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## BOOMERS IN PARADISE

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# BOOMERS IN PARADISE

25 FACTS AND TIPS ABOUT THE COMING "AGE WAVE" AND ITS AFFECT ON  
BUSINESS IN SOUTHWEST FLORIDA. BY KIM CARTLIDGE

twelve years ago, when Lakewood Ranch was nothing but an expanse of green fields known as Schroeder-Manatee Ranch, few would have dreamed of living out their golden years in the active, upscale planned communities there. Sarasota's retirees were quiet and predictable. They would season here as snowbirds for 10 or 20 years. They would downsize, and buy a modest, cinderblock home near a golf course or a condo overlooking the water. They would live out their days enjoying the sun, volunteering for their favorite charities or causes and hunting for the best early bird specials.

Over the next 20 years, the largest and wealthiest U.S. generation in history, the "me" generation, will reach traditional retirement age, and they are expected to be anything but quiet and predictable. Marketers are jockeying to dissect their unique consumer habits and forecast their future needs and preferences. There's gold in the aging baby boomer market, but the wise prospector will have to adapt to find it.

Rex Jensen is president of Schroeder-Manatee Ranch, now home to Lakewood Ranch Communities where an estimated 15,000 residents, many of them baby boomers, now live. The ranch has catered to affluent baby boomers since the mid-1990s, and continues to add 600 to 1,000 housing units per year. As more boomers are expected to retire to Florida, the company won't be resting on its laurels.

"It's overwhelmingly important. It's going to create a different demographic condition in the two-county area, not only in terms of numbers, but in terms of what their preferences are," says Jensen. "I've heard that people in the baby boomer generation want to be very active, and very, very involved.

That's different. It's not lipstick. It's more fundamental to what it is we actually include in our communities. It's not just marketing gloss, but a retooling."

Likewise, boomers who forgo the country-club lifestyle are helping to revitalize urban centers like Sarasota. Many empty-nest boomers are joining young professionals in choosing city life. Active retirees who prefer walking access to museums, theatres, parks and gourmet dining finding they can grow old within cities quite comfortably, according to the AARP. "Basic things they look for are location, amenities within two blocks, convenience," says Andy Dorr, project manager of Five Points Plaza.

"In general, downtown is attractive to the boomers," says Drayton Saunders, vice president of Michael Saunders and Company. "Some people are going to choose the condos, some are going to choose the funky neighborhoods. Sarasota has so much to offer that age group. We're finally seeing a life downtown that's going to be active. The city is evolving into something that's being demanded by the people that are coming here."

A study released by Deloitte Research early this year bears this out. Today, consumers older than 50 account for almost half of total consumer spending in the U.S., about \$2 trillion per year. Understanding the biological, psychological, social and economic changes of aging will be key to companies who want a slice of that market in the future. Products and product designs, personal services and the even delivery of marketing and advertising will have to break the mold of "old." **SRQ Magazine has gathered 25 facts and tips about the coming "age wave" and its affect on business in Southwest Florida.**

## 1 The Elephant in the Room

There are 77 to 78 million baby boomers (age 41 to 60) in the U.S. who have already impacted the market. One of every three adults over 21 is a baby boomer. They control about half of consumer spending in the U.S., approximately \$2 trillion a year. The 45-54-year-olds have the highest average household income (\$70,434) and the highest household spending (\$52,764) of any age group, according to the Bureau of Labor Statistics 2004 Consumer Expenditure Survey. **Business Tip: Unless your business is strictly about punk rock concerts and extreme skateboarding, your strategic plan should address this trend. Then again, who says boomers won't mosh or skateboard?**

## 2 The Elephant on The Planet

The world is an aging market. According to Deloitte Research, one in 10 adults in the world today is 60 or older. By 2050, two billion people in the world will be over 60, or one in five adults. This will require some refocusing around on caregiving, family and work issues. **Business Tip: Want to go global one day? Provide a product or service that addresses a universal need of families, individuals or the aging market as the world's proportion of elderly increases.**

## 3 Think of it as "Middlesence"

Boomers feel youngish and want to extend middle age, or middlesence, as it has been termed, into their 70s or 80s. They are expected to be more physically, socially and mentally active than earlier generations of retirees. **Business Tip: Don't assume a few wrinkles means they aren't still up for style or adventure. In fact, throw out traditional ideas about the "mature market," seniors and their lifestyle preferences.**

## 4 They Are Inspired to Aspire

Like younger generations, boomers are still looking forward rather than looking back. Many have much more they would like to accomplish. Trendspotter and author Daniel Pink predicts growth in the "I've always wanted to" industries of travel, education and the other markets with the experience economy. **Business Tip: Boomers will have the time, money and good health to pursue deferred dreams. Whether you offer classes in floral design, safaris to Africa or law degrees, reach out to the boomers and their aspirations.**

## 5 They Delight in "Wow" Experiences

Speaking of African safaris, boomers want experiences, preferably "Wow" experiences, and they are willing to pay for them. Malaka Hilton has owned and operated Admiral Travel with her husband, Ryan Hilton, since 1997. The firm specializes in African safaris, which average about \$5000 for a week. "We are seeing such a huge shift," she says. "The typical luxury traveler being over the age of 70 has lowered by about 10 years." She is also seeing more land travel.

cont. on next page >>

### Portrait of the Southwest Florida Boomer

Clarke Advertising and Public Relations in Sarasota has, since the latter half of 2005, collected secondary research on the nation's baby boomers. The firm is in the process of conducting primary research to create profiles of the types of baby boomers who are drawn to Southwest Florida. "It's understanding them in more of a qualitative, psychographic way," says Stephanie Kempton, director of research for the company. "We really don't define it by age. We define it by mindset."

The firm has identified six key trends that apply to the local population, which it shared with SRQ Magazine. Southwest Florida's baby boomers are:

#### Young at Heart

They view themselves as ten to 20 years younger than they are. "The Southwest Floridian can afford to live life as if they are 20 years younger," says Stephanie Kempton, director of research for Clarke Advertising and Public Relations.

#### Unretiring

"Baby boomers are not planning to retire as their parents did." They plan to continue working, and "there's a lot of consulting going on and starting new businesses," Kempton says.

#### Grandparenting

While more and more baby boomers are rearing the second generation as primary parents, in Southwest Florida, they tend to have more financial and hands-on involvement with their grandchildren. "They are supporting them more, whether it's paying for private school or trips abroad. They're taking on some of the parental duties, if you will, such as spending more time taking them to tennis lessons," Kempton says.

#### Adventure Travelers

Some are attracted to resorts out west. Others are backpacking across Europe. "Even at this age, they are trying to get back to the soul of who they are through travel," says Kempton. "It's a mental and physical thing."

#### Reinvented Jocks

Many baby boomers are reinventing themselves through fitness. "They are extremely active and they want their bodies to look and feel that way," Kempton says.

#### Affloridians

They are affluent, luxury-seeking Floridians who can afford second homes. "I think it's the affluence that differentiates the Southwest Florida group and it's also interests," such as living near the coast and enjoying the arts, says Kempton.

"They are doing more active types of vacations but they are still upscale. Travelers now are looking for the 'Wow' factor with exclusive products, something unique that they could not do on their own," says Hilton. For example, last year's escorted trip to Egypt included dinner with the widow of former Egyptian president Anwar Sadat. "Anybody can go to Egypt, but the baby boomer type is looking for something that's going to make it a little bit different and they are willing to spend the money," she says. **Business Tip: Treat your customers to a "Wow" experience.**

## 6 Boomers Won't Sit at the Old Folks Table

Boomers don't respond to age-based marketing. According to the "Boomer Marketing Report" of the Richmond, VA-based Boomer Project, "No label is appropriate for this audience that tries to describe it based on age. Don't do what a regional bank recently did in an ad with the headline: 'There are perks to being over 50. Our Golden Days account is one of them.' Very few boomers over 50 will think that ad is for them, despite their age." **Business Tip: Boomers are a diverse group, so "ageless marketing" is the standard. The Boomer Project recommends a focus on life stage, such as re-careering, becoming grandparents or retiring.**

## 7 Their Grocery Carts Runneth Over With Prepared Foods

A study released by Packaged Facts, a division of MarketResearch.com found that boomers spend more than their younger and older counterparts on groceries, averaging \$125 or more weekly. More than 12 million boomer households spend more than \$150 per week.

But Charlie Quinn, general manager of Morton's Gourmet Market, says, "They're not interested in cooking," at least not every day. When a second Morton's opens at Lakewood Ranch's Main Street over the summer, Quinn expects to expand Morton's current line of 30 prepared dinners, most of which are packaged for two people.

Nicole Kaney, marketing director of Whole Foods Market, projects the downtown store's highest growth area will also be prepared foods. "We're definitely going to expand the to-go foods," says Kaney. "In Sarasota, they

	Gen X (29-40)	Trailing Boomers (41-50)	Leading Boomers (51-59)	Matures (60-69)
Go Online	87%	79%	75%	54%
Instant Message	52%	38%	42%	33%
Download Music	28%	16%	14%	8%
Travel Reservations	72%	64%	64%	59%
Bank Online	50%	44%	38%	35%
Use email	92%	90%	94%	90%

\* Source for Online Adult Data, Pew Internet and American Life Project Surveys conducted January 2005, May-June 2005 and September 2005.

like good, quality food, but they do like to pick it up."

This desire for ease in the kitchen holds true for entertaining, also. While cooking classes are always sold out at Whole Foods, Kaney says a typical customer picking up food for a dinner party might buy fine cheeses, prepared lobster bisque and steaks to cook at home. **Business Tip: Help them dine or entertain Martha Stewart-style without the fuss, and you will win hearts. Sarasota's boomers enjoy watching the Food Channel, but when the workday is done, they flock to Morton's for the meatloaf or Whole Foods for vindaloo.**

## 8 They Like the Perks of Work

Whether for the paycheck, the health insurance, or the social and intellectual stimulation, boomers appear to be happy with continuing to work. According to an AARP study, 87 percent have no plans to retire at usual retirement age. By 2012, 20 percent of the workforce will be 55 or older and the highest growth rate will be in the 55-64 age group, says Tim Dutton, executive director of Sarasota Openly Plans for Excellence (SCOPE). "People who are getting older don't necessarily want to play golf all day long. Some of them want to be very involved in working." **Business Tip: Boomers won't fully retire, and will continue to generate earned income to spend. They will have more of a working mindset and continue to need goods and services related to work.**

## 9 Living to Work, Not Working to Live

Those who stay in the workforce may seek non-traditional employee arrangements, like part-time, seasonal or contract work so they can pursue travel and other interests. Greater Sarasota Chamber of Commerce President Steve Queior says one local economic trend looms larger than the boomers' market impact. It's the projected shortfall of as many as 10,000 workers in Sarasota-Manatee by 2010. A 2005 AARP/Florida Trend Survey, "Putting the Aging Workforce on the Employment Planning Radar," says that by addressing the needs of the older workforce, businesses can stave off the anticipated loss of highly skilled employees. Older employees rank very high in the qualities employers desire: a commitment to quality work, loyalty and basic reading, writing and math skills.

"I would anticipate having workshops or seminars sharing best practices and ways to be more flexible with hiring practices after the summer," Queior said. **Business Tip: If your business is one of those facing a labor shortage, consider hiring seniors. Not only do they have a good work ethic, but they may be able provide insight into the important senior demographic.**

## 10 On the Information Superhighway, They are Neck and Neck With Generation X

Boomers have discovered there is more to the Internet than email. In fact, the diversity and depth of their computer usage ranks right up there with Generation X. According to a Pew Internet and American Life Project study of generations online, 75 percent of leading boomers (over 50 years old) and 79 percent of trailing boomers (under 50) use the Internet. While 84 percent have used the Internet to research a health topic, 79 percent go online to learn about products before making purchases. Sixty-seven percent have purchased products online. Two-thirds of boomers make travel reservations online and more than half have researched jobs. Twenty percent read blogs, and nearly 10 percent of leading boomers have created their own.

"These are sophisticated, computer-savvy customers. You'd better know how to email them. Technology has really changed the game," says Drayton Saunders, vice president of Michael Saunders and Company. Today, more and more people are being introduced to Sarasota's largest real estate firm and the community via the company's new website video. **Business Tip: Beef up that website with factual product information. Make it easy to buy your products online.**

## 11 They Are Sandwiched and Supportive

Their broad age and life stage differences within the boomer group may mean they can be just starting families or becoming grandparents. They may be dealing with their parents' health issues or facing their own. A Pew Research Center report found that 50 percent of boomers provide primary financial support to their children. An additional 17 percent provide some financial support to adult children and 20 percent give financial help to a parent. "They are in a stage of life when it is natural to give more than to take when it comes to relationships with both parents and children," the report stated. Still, 90 percent reported being very satisfied or somewhat satisfied with their family lives, which places them on par with their parents and their children. **Business Tip: Boomers are seeking products and services not just for themselves, but for their parents and children. They may be involved in the decision-making for major purchases for both groups.**

## 12 They Are Pressed For Time

Whether they continue working, become caregivers, or remain active in other ways, numerous marketing studies point to the boomers' (especially females), desire for time-saving products and services. **Business Tip: Don't waste their time. Address the harried boomers' time crunch with speedier or more efficient delivery of your goods or services.**

### Consumer Expenditure Survey, 2004

	45-54 years	55-64 years	65+ years
Income before taxes	\$70,434	\$61,031	\$34,988
Age of reference person	49.3	49.1	75.3
Vehicles	2.4	2.2	1.5
Education: college	64%	58%	42%
Avg. annual expenditures	\$52,764	\$47,299	\$31,104
Food	\$7,038	\$5,898	\$4,206
Apparel: men	\$455	\$285	\$180
Apparel: women	\$841	\$743	\$404
Vehicle purchases (net outlay)	\$3,790	\$3,616	\$1,966
Entertainment	\$2,711	\$2,823	\$1,429
Health care	\$2,695	\$3,262	\$3,899
Reading	\$149	\$177	\$146
Cash contributions	\$1,625	\$1,752	\$2,000

## Boomers Challenge the Adage, "Demographics is Destiny"

Only four years ago, in 2002, University of Florida Provost David Colburn wrote in *Florida's Megatrends* that the "age wave" expected to wash across Florida as boomers retire would strain the state's services and facilities, especially Medicaid, as they remained in Florida well into their frail years. Meanwhile, Colburn predicted, they would become a stronger political force as the senior voting population became the largest voting block in many counties. But recently Brad Edmondson, former editor of *American Demographics* magazine wrote that boomers are expected to live healthier, more productive lives than previously imagined. Medical advances, technology, changes in lifestyle such as diet and exercise and boomers' drive to recreate themselves in retirement may alter outcomes in ways that can't be predicted by applying purely demographic formulae, wrote Edmondson. ■

## 13 Financial Advice Has Too Many Notes

"Many baby boomers today are self-made, but a larger majority stand to inherit wealth," says Sarasota wealth manager Wayne Dictor of Dictor and Martin. "The biggest problem I see for the baby boomers who are inheriting wealth is they are deluged with financial information. I've seen a lot of boomers make some really ridiculous investment decisions, especially during the tech bubble." The \$1 billion or more this generation will inherit combined with the wealth they have earned will be a boon for Sarasota-Bradenton's financial sector. **Business Tip: Kiss your banker or financial planner today. They will be on the front lines with a generation better at spending than saving, helping the boomers invest to preserve wealth for the long-term.**

## 14 They're Walking the Mile in Their Parents' Shoes

Although many boomers will remain active and healthy, the biological changes as they age may affect their vision, hearing, mobility and ability to ignore "noise" or irrelevant stimuli. According to Deloitte Research, companies that demonstrate sensitivity to these changes will be more successful in retaining older customers. It may mean changing lighting, display heights, external noise, advertising styles or typeface sizes. **Business Tip: Deloitte Research recommends the following steps: Walk a mile in the customer's shoes. Analyze and fix the easy things first. Research and redesign products and services.**

## 15 They Enjoy Feathering the Nest

According to the VA-based Boomer Project, "home décor that delivers on the lifestyle fantasy of the boomers will be the next big trend," and that can mean anything from garden accessories to in-home theatres. Yet the same generation that popularized do-it-yourself home improvements and Home Depot is now willing to outsource the labor of laying decking, covering floors or renovating kitchens. Home Depot has grown its installation services 25 percent each year in response to the trend. **Business Tip: Help boomers improve the beauty and comfort of their homes, and make it easy by offering full service.**

## 16 They'll Get Creative—Their Minds Will Depend Upon It

Dr. Rosemarie Lamm, director of the Rath Senior Connections Center at USF in Lakeland, says national studies of seniors have shown that "people who engage in artistic pursuits like music, arts, dance, even crafts, are healthier and their mental status is more stable. They report better control of chronic diseases like heart disease and hypertension." Creativity has also proven to improve memory and reduce stress. Boomers are

expected to seek out activities that stretch their minds as well as their bodies in order to remain vital as they age. **Business Tip: Help boomers develop or reawaken the latent artist within. Their brains will be healthier for it.**

## 17 Hey Doc, I Want to Die Before I Get Old

Stephanie Kempton, director of research for Clarke Advertising and Public Relations, has worked with focus groups to create a profile of a Sarasota Memorial Hospital patient within the leading boomer group, a woman of 60 who thinks she's 40. "She thinks she's going to die before she gets old. She expects healthcare and medicine to keep her to the standard of living she has now," says Kempton. "They expect to be cured; they expect advancements, and they'll pay for it." Today's physically active boomers, for example, won't accept being sidelined by a medical condition, but will seek out aggressive treatment. **Business Tip: Play "Forever Young" in your waiting room. Boomers equate good health with being able to maintain the quality of life and activities of middle age. Specialty medical practices, advanced procedures and physical or sports therapy are already growing areas within Sarasota and Manatee's health industries.**

## 18 Their Families are Non-Traditional

According to a Pew Research Center study, 89 percent have been married and 38 percent have been divorced. Eleven percent never married. Boomers may be living alone, with stepchildren or as non-married couples. More and more single boomers won't settle for the prospect of a long, active life without companionship. They are breaking social barriers to senior sexuality and stepping out to date. **Business Tip: Change your early bird special into a romantic experience for two. Marketing to Sarasota's traditional senior couple or nuclear family is out of date.**

## 19 It is Better to Look Good... And Feel Good

They don't want to look 25, but boomers perceive themselves as young-at-heart and will want their appearance to reflect that. According to the Boomer Project, "apparel, cosmetics, Botox, plastic surgery, Viagra, hair care, fitness centers, health food, Lasik surgery, teeth-whitening, spas and everything in between will remain big business if they cater to the boomer over 50 market." **Business Tip: Don't assume your senior customer wants the sensible shoes. If he or she does, they had better be fashionable.**

## 20 Bring on the Private Jets, the Big Boats, the Marinas

Entrepreneur Mark Famiglio is expanding his aviation operation, Aviation Partners, by purchasing more jets and making plans to build space to house them. "Baby boomers are using private jet travel in increasing numbers. It wasn't intended to be a business that we expanded. It seems we're in for a period of sustained growth for the next 15 to 20 years," says Famiglio. **Business Tip: Bait your hook with luxury leisure products or services, and you just might catch a boomer.**



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### 21 They are Not All Downsizing

"We're amazed at seeing how many people continue to upsize," says Tom Danahy, president of Lakewood Ranch Communities. "From a housing standpoint, the housing product continues to get larger and larger." Danahy has seen retirees move to the area and build a 7,000+ square-foot house only to downsize later to a 4,000-square foot home.

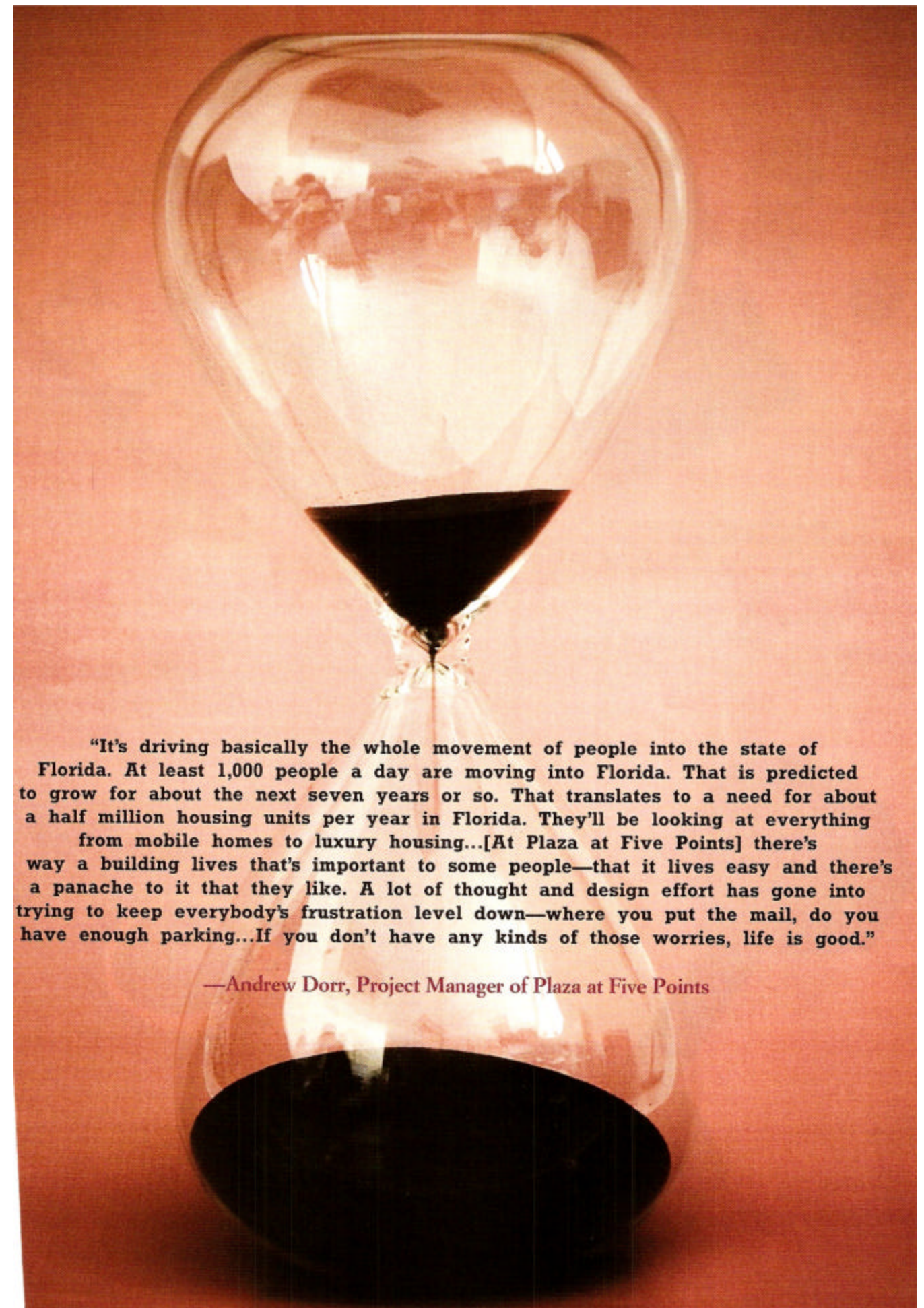
"I think we will still see the pyramid builders—older couples who want to display their affluence through very large houses," says Lakewood Ranch market analyst David Parker, Sr. of Parker Associates. **Business Tip: Some boomers will continue to seek out the estate-sized homes and living.**

### 22 However, "Realists" will Seek Smaller Homes with Better Value

In the psychographic lingo of real estate, image-conscious "achievers" have been behind the market for large homes with elaborate facades and luxury materials, says Parker. "Achievers have been the most dominant group driving new house designs, but the realist group is growing at a faster rate." Realists primarily seek good value, better use of space and lower maintenance. Lakewood Ranch is developing plans to cater to that group. "We need a smaller, more functional home that's easier to look after," says Parker. **Business Tip: Value-conscious boomers will appreciate functionality and ease of lifestyle.**

### 23 Their Street Will be Their Community

"We're in a state where only 30 percent of the people who live here were born here," says SCOPE executive director Tim Dutton. "The consequences of that are people's social and support network is not very rich or thick or deep." SCOPE is studying the role of neighborhoods in providing that social support for seniors. Lakewood Ranch Communities has opened a multi-purpose town hall as a center offering a wide array of classes and community activities. "We hear over and over



**"It's driving basically the whole movement of people into the state of Florida. At least 1,000 people a day are moving into Florida. That is predicted to grow for about the next seven years or so. That translates to a need for about a half million housing units per year in Florida. They'll be looking at everything from mobile homes to luxury housing...[At Plaza at Five Points] there's way a building lives that's important to some people—that it lives easy and there's a panache to it that they like. A lot of thought and design effort has gone into trying to keep everybody's frustration level down—where you put the mail, do you have enough parking...If you don't have any kinds of those worries, life is good."**

—Andrew Dorr, Project Manager of Plaza at Five Points


again about housing options," says Joe Naroditsky of SCOPE. "Being able to live in a place where you don't have to go too far, being able to walk to the corner store and interact with neighbors, that resonates with lots of people." **Business Tip: Be a chamber of commerce for newcomers or those without family in town by offering social networking and community-building activities.**

## 24 Some Will Seek Innovative Housing Solutions

Multi-generational housing, co-housing and even Golden Girls living arrangements are expected to be tested as boomers face affordability and aging or health issues. Englewood Company Innovative Development has created a two-family unit and dubbed the trend, "relationship living." In Lakewood Ranch, intergenerational housing "will be an emerging house type over the next couple of years. We're planning such products right now," says David Parker, Sr. **Business Tip: Follow non-traditional housing trends. The generation that explored communal living is older, wiser and ready to experiment again.**

## 25 They Will Need New Housing Design

Expect to hear more about universal design—adapting homes to be more functional for those who want to "age in place." Not only wider doorways, but the height and placement counter-tops or washers and dryers, the ease of use of sinks or showers and the functionality of kitchens are all considerations within universal design. **Business Tip: Learn about universal design, and think about what role your product or service might play. It might inspire a few changes that will give you tomorrow's edge.**

Would you like to learn more about baby boomer lifestyles? Here are a few helpful websites to get you started. [AARP.org](http://AARP.org) and [AARPMagazine.org](http://AARPMagazine.org)—American Association of Retired Persons. [metlife.com](http://metlife.com)—Metlife Mature Market Institute. [boomerproject.com](http://boomerproject.com)—Market reports and consulting company based in Richmond, VA. [thematuremarket.com](http://thematuremarket.com)—International boomer market info. 

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"The typical baby boomer moving here has either a good income or a higher-than-average net worth. That translates into disposable income for just about any type of business you could imagine. People are able to spend money in virtually all aspects of the local economy."

—Greater Sarasota Chamber of Commerce  
President Steve Queior



About the Sarasota-Manatee baby boomer, "In net worth, my hunch is they'd be near the top. They're going to be the baby boomers that can afford to do all the things we've heard about baby boomers."

—Stephanie Kempton, Director of Research for  
Clarke Advertising and Public Relations



"The broad picture is they are sophisticated. They're active. We know they're online. In general downtown is attractive to the boomers. Some people are going to choose the condos, some are going to choose the funky neighborhoods. Sarasota has so much to offer that age group. We're finally seeing a life downtown that's going to be active. The city is evolving into something that's being demanded by the people that are coming here."

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