

# Stuart

Residents enjoy the low-key, uncrowded feeling and serene beauty around Florida east coast town

By Karen Feldman

**A** river runs through the heart of Martin County, caressing the town of Stuart on three sides and capturing the fancy of growing numbers of youthful retirees looking for a piece of paradise.

The tranquil St. Lucie River affords plenty of water for recreation and serves as a scenic Florida backdrop for countless homeowners. It also provides convenient access to the Intracoastal Waterway and, beyond that, the Atlantic Ocean.

That bounty of comely waterways proves a powerful enticement for

retirees like Leanna and Lewis Everett. The Richmond, VA, couple knew they wanted to live in a temperate Southern locale but weren't sure which one. They considered and ruled out the Bahamas, Naples and Miami. Because they love to fish and make frequent trips to the Bahamas aboard their 45-foot boat, ocean access was a primary consideration, Lewis says.

They found what they wanted at Sailfish Point, an upscale development on Hutchinson Island, the barrier island east of Stuart. The ocean was nearly at their doorstep and the area fit the bill on another front, says Leanna, 43. "We can be in Palm Beach or other places quickly if we need to, but we're not in the thick of it," she says. "There's plenty to do, but you're not in the traffic and hubbub all the time."

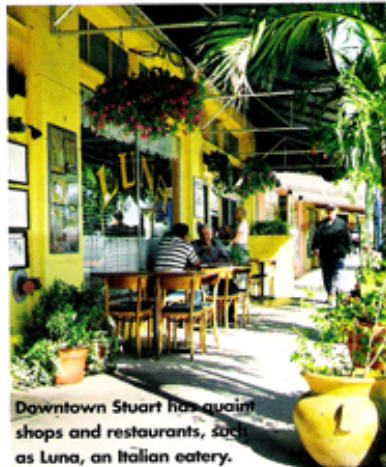
Stuart, the Martin County seat, "is a very quaint

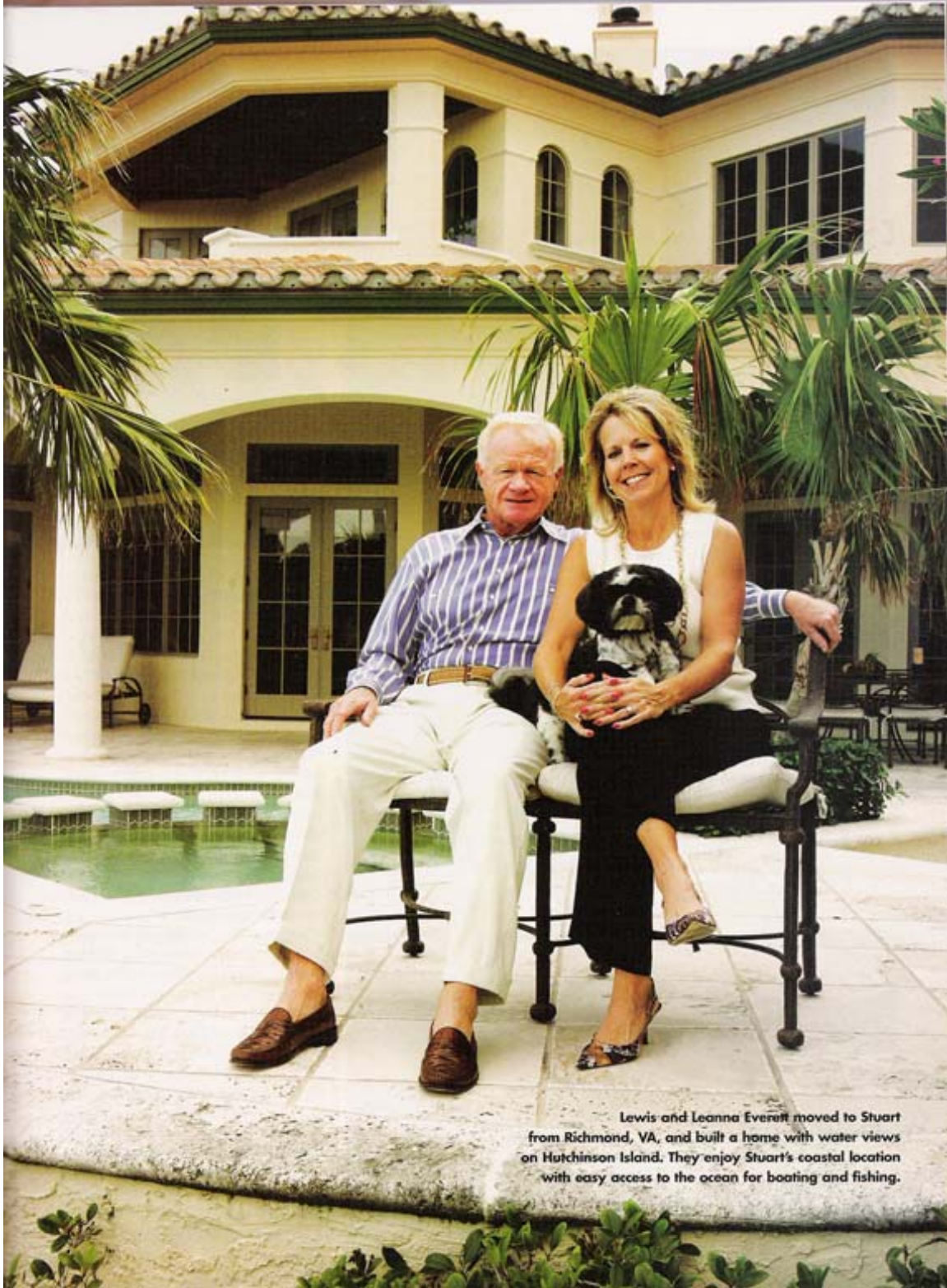
community," says Joe Catrambone, president and chief executive officer of the Stuart-Martin County Chamber of Commerce. With a resurging downtown, easy

