates is one of the premier interior design firms known throughout North America for specializing in prestigious custom interiors. In Sarasota, Pamela has completed many exceptional projects including The Ritz-Carlton, The Members' Beach Club, The Tower Residences, and Plaza at Five Points. Her portfolio also includes some of the most luxurious and distinctive residences in Sarasota. Pamela's work has been published in the best interior design magazines such as Architectural Digest and Veranda, as well as numerous other publications. Also, Home and Garden Television (HGTV) featured her in the program, "Public Places, Private Spaces", showcasing her work on the Four Seasons Hotel, Philadelphia, and a luxurious private home in Chicago. In addition to their work in Sarasota, Pamela and her firm design projects throughout the US, Canada, the Bahamas and the Caribbean.

What could be more fun than having a house on one of our many beautiful Sarasota waterways and having a boat with the house as well? Well, not much, as long as the house is in Sarasota or some other gorgeous locale.

For this month's column, I thought it would be entertaining to write about a project we are completing in the British West Indies. The project is 19 Deckhouses at The Ritz-Carlton, Grand Cayman. These are individual luxury homes with all the services of the nearby Ritz-Carlton. Each home includes an Aquariva Super yacht made by Riva with a beautifully crafted boathouse integrated into each home for the ultimate in convenience and luxury. Riva is an Italian yacht builder who is known for extremely elegant, fast, antique-styled wood watercrafts. Your Aquariva Super is your transportation of choice at your "best of land and sea" Deckhouse.

In addition to your incredibly fabulous personal yacht, you have your own golf cart, full butler service by the Ritz-Carlton, access to the resort's Greg Norman-designed golf course, dining by celebrity chef Eric Rupert, tennis

by Nick Bollettieri and a La Prairie spa. Sounds pretty spectacular, doesn't it?

The design concept for the Deckhouses is to create one's own private island, complete with infinity pool, garden, private beach and guesthouse. All of these elements enhance and emphasize the magnificent sun, sky and water surroundings

So what will the interiors of these Deckhouses be? Well, we designed four color schemes: neutral, blue and white, aquamarine and seafoam green, in two different styles: Modern and West Indies. The houses are 7,000 square feet each, have 12 foot ceilings and glass window walls on three sides, affording beautiful, endless views of water and land, and flooding the homes with sunlight and easy access to the wrap-around decks. Living here truly will be a synchronous indoor/ outdoor experience. Exotic hardwoods are found on terraces, in the interior millwork, on soaring beams, spiral staircases and in custom crafted cabinets. Slate and wood floors add a warm and informal element with soft area rugs for bare feet. Fabrics are informal- colorful or calming

depending on the scheme- offering contrast to the dark wenge custom designed wood pieces. Decorative lighting fixtures are iron or nickel, made in Los Angeles especially for The Deckhouses by one of the more exclusive manufacturers in the U.S.

Finish materials for floors, walls, ceilings, bathrooms, and kitchens are all somewhat unique and reference this wonderful place. Custom tiles are found in showers and on walls, and other materials in the baths were selected for their island-like informality and their dramatic island colorations.

Artwork and accessories, especially, heighten the feeling of being in a very special place with gorgeous island flora and fauna images and shapes.

Although The Deckhouses are in Grand Cayman, all of the design elements and concepts transfer perfectly to our own spectacular Sarasota homes. So, The Deckhouses are truly a dream come true, as are our many Sarasota properties, particularly if you love houses with boats! Now, off to explore the North Sounds and world-famous Stingray City! What fun!

BEYOND THE FRONT DOORS



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3731 INDIAN BEACH PLACE

Photography
by SRQ360



CASA ELEGANTE SARASOTA FLORIDA

By Tracy Eisnaugle



Paradise unfolds at Casa Elegante. This unique estate is surrounded by the tropical treasures of Sarasota Jungle Gardens and the coveted waters of Sarasota Bay. Privately located upon the roads end, where one is greeted by the noble gates of this palatial mansion, almost an acre of lush waterfront property graciously enclosed by a towering hedge of Chinese bamboo.

Tranquil sounds of a water fountain draw one to the front porte-cochere where regal columns and sweeping arches provide coverage from inclement weather and access to the cascading stairwells leading to the grand front entry. Custom carved mahogany doors give way to the spectacular display of towering ceilings, intricate moldings, polished marble and awe-inspiring views.

Developed by Laughlin's Luxury Lifestyles and built by Triangle Construction the entire estate incorporates green building practices creating an environmentally conscious residence achieving Green Certification. Creating a safe haven through the integration of hurricane resistant impact glass windows and glass doors with sixty-eight pilings driven twenty-eight feet into the bedrock and full concrete construction; while also incorporating a whole house water purification system, CAT 5 wiring, Lite Touch lighting controls, foam insulation, and high-tech security system. Each space is an abundant display of articulate design including; exceptional stone work, gold plated fixtures, motorized chandeliers, renewable forest woods, onyx and marble appointed baths, and one-of-a-kind vanities.

The remarkable first floor includes multiple living spaces, open terraces, gourmet kitchen, utility area, and a secluded suite. The formal living and dining rooms share a double sided gas fireplace, each side featuring different custom carved Carrera marble. A dramatic oval dome ceiling in the living area is delicately finished with trompe l'oeil and intricate moldings. While a colonnade of marbleized columns separates the dining room showcasing a Swarovski crystal chandelier and inlaid marble floor.

A well-appointed butler's pantry and utility hallway give access to the casual living areas, where the epicurean designed kitchen becomes center stage. Distinctive Pennville Cabinetry features cherry custom carved corbels, moldings and window valance; every cabinet option is incorporated to please even the most fastidious chef. Professional appliances, three stainless steel sinks, and exotic granite complete the chef's suite. Within reach is the cedar lined temperature controlled wine cellar with custom etched glass door.

The second floor contains the master suite, quiet room, den, and two guest suites each with its own bath, walk-in closet and balcony area. The master suite contains two walk-in closets, private balcony and morning bar, which provides access to an additional room that can be used as a nursery, massage room or fitness area. The master bath is an opulent display of Breccia Oniciata marble, with separate "his" and "hers" accommodations.

Unlike any other location Casa Elegante provides expansive views spanning from downtown across Longboat Key to the end of Anna Maria Island. The ground floor contains endless outdoor entertaining opportunities including; an open kitchen, refreshing pool, large covered area with dance floor and bar, and gas fire pit. A torchere lit pathway leads to the sandy beach area with boat dock, jet ski lifts and davits. Being environmentally conscious and taking into consideration the unique traits of its surroundings, Casa Elegante utilizes salt/drought tolerant plantings and sod.

Take in mesmerizing sunsets and create lasting memories from this exceptional estate. Contact Peter G. Laughlin to schedule a personal home demonstration of the enchanting Casa Elegante.

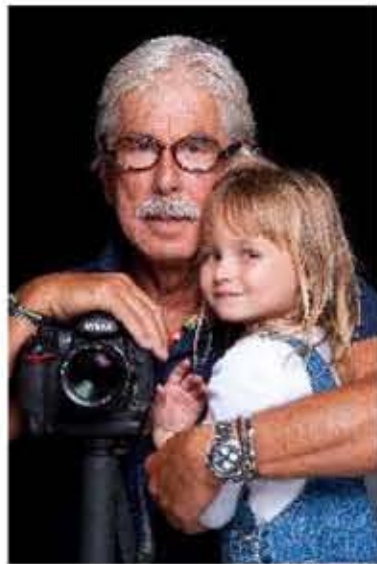
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Interview With Giovanni Lunardi

Renowned International Photographer

By Ed Bertha



Born and raised in Parma, Italy Giovanni Lunardi now calls Sarasota, Florida his home. Traveling the globe Lunardi let his lens and artistic talents define his career. Shooting upcoming and accomplished models for the world's top magazines he has defined a career like no other. Sitting in Lunardi's 14,000 square foot studio with his lovely wife, and former model, Ines we have an opportunity to engage this extraordinary artist.

Giovanni Lunardi
941-359-9155
www.lunardi.com

Giovanni, what lead you to photography and what keeps you passionate about it after all these years?

"When I did my Geology degree, I was looking for something that would give me freedom of expression. At the beginning of my career I tried to be an assistant director for movies. I thought that this would be my career. After two years I decided that this was too complicated, involved too much coordination, too many people and too much money. I was looking for a career where I could be more independent. One thing that I like about my career is that I have the freedom to accept a project that I enjoy and decline those that I do not. I don't have to follow anyone else's rules or direction. I make the choices I want. I have also had the opportunity to travel all over the world. Through this experience I have encountered many different people, cultures and ways of life. Things are always changing in my career. This makes life exciting."

Why do you think you became so famous and sought after?

"I do not know the reasons I became famous. Many people have liked my pictures and have used them for covers of magazines. To date, almost 4,000 of my pictures have been featured on magazine covers around the world. Currently, I produce two to three hundred magazine covers in Europe per year."

What kind of relationships have you had with the women in your career?

"I have always felt very comfortable with the women that I photographed. I have worked with many models, makeup artists and stylists, most of whom were women. I have worked with women the majority of my career. There are two different types of relationships: One is with the women who work with me to achieve the photograph, such as the stylists and makeup artists. The other is the relationship between me and those in front of the camera. When I work with women, I try to explain my goals and what I hope to achieve through my photographs. I have always found it easy to relate to women. I try to explain to the women in front of the camera that they must focus on only me and the camera. They have to look at me and the camera as they would look towards someone they love and feel passion for. To create a great photograph, fifty percent must come from me, and fifty percent from the woman in front of the camera. If someone is not following me, the picture will not come out. Before taking the pictures, I like to meet the women and spend some time getting to know them. I memorize how they move, how they speak, how they smile so that I can take pictures when they are at their best. After the pictures are taken, I work with my computer to give freshness to their face, to give them youth, to adjust imperfections. I try to make them appear their best."

Tell us about some of the famous people you have worked with and photographed.

"I have worked and traveled with many beautiful models. Many of them have become famous and have had a great career. Some of the models include Jean Shrimpton, Maud Adams, Greta Scacchi, Brooke Shields, Carol Alt, Heidi Klum, Valeria Mazza, Charlize Theron, and Jack Scalia. I never become friends with the models, as they are always traveling around the world. Sometimes you never see them again. I choose to keep my life private. The life the models live is not this way. If you ask me who my favorite is, I would choose Carol Alt. She was a very nice person, very simple. She was very grateful to work with me when she was starting her career."

Where has your career taken you?

"I have a very long list of places I have traveled to for work. I have worked in Australia, Iceland, Vietnam, and all over South America. The places I most enjoyed were Peru and Iceland. I also completed a coast-to-coast trip in the United States, covering 20,000 miles, for a 20-page shoot for an Italian Magazine named *Grazia*. This was a great experience."

What made you decide to choose Sarasota as your home?

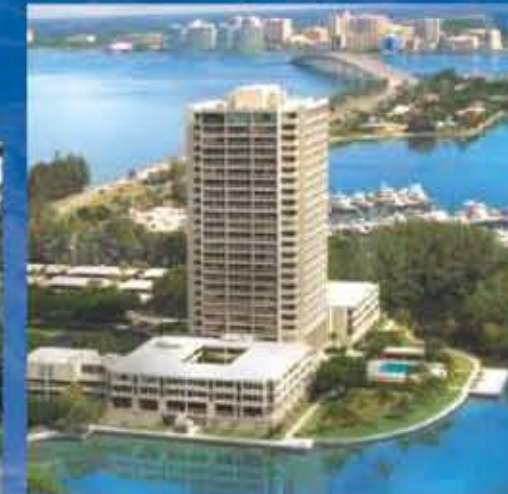
"We were in Florida for many years to do catalogues and magazines in winter, while it was very cold in Europe. We were spending two to three months in Florida every year. In 1994, I decided to buy a place to leave my equipment. When I saw the house where I live now, I decided that my dream was to move here. We then bought our home and moved here full time in 1997. Since the digital camera has replaced film cameras, everything is easier. I can still work with agencies and magazines in Europe due to the technology that is now available."

What part did your wife, Ines, play in your career?

"Ines was modeling for a long time. She began in the 1970's, worked for many years and became very successful. She worked for famous photographers Helmut Newton, Guy Bourdin, Irving Penn, and many others. Her pictures have appeared in magazines such as *Vogue*, *Bazaar*, *Elle*, and many other magazines. When she stopped modeling, she began working with me as a stylist and makeup artist. She is very good at this."

Giovanni, one last question. What is your most favorite photograph?

"My favorite photograph is always the last one I take. That makes it Mirta Klauber's in your magazine."



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By Lalaena Gonzalez-Figueroa

Photography by Chad Spencer



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In his firm's work with custom residences, commercial properties, country club and golf course developments, architect Clifford M. Scholz has remained dedicated to offering distinctive service throughout the design and build process. With a focus on achieving timeless products that reflect careful consideration to their impact on the natural surroundings, Cliff and his design team work to achieve exceptional results on every project they handle.

When clients turn to CMSA Architecture, says Cliff, they can expect to embark upon a journey that will likely extend beyond the business at hand. "The vast majority of our clients end up as friends, people whom we continue to see socially for years," he reveals. "What we're doing is much more than just drafting a drawing, more than just a way of designing a house or a building. It's an extension of that clients' vision."

Communicating that vision, notes Cliff, involves cultivating a synergistic relationship with all parties involved in the design and build process. "A successful project involves much more than a great finished product," he explains. "There is pricing and timing to consider, which means that the homeowner, architect, interior designers, contractor and subcontractors, material suppliers and other professionals involved must work together. And the trademark of a good architect is that he or she

can ensure that all of the components involved fit as seamlessly as possible." Experience, Cliff adds, is what enables him to effectively prioritize throughout each project for maximum results.

The communicative process is also a key element to ensuring that each clients' wants and needs are met. While Cliff and his team are not defined by a particular style, he observes that there "is something distinctive" about the firm's work. "We generate proportional drawings that reflect the Classical style of architecture I was raised and mentored on," he offers. "This may result in the 'feel' that our clients consistently refer to when describing our homes. It's not easy to define; I look at it as good architecture that feels right amongst its surroundings."

While CMSA Architecture is known for its stunning custom residences throughout the Sarasota area, the firm also enjoys the opportunity to undertake residential renovations, design commercial properties, and work with golf and country club developments. The group has found success beyond Sarasota, frequently working with residential and commercial clients throughout the Southern United States. An active member of the local community, Cliff maintains memberships in a number of organizations including the Florida Gulf Coast Chapter of the American Institute of Architecture, the Chamber of Commerce of

Sarasota County, and the National Trust for Historic Preservation. In addition to holding LEED AP certification, Cliff is also a Certifying Agent for the Florida Green Building Coalition, and is a Licensed General Contractor in the State of Florida.

The team at CMSA Architecture, which includes Cliff's longtime professional partner and company vice president Larry W. Hale, is an integral part of the firm's success. The team is a tight-knit group of talented individuals who share a vision of the collaborative creative process. "Design isn't just about sitting in a room and coming up with renderings," says Cliff. "It happens throughout every project. Our goal is always to infuse creativity into a product that works, and that is sustainable."

After over 35 years in the architecture and construction industries, Cliff reveals that he remains enthusiastic about his profession, and the opportunities and challenges he meets with every project. "Visiting sites and talking to my clients is very stimulating," he says. "It's exciting to meet new people, to share in their dreams and visions, and to turn them into realities." A natural-born problem solver, Cliff looks forward to his future endeavors. "It's about design opportunities, rather than the size of a project," he explains. "With so many phenomenal properties in Sarasota alone, I'll never retire. I enjoy what I'm doing too much to stop!"

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An Overview of the Withholding Requirements for "Foreign Persons"

By Steven R. Greenberg

Steven R. Greenberg has practiced Real Estate law in Sarasota since 1986 and is a shareholder in the law firm of Icard, Merrill, Cullis, Timm, Furen & Ginsburg, P.A. He is board certified by the Florida Bar in real property law and frequently lectures on matters involving real estate transactions. Steven may be reached at (941) 365-6216 or by calling Linda Witt, Director of Marketing, directly at (941) 586-4412 or by email at REinfo@icardmerrill.com.

Effective January 1, 1985, Congress enacted FIRPTA (Foreign Investment in Real Property Tax Act). The purpose of FIRPTA is to minimize the ability of foreigners (individuals and entities) from taking the proceeds from the sale of U.S. property without paying tax on the profits.

Section 1445 of the Internal Revenue Code ("IRC") requires that the buyer of U.S. real property collect and pay over to the Internal Revenue Service 10% of the purchase price within twenty days after the closing, unless:

1. The seller is a U.S. taxpayer and certifies under oath their social security number, or if an entity, the federal taxpayer identification number; or
2. The purchase price is \$300,000.00 or less and the buyer, or a member of the

buyer's family, has definite plans to reside at the property for at least 50% of the time that the property will be used in each of the next two one-year time periods following the closing date and the buyer will sign a Residency Affidavit to that effect; or

3. The seller has applied to the Internal Revenue Service ("IRS") for a Withholding Certificate because the seller's tax liability will be less than 10% of the sales price. The Withholding Certificate that is issued determines the amount of the seller's tax liability to the IRS. If the Withholding Certificate is obtained prior to closing, only the amount as reflected on the Withholding Certificate to be withheld must be paid to the IRS. If the Withholding Certificate is applied for prior to the closing date, but not yet received by the closing date, 10% of the

purchase price must be withheld at closing and held in escrow pending the receipt of the Withholding Certificate. Upon receipt of the Withholding Certificate, the escrow agent pays to the IRS the amount of the tax liability and all remaining escrow funds are refunded to the seller. Of course, the Withholding Certificate procedure only makes sense in the context of a sale when the seller's tax liability on the profit on the sale is less than 10% of the purchase price.

The FAR9 Contract Comprehensive Addendum "W" should be used when the seller is a "foreign person" as defined in the IRC (generally, a person or entity who is not a U.S. taxpayer). It should be noted that this Addendum "W" requires the buyer and seller to "execute and deliver as directed any instrument, affidavit, or

Continues to page 23



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Understanding HVCC

By C. J. Coury

C.J. Coury is a Senior Vice President with Bank of America and oversees their residential mortgage division serving Sarasota, Manatee and Charlotte Counties. Prior to joining Bank of America in 1995, C.J. was President of Mortgage Brokers of America in Birmingham, MI for 7 years. He has been an active mortgage finance professional since 1983. C.J. may be reached at 941-952-2888 or by email at charles.j.coury@bankofamerica.com.

As you all know, the Federal government has now implemented the Home Valuation Code of Conduct (a.k.a. Appraisal Independence) and all lenders must adhere to it if they are going to sell the loan to Fannie Mae or Freddie Mac. The rules, regulations and requirements do not apply to FHA or VA loans.

The pressure that appraisers felt to hit a predetermined figure when appraising real estate is what ultimately led to this momentous change for our industry. We now must work our way through some new routines while we develop a clear understanding of what is, and is not, acceptable behavior.

One of the main misconceptions is that you are not allowed to speak with the appraiser that is simply not true. The only thing that you are prohibited from doing is pressuring them to hit a number or questioning their evaluation. My suggestion is that you help the appraiser to arrive at an accurate market value by providing the most accurate comparable data available to you at the time you are contacted for the inspection. Don't pass over short sales and foreclosures as they are simply too prevalent in today's market to be ignored. However, as you know, foreclosed properties, and possibly short sales, are in varying states of disrepair. Make certain that you have done the legwork to provide the appraiser with knowledge that he or she might not be able to easily obtain.

A few months ago I wrote about a \$150,000 spread between the sale price of two foreclosed properties in my neighborhood both of which sold at approximately the same time and were virtually identical in square footage and amenities. The reason for the large discrepancy (almost 30%) was the fact that one had been meticulously maintained while the other was completely ignored inside and out. What do you think the odds are that the listing agent will take the time to provide a comprehensive report of condition to the appraiser? It is highly likely that a telephone call to them would never even be returned. Your transaction may depend on the appraiser obtaining accurate and detailed information about the comps beyond what the MLS might provide take it upon yourself to see that this happens.

Once the appraiser has completed their report it is allowable to send in additional information via the lender and request a reconsideration of their evaluation. However, it is a time consuming and ineffective manner of doing business, not to

mention that there is rarely much, if any, adjustment made after the fact. Please make it a part of your routine to gather and provide this invaluable information to the appraiser as early in the process as possible you will like the results!

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Withholding Requirements for "Foreign Persons"

By Steven R. Greenberg

statement reasonably necessary to comply with the FIRPTA requirements, including applying for a TIN (taxpayer identification number) within three days from Effective Date of the Contract and delivering this respective TIN or Social Security Number to the Closing Agent."

There are several issues that may arise with regard to the FIRPTA withholding requirements. Depending on the amount of the liens encumbering the property and the amount of the closing costs, the seller may not net 10% of the purchase price and may have to bring money to the closing in order to close the transaction. If the seller is unable to come up with the funds necessary to meet the 10% requirement, the closing will not occur. Furthermore, if the seller is a foreign person under the IRC and the buyer initially agrees to sign a Residency Affidavit pursuant to the second exemption above, but later refuses to do so, the seller will have to comply with the obligation for withholding and may not be in a financial position to bring money to closing.

The remittance of the withheld funds to the IRS is considered the filing of a tax return; and that is why the seller is required to obtain a taxpayer identification number from the IRS. Moreover, it may still be necessary for the seller to file a tax return even if no withholding is required.

This article is intended to be a brief overview of FIRPTA. The regulations are extensive and consultation with a tax advisor is appropriate to determine requirements in any particular transaction.

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By Lalaena Gonzalez-Figueroa

Photography by Giovanni Lunardi



invitation only

MIRTA MATHEU KLAUBER

Matching People With Properties And Lifestyles

For over 28 years, real estate professional Mirta Matheu Klauber has represented properties throughout Sarasota and Manatee Counties. Her experience in luxury waterfront homes, coupled with her fluency in three languages, has enabled Mirta to attract a local, national and international clientele who appreciate her market knowledge, her strong collegial network, and her professionalism.

Mirta's move into real estate followed years of experience in the hospitality industry; during which she gained significant managerial expertise working for the Sonesta chain of luxury hotels and resorts in New Orleans, LA. Next, she assisted then-husband Michael Klauber in the opening of Sarasota's now-legendary Michael's On East Restaurant. The work, though highly demanding, provided a strong foundation in customer service upon which to build her career as a real estate agent with Michael Saunders & Company.

"In my managerial positions, I was constantly dealing with changes and crises, and consistently rose to the challenges that were presented daily," she recalls. The work also tapped into her ability to communicate effectively with a wide range of personalities, which has served her well in real estate. "I know how to build relationships for life, with both my clients and my colleagues," she asserts. "Working well with others is a key element of my ability

to facilitate a smooth transaction for my buyers and sellers."

Fluent in English, Spanish and French, Mirta describes herself as a great communicator who adapts well to her clients' needs. Her ability to gain the confidence and trust of her clients is something that clearly comes naturally. Perhaps it's through her easy manner, or her friendly and relatable nature that Mirta has developed such a strong network of loyal clients and industry-related colleagues who appreciate her knowledge and experience.

Refusing to limit herself to a specific geographical region, Mirta has focused instead on building her business through extensive networking. "There is no greater service I can offer my clients than being able to quickly understand their lifestyles and then be able to match them with the perfect properties," Mirta adds. "I believe that real estate is one of the most fulfilling occupations around. As an agent I have the opportunity to help people change their lives for the better, whether they're moving to another country, another state, or just down the street."

Mirta typically works with buyers and sellers of primary residences, investment residences and commercial properties and employs a broad range of skills in her approach to each client's unique transaction. As a listing agent she assists her customers in maximizing their homes' expo-

sure, and in attracting prospective buyers. When working with buyers, she develops a strong rapport with her clients, learns their lifestyles and needs; and helps keep them motivated during the process of searching for their ideal home. To every client she offers an unwavering dedication to meeting their particular needs. "The sale and purchase of real estate is such an important decision," she asserts. "I'm here to serve as a resource and an advocate for my clients and to do whatever possible to help them achieve their goals."

Mirta is equally committed to her profession and her family, as well. A firm believer in the value of ongoing education, she has earned a GRI designation in order to offer a higher level of professional service to her clientele, and to distinguish herself among her fellow agents. A proud mother of daughters Kelly Elizabeth and Molly Michael, she describes the two young women as "the binding that holds my life together."

Her commitment to matching people with properties and lifestyles has enabled Mirta to enjoy longevity in the often tumultuous field of real estate. Her dedication, enthusiasm and professionalism have earned her the respect and appreciation of clients and colleagues alike. In Sarasota's real estate market, Mirta Matheu Klauber is one of a kind and is committed to providing buyers and sellers with exceptional service.

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Site Characteristics For Southwest Florida Coastal Properties

By Clifford M. Scholz



As founder of CMSA, Cliff has over 35 years of experience in architecture and construction. His sense of design and clear-cut goals have created a reputation for quality and excellence for his firm. As lead architect, he is responsible for the design of projects consisting of custom residential developments, office structures, commercial renovations, golf clubs and high-rise condominium buildings. He takes a proactive role in every project as the client contact, and directs his team of highly skilled professionals to keep every endeavor in balance. Cliff received his Bachelor of Science in Architecture from Lawrence Institute of Technology in Southfield, Michigan, and a Bachelor of Architecture from the University of Miami in Coral Gables, Florida. Cliff is also a Licensed General Contractor in the State of Florida and certified as a LEED AP. Cliff may be reached at 941-923-2400 or via email at cscholz@cmsa1.com.

CMSA has been designing residential and commercial properties on the coastal regions of Florida for the last 17 years. I personally, with partnerships prior to the formation of CMSA, have been designing coastal properties for approximately 30 years. I am fortunate to be involved in the development of these properties, as they are some of the most beautiful in the world.

Coastal properties are also accompanied by ramifications with regard to guidelines from the federal, state, and local jurisdiction levels. These need to be followed very carefully and as a designer, experience is needed in knowing how to provide a beautiful and natural setting that is both environmentally sensitive and sustainable. The typical coastal properties that we see in southwest Florida range from a ground elevation of approximately 5.0' to an elevation of 12' or 13'. Coastal properties come along with the given possibility of storm events, and this brings in the federal, state, and local flood criteria to regulate the construction and improvements on these properties.

The entity on the federal level is FEMA, which is the Federal Emergency Management Agency for flooding. At the state level, we have the FDEP – the Florida Department of Environmental Protection for beach and dune protection. The local regulations are administered by the county or city areas for possibly even stricter requirements than at the federal or state level. A good example of this

would be the Sarasota County Gulf Beach Setback Line (GBSL) which was adopted by Sarasota County in order to further review construction seaward or within that line.

The FEMA criteria are broken into V-zones, A-zones or X-zones. The V-zone is for coastal properties that are subject to a wave crest occurrence in a 100 year storm event. These properties will be required to be constructed on a piling supported foundation. The A-zone includes coastal properties subject to flooding due to tidal rise in a 100 year storm event. The X-zone is usually for non-coastal properties with limited, if any flood elevations for finished floors, although it should be noted that area drainage master plans should be reviewed as sometimes storm events can affect drainage canals and inland waterways.

The FDEP criteria are shore parallel width of the structure versus the property width, first level floor minimum elevations, piling cap elevations, as well as piling depth elevations. All of these are considered for potential scouring action during a storm event and tidal reaction from the subject property to adjacent properties. The preservation of beach dune natural systems is the main goal in this application.

The county criteria are enforcement of the above criteria and possible further design protection requirements due to particular attributes of a site.

There is a plethora of criteria to be addressed while bringing the finished project to an established presence in balance with the natural environment and safeguarding the public and property improvements. This is where an experienced architect is mandatory. If done correctly, the result is a beautiful, natural, and timeless setting benefiting both the environment and the inhabitants of the property.

Other aspects of the geography of a coastal site are the existing soils, environment and vegetation to protect, and in some cases, natural rock formations below grade. Existing soils on a coastal property can be located in an A-zone, which typically does not require pilings but may still have the need for a piling supported foundation, due to the organic soils which are incapable of supporting the structure above. On our coast, and many coasts in the state of Florida, this is due to organic material that was filled upon by dredged soil material generated from the bottom of a canal or waterway. This practice was prevalent in the early 20th century but is rarely found in current times.

The above considerations for site characteristics for southwest Florida properties is only the beginning of the process to approach a site, review it for its potential and the regulations that exist, and then move onto the design program in order to transform the property into a sustainable and beautiful finished product.



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By Lalaena Gonzalez-Figueroa

Photography by Chad Spencer



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RHONDA COBLENTZ

The will to win is important, but the will to prepare is vital.
~ Joe Paterno

When it comes to planning for a sound financial future, Rhonda Coblentz, Financial Representative with the Principal Financial Group®, (The Principal®) understands that the race is won one leg at a time. The marathon runner and single mother of two teenagers knows firsthand the importance of pacing and strategy, and works with every client to coach and guide them through their course to financial success. Backed by support from The Principal, with 130 years of experience and a wealth of resources, Coblentz helps her clients take charge of their fiscal planning by keeping a steady sight on their long-term goals, while preparing them as they encounter the inevitable hurdles and challenges that life's path will reveal.

"I believe that, just as in training for a marathon, individuals who are seeking to create or update their financial plan should align themselves with an experienced professional," she says, "someone who can teach them how to create a strategy and an action plan, to motivate them when they encounter difficult periods, and to keep them on track as they run the course."

With a strong background in real estate (she spent years in the industry as a licensed REALTOR® and mortgage broker),

Coblentz offers a unique, well-rounded perspective in her approach to financial planning. Her ability to translate the effects of credit scores and mortgages as they relate to her clients' portfolios is an invaluable tool to helping them better understand how to work towards accomplishing their long- and short-term goals. And because she's intimately familiar with the unpredictable nature of sales-based incomes, Coblentz has found a niche with professionals – from REALTORS® to physicians to attorneys—who must account for unexpected financial situations to arise as they plan for secure futures.

While The Principal offers a vast range of products and resources designed for individual and small- to medium-sized business owners, Coblentz emphasizes that she does not offer "the flavor of the month" when it comes to her clients' investments. "Like The Principal, I am committed to excellence and integrity, to ensuring that I do what's in my clients' best interests," she explains.

Coblentz also works with individuals who currently have a financial plan in place, offering an asset allocation review to ensure that they are on track to accomplish their goals. "It's not uncommon for individuals and businesses

to hold multiple accounts with different companies," she says. "I can examine all the pieces and offer an overview of the pulse of someone's financial health." When appropriate, she'll make recommendations on how to strengthen the plan that is in place, or to assist in creating an updated plan of action. Ultimately, says Coblentz, the idea is to provide individuals with financial confidence. "When that's accomplished, my clients are able to focus on their true passions, in their professional and personal endeavors."

Coblentz continues, "When a strong financial plan is in place, you open the doors of opportunity. There's a sense of clarity, which leads to individuals being more effective in their lives and in the lives of others."

Every runner knows that no race can be completed without taking the first step. In planning for her clients' financial futures, Rhonda Coblentz coaches them from start to finish, regardless of where exactly the starting point lies. In the end, each person competes to win, and Coblentz is there for the long haul, offering motivation, advice and industry knowledge designed to take every client successfully across the finish line, where the prize of financial freedom is the hard-earned reward.

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Property Selected For Movie "PALMETTO" Sets Sales Record On Casey Key



Signature Sotheby's International Realty's **Joel Schemmel** and his team at The Schemmel Property Group (Schemmel, **Kathleen Ucci** and **Sharon Chiodi**) recently closed a \$6.2 million sale on Casey Key. The property is located at 1538 North Casey Key Road in Osprey. **Nicole Hammons-Dovgopolyi** of Michael Saunders & Company represented the buyer. According

to the Mid-Florida Regional MLS, the residence, known as "Sugar Bay Estate", is the highest sale on Casey Key since February 2007. Often referred to as one of Sarasota County's Marquee properties, in 1998 Hollywood sought it out as the leading location for the movie "Palmetto" starring Woody Harrelson and Elizabeth Shue. The home sits on 2+ acres stretching from the Gulf of Mexico to the Intra-Coastal Waterway. The entire façade and interior of the home is constructed of "fossilized coral stone" mined from a private quarry and shipped to Casey Key. Stonemasons spent over three years working on the home, which contains many other custom stone carvings and features. The estate includes an elaborate main home, dock/guest house, enormous patios, a tennis court and an incredible stone fountain/pool area. "Particularly in today's economic environment, homes of this caliber require a unique, dynamic and comprehensive marketing strategy along with the ability to consistently communicate market activity and pricing trends to both sellers and buyers", says Schemmel. "The Sotheby's International Realty network provided the platform to market this estate not only locally but nationally and internationally as well."

Ron Masseo Opens Home Inspection Business



Masseo Home Inspections becomes Sarasota/Manatee's newest home inspection business. **Ron Masseo**, a member of ASHI (American Society of Home Inspectors) was previously an executive in the development department at Lakewood Ranch Communities. Masseo's experience includes supervisory responsibilities in land planning and development. He also participated in all phases of infrastructure construction, site development, residential production home building, platting, engineering and permitting. Masseo currently serves on the board of directors for The Lakewood Ranch Community Fund (Chair-elect); Chairman: Lakewood Ranch YMCA, Manatee Chamber of Commerce's Leadership Manatee; and formerly the Greenbrook Village Board and Collier Building Industry Association. "Ron is one

of the hardest working people I know. He is smart, hardworking, technically able, and easy to work with," states Neal Communities' **Pat Neal**. "I think he will do a great job with his new business." Masseo holds a degree in Civil Engineering, a General Contractor License, Excavation Contractor License and Underground Utility Contractor License. For more information, call 941-907-0772 or visit www.masseoinc.com.

Derek Nelson Awarded Arthur Rutenberg Homes Franchise




Derek Nelson, a former Arthur Rutenberg Homes Building Company President will operate Nelson Homes, Inc., an independently owned and operated Arthur Rutenberg Homes franchise. Nelson Homes will build luxury homes in Sarasota/Manatee upscale communities and on customer-owned home sites. Remodeling services will also be offered. Nelson started with Arthur Rutenberg Homes in 1989, working his way up to Building Company President in 1997. Under Derek's leadership, the Sarasota franchise won the prestigious Builder of the Year award four times and twice won The Gold Cup, an award presented annually to the Arthur

the Arthur Rutenberg franchise with the highest customer satisfaction rating based solely on customer surveys. Nelson Homes, Inc. will open a furnished model home in Lakewood Ranch's Valderrama in Country Club East. Nelson will also build in nearby Leopard Creek. Nelson will price Country Club East homes from the mid \$300's including homesite. In Lakewood Ranch's Country Club West, Nelson will build in LaCantera and Highfield with prices starting in the mid \$500's including lot. Arthur Rutenberg Homes' portfolio of more than 85 single-family, executive and estate designs ranging in size from 1,600 to 7,000 square feet of living space will be offered by Nelson Homes. All plans are customizable. Arthur Rutenberg Homes Inc. is the nation's largest franchisor of custom-home building companies. Based in Clearwater, FL, Arthur Rutenberg Homes currently has 31 independently owned and operated franchises operating in 35 Florida counties. The firm also has franchises in Georgia, North Carolina and South Carolina. Since founding the company in 1980 its franchises have built nearly 19,000 homes. Nelson may be contacted at 941-907-6771 ext 307 or dnelson@arhomes.com.

Sharon Villars Attends WCR Leadership




Sharon Villars of RE/MAX Alliance Group participated in a two-day Leadership Academy in Chicago, IL sponsored by the Women's Council of REALTORS® (WCR). WCR is a national professional development organization with 16,000 members of which Villars is President-elect of the Manatee County Chapter. More than 275 WCR officers attended the annual, invitation-only event. The Leadership Academy provides leadership and chapter management training for incoming WCR local and state chapter presidents. The Academy provided hands-on training in areas like team building, conflict management and effective meetings. Villars also learned techniques for developing education programs, providing business networking opportunities and recruiting/retaining members. As a WCR leader Villars' role is to deliver on the Council's promise to provide education, business tools and support that meet the distinct needs of the REALTOR® community. For more information about Women's Council of REALTORS®, please contact Villars at 941- 920-0669 or visit www.wcrmanatee.org.



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Carla Rayman & Patricia Tan Selected As RIS Media Top 5 In Real Estate



Left to Right: Patricia Tan and Carla Rayman

Carla Rayman and Patricia Tan of Prudential Palms Realty were selected to participate in RIS Media's The Top 5 in Real Estate. The Top 5 is a select network of real estate professionals who have met a stringent series of career qualifications and are committed to continually developing their professional skills and services. RIS Media selects Top 5 agents based on their: Experience, Results and Sales Productivity, Professional Education, Use of Information Technology and

Commitment to their Community. Top 5 was created to raise consumer expectations and encourage consumers to become more selective when choosing a real estate agent. Top 5 in Real Estate believes elevating consumer expectations is a byproduct of elevating real estate professionalism. This is the third award that Rayman and Tan have achieved this year. The duo, who together manage the Prudential Palms' International Division in Sarasota, were recognized as the company's leading short sale specialists earlier this year. At Prudential's national sales convention in Las Vegas they were named to the prestigious Leading Edge Society for 2009. This award recognizes residential sales professionals who achieved outstanding sales productivity in challenging market conditions.



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Real Estate Investing For All Ages

By Jeff Riddell

Jefferson F. Riddell is a Florida Board Certified Real Estate attorney with thirty-five years of experience assisting people with a variety of residential and commercial real estate matters. U.S. 1031 Exchange Services, Inc is a 1031 exchange qualified intermediary (QI) and a member of the Federation of Exchange Accommodators (FEA). As President of U.S. 1031 Exchange services Jeff has been facilitating 1031 exchanges for more than twenty years. Jeff has been awarded the Certified Exchange Specialist (CES) certification. Jeff may be reached at 941-366-1300 or via email at jeff@us1031.com.

In the next few articles, we'll talk about the approach of different age groups to real estate investing. Let's start with the 20-35 age group; let's call them beginning wealth builders or BWBs. Unless they won the lottery or inherited a lot of money, BWBs are usually capital challenged. Most people in this age bracket are finding it difficult enough to make a down payment on a home, let alone enough to make an investment real estate down payment. But for those who have the discipline to swing it, this is the place to start because the power of leverage and compounding will benefit them the most. Those BWBs who didn't win the lottery or inherit a lot of money will probably start their real estate investing careers by buying a rental house. John Schaub says in his book *Building Wealth One House At A Time* that:

Houses are not complicated, and they're not scary. Their performance is predictable. They produce income when rented, and house rents have a long history of increasing. Likewise, house prices have increased at an average annual rate of roughly 5 percent for about as long as we can measure. Some years houses go up at a much higher rate, and occasionally, they do not go up at all and even drop in price.

Buying rental houses is as basic as it gets in real estate investing and John Schaub's book tells you how to do it.

Another approach to getting started in investment real estate is to buy a home for your own use (mortgage terms are sometimes better for owner occupied properties anyway) and later convert it to

a rental property when you are ready to move up to your next home. If you live in your home for two years and then turn it into a rental, you can still claim the Section 121 exemption when you sell it, but only if you resell within 36 months following the date you moved out and the tenants moved in.

Duplexes are similar to houses; you can start small and the additional advantage is that you might live in one side and rent the other side until you accumulate enough money to make a down payment on your own home. As you can imagine, however, living next door to your tenant has both advantages and disadvantages.

Even mobile homes can be attractive. You can buy smaller ones and target lower

Continues on page 35

Continued from page 34

Real Estate Investing for All Ages

By Jeff Riddell

income persons as tenants. Weekly rent collections are suggested for these, though.

Stand alone single tenant industrial buildings may also be within their reach. "Industrial" is a wide array of rental properties that are not residential, retail or office; such properties are plentiful in many areas. Some were built by business owners who wanted to own their shops instead of renting but time moves on and such buildings are purchased by investors who turn them into rental properties. Unfortunately, some industrial property owners suffer business reversals that cause them to sell to free up cash – they become tenants once again.

Not very many BWBs have the money to buy office buildings, shopping centers or apartment buildings when they start out. Don't bite off more than you can chew – especially if real estate investing will be your part time job. John Schaub's book has a chapter called "Eight Steps to Quitting Your Day Job" but let's not go too fast; houses are just a great way to start. The point is: Get started early; the longer you are a real estate investor, the better you will be at it. Wealth building takes time.

Next article: Middle Age.



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FIGHTING HUNGER IN OUR COMMUNITY



By Tracy Eisnaugle

Photography by Chad Spencer



invitation only



As we enjoy living in the Suncoast surrounded by pristine beaches, clean roadways and manicured neighborhoods we might not realize that there is a plague of hunger hidden amongst our population, whether it is a family going through difficult times, seniors struggling to live on a fixed income, or our ever increasing homeless population, we rarely take a moment to consider how they will acquire their next meal. Hunger is a silent issue and our community is blessed to have an outspoken resource, The All Faiths Food Bank. One of only two hundred and eleven food banks in the nation and a member of Feeding America, All Faiths Food Bank is a not-for-profit organization that accumulates donated food, supplies, and monetary support; they distribute their gatherings to over one hundred and sixty partner agencies throughout the area. All Faiths Food Bank distributes enough food

through their partnering agencies to provide 8,100 meals daily in Sarasota and Desoto Counties totaling an astonishing 4.2 million pounds of food a year.

All Faiths Food Bank's Mission is to feed those in need, reduce food waste, and educate the community about the issues of hunger and nutrition. To fulfill their heroic mission they actively solicit, warehouse, process, sort, and distribute food to the areas not-for-profit partners who provide hunger relief. Executive Director, Dan Dunn oversees a highly dedicated staff including Jill Collins a Registered Dietitian, to develop and execute programs that will educate the community on issues related to hunger, food, and nutrition. Understanding the changing concerns within our community and responding to those concerns by establishing and activating programs that work best to solve the problems and give support to those in need.

Much of the success of All Faiths Food Bank is due to the support of a devoted crew of over four hundred volunteers. Volunteers carefully process, sort, and store all the food within the 20,000 square foot facility. Orders from not-for-profit partners are received, packed, and verified to the finest detail and then distributed throughout the community. The food bank has six trucks on the road daily delivering precious cargo and returning with valuable donations to begin the process all over again.

Graciously serving our community with modesty and dignity, All Faiths Food Bank is providing people with hope and the promise of never suffering from the affliction of hunger. For more information about All Faiths Food Bank, their remarkable programs or to make a generous donation visit their website or local facility.

Working together the All Faiths Food Bank team has instituted successful programs including:

Hunger 101, Growing Healthy Kids, Children's Food Assistance Program, Kid's Café, Saturday Pantries, Community Harvest, New Beginnings Boxes, Seniors Brown Bag Program, Seniors Food Assistance Program, USDA Commodity Distribution, turkey Distribution, Dinner A'Fare, Fresh Recovery, Staples Box Program, and Backpack Kids Program.

All Faiths Food Bank
8187 Blaikie Court
Sarasota, FL 34240
941.379.6333
www.allfaithsfoodbank.org



Go Global – Panama. Is It For You?

By Patricia Tan

Patricia Tan was born in England and moved to Sarasota in 1997. Her career has afforded her the opportunity to live and work in many countries including: Australia, Hong Kong, Singapore, Malaysia, Indonesia, Germany, France, Belgium, Netherlands and the U.K. She spent five years as a Director of an American real estate franchise in England in the 1990s. Patricia has served as Chairperson of the Sarasota Association of REALTORS® International Council, and serves on the Florida Association of REALTORS® International Operations Committee. She currently works as the International Sales Director for Prudential Palms Realty. Patricia may be reached at 941-504-9232 or pat@patriciatan.com.

We often hear stories about attractively priced properties in Central America. Regular readers may remember my articles on Costa Rica, Belize and Mexico. Well now it's the turn of Panama to come under the magnifying glass.

Panama lies between Colombia and Costa Rica in Central America, forming a natural isthmian bridge between the Caribbean Sea to the north and the Pacific Ocean to the south. Settled by the Spanish in 1500s, and separated from Spain in 1821, Panama became a department of Columbia. With the support of the United States, Panama proclaimed its independence in 1903 and granted the U.S. rights to a "zone" in which the U.S. would build a canal. The world famous Panama Canal was completed in 1914 and it was managed

and administered by the U.S. until December 31 1999 when its control was given back to the Panamanian government.

Today, Panama is one of the most politically stable countries in the region. Its economy is based on the U.S. Dollar, and is primarily service-based. 75% of GDP comes from operation of the Panama Canal, banking, an extensive free trade zone in Colon, insurance, container ports, flagship registry, tourism and real estate development. The country has recently embarked upon a major project to widen the Panama Canal, and this has sparked investor interest as well as giving the local economy a further boost.

Panama is very accessible, with direct flights from Europe, Canada and the

United States, and it has quickly established itself as a popular tourist and retirement destination. It is regularly featured in international retirement living magazines and indices as one of the most attractive retirement destinations, offering a modern infrastructure, relatively low cost of living, safety and stability, high standards of health care, varied climate (without hurricanes or earthquakes!), attractive real estate prices, many cultural and entertainment options, and all of this underpinned by a government developed and sponsored retiree benefit package. For example, foreign residents and retirees can have overseas-sourced money remitted tax-free to Panama. There are also tax incentives to encourage international investment in Panamanian real estate.

Continues on page 45



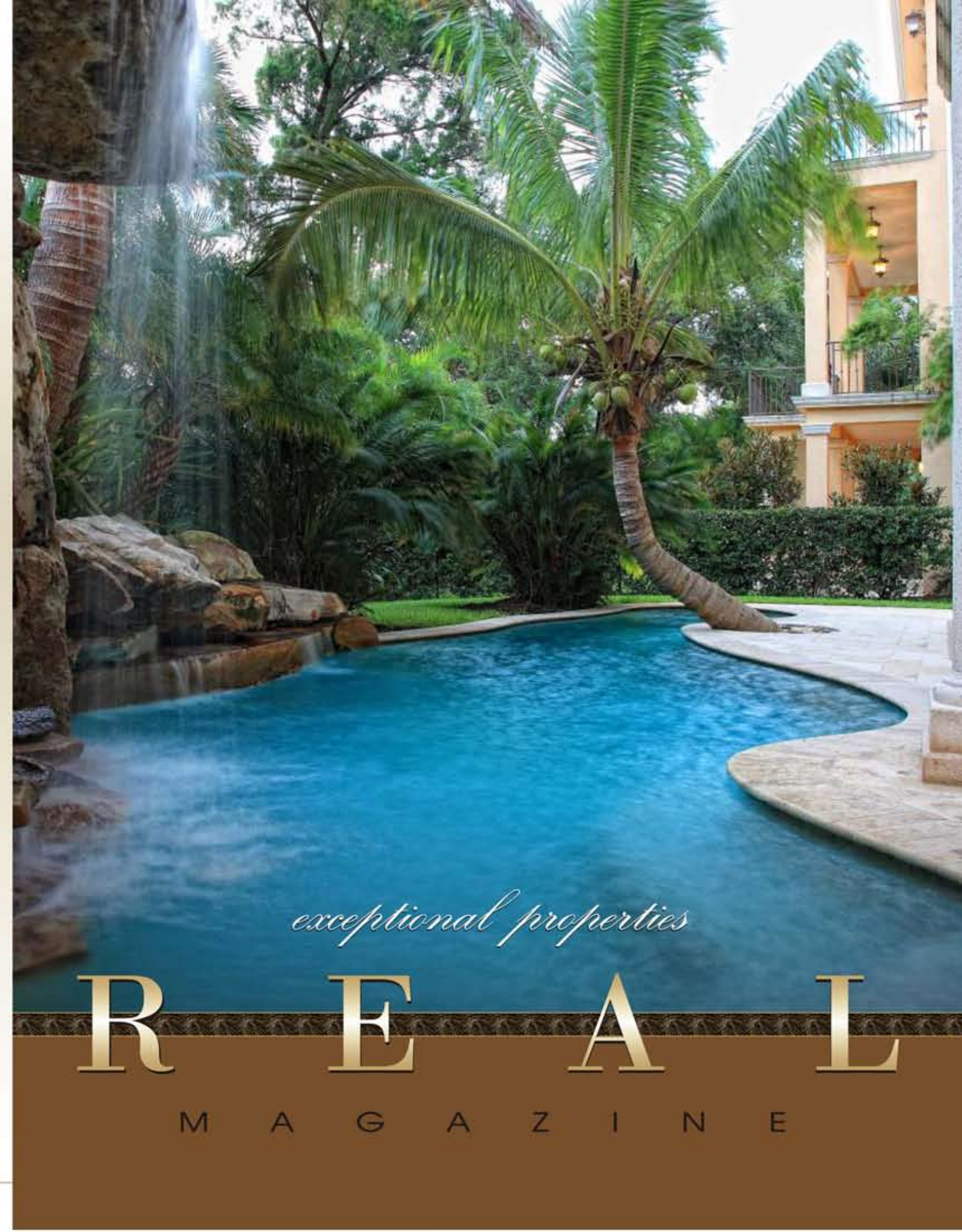
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VILLA DI FIORI ON CASEY KEY

As its name implies, Villa di Fiori is a bucolic Tuscan villa set deep in a lush tropical garden overlooking beautiful Sarasota Bay. You approach this estate through a secluded gated entrance, then meander down a 200 foot stone motor court past fountains and cascading plants. Stately double mahogany doors open to this fabulous villa that embodies Old World elegance and quiet sophistication. Throughout the home are crown moldings, travertine flooring, plantation window treatments, and walls enhanced with delicate faux painting. Entering the gourmet kitchen and family room, the focal point is the Old Turkish pine central work station with wrought iron chandelier and bar seating. With walls of glass, the Rosette framed windows showcase panoramic bay views and the pool and entertainment area below. Additional features include an office, game room, a 3-bay garage work shop, fitness room and private dock with 13,000 pound lift. The beautiful gardens and unique Tuscan residence make Villa di Fiori one of the undiscovered, secluded waterfront jewels of southwest Florida. Offered at \$3,200,000.

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Peter Laughlin has built a stellar reputation providing one-of-a-kind opportunities in Sarasota's luxury home market for many years as Sarasota's top luxury real estate broker, and now as a developer of these magnificent homes. Peter was involved in the development and marketing of single-family and resort properties. He also ran an international consulting business in Miami, handling major companies and investors who needed representation in South America, the Caribbean and the USA. Peter attributes his success to commitment, planning, a high-performing team of professionals, and an abundance of satisfied customers.



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Continued from page 38

Go Global – Panama. Is It For You?

By Patricia Tan

Real estate choices are many and varied.

Visitors, retirees and investors can choose from cool mountainous areas or beautiful and fascinating nature in the rain forest. Beach lovers may prefer the calm turquoise waters of the Caribbean or the dramatic waves of the Pacific within just an hour's drive of each other. Those wishing to completely get away from everything and everyone might consider purchasing a private island.

Panama City is a popular investment option for overseas investors with options to purchase residential, commercial or historical properties. Modern high rise developments are prevalent due to the high land value in the City itself.

Raw land and small development opportunities also exist, but investors should beware of properties that are far away from major towns and resorts, and lack nearby infrastructure.

In short, Panama offers potential for real estate investment, and is a mix of U.S. and Latin American cultures, where you can enjoy a fun, laid-back lifestyle with all the modern creature comforts you might associate with the U.S.A. and Europe.



Ready, Set, Market – Part I

By Tracy Eisnaugle

Tracy L. Eisnaugle has practiced interior design in Sarasota since 1997 and is currently self employed providing design consultation services in the area. She is a graduate from Florida State University with a Bachelor of Science in Interior Design and continues her education by attending annual conferences. Her past experience includes, Design Center Manager for Lee Wetherington Homes, high-end residential design and model merchandising. Tracy may be reached at 941-232-3358 or by e-mail at tleisnaugle@msn.com.

Over time as we live in our homes we tend to accumulate clutter, adding the latest trends, attaining things we just have to have or gifts we didn't necessarily ask for. Somehow we find the space and incorporate more and more into our homes. One of my professional duties is to provide design consultation services to real estate agents. Some people use the term staging, but I do not offer furniture or design services to my agents' clients, eliminating any sales pressure for the homeowner. My goal is to assist the agent by guiding the seller through their home providing an outside professional opinion of what needs to be completed to achieve mass market appeal, relieving the agent from the dreadful task of giving constructive criticism to their clients whom they will be maintaining a long term relationship with.

Each agent has their own preference for market style and after a brief discussion of each other's range we find a happy medium that works in the best interest of our clients and for the marketing of the home. The general rule is to de-personalize and de-clutter, but in today's market each property has its own specific needs and financial limitations. Here is a list of pointers to assist those of you who are selling your current home or working with clients to sell theirs.

Curb appeal, maintain a fresh layer of mulch and make sure that the yard stays manicured including picking up any dropped fruit etc. Keep all the palm trees trimmed and clean. Keep up with fresh annuals they add a pop of color for photography and a warm welcome.

Nothing is worse than a house with an odor. Odors continue to live in fabrics and soft fibers, therefore we need to locate the source and eliminate it.

If a property has been vacated we might find an abundance of nails and picture hangers. Remove all nails, repair the texture on the walls and touch up the paint.

If you have a house of many colors aka a "Skittle House" there are two options; if the home is vacant and the budget allows then paint the entire interior a soft neutral wall tone and a simple white for the trim/molding. The ceilings can either be

painted the wall color or a flat version of the trim/molding color. If the home is not vacant then we need to understand that the current owners are still living in their home and the best solution is to get two or three bids for paint the home a neutral color throughout.

Clean, clean, clean – nothing is worse than a dirty house.

Stay tuned for the continuation of Ready Set Market - Part II with additional tips and techniques in next month's edition.

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