access to beaches, lots of riverfront, a multitude of golf courses, gated communities and very low density, it's a natural fit for active retirees.

"There is a huge number of boomers retiring in the next three to five years and we're going to get our share," he predicts. The county's strict regulation of growth and resulting low density set it apart from many Florida communities that have grappled with rampant development in recent years.

In some parts of Martin County, only one home is permitted for every five acres. In other spots, it's one unit per 20 acres. No buildings can be more than four stories high, and pristine wetlands are zealously preserved. ▶





Lewis and Leanna Everett moved to Stuart from Richmond, VA, and built a home with water views on Hutchinson Island. They enjoy Stuart's coastal location with easy access to the ocean for boating and fishing.





Not all developers may welcome such strict growth control, but it provides residents with lots of space and privacy, commodities that are getting scarce around the Sunshine State. That's not to say, however, that the region hasn't experienced growth. Between 1980 and 1990, Catrambone

says, the county's population jumped from about 50,000 to 100,000.

To slow growth back then, he says, "The powers that be said, 'Let's not build roads and bridges and people won't come.' They were wrong." The result is that now, with a year-round population of 140,800 – rising to



163,000 in the winter – the 550-square-mile county continues to play catch-up to provide enough roads and bridges.

Nonetheless, the quality of life the area affords more than outweighs the fact that traffic moves slowly on occasion. And, with the recent slowdown in the real estate market, property prices are dropping somewhat, making a move to the region more affordable.

Georgia Gordon, a real estate agent with All Florida Realty Services in Stuart, says prices jumped about 27 percent between early 2005 and early 2006 but have begun to level off, following the national trend.

"Even with the decline (in sales prices), people are still making money," she says. "There's very good inventory. It's a buyer's market."

Condos built before 1990 are selling for \$135,000 to \$190,000 for a two-bedroom, two-bath unit with about 1,000 square feet of living space. Newer units of comparable size start in the low \$200,000s and climb to about \$475,000, depending on the community's amenities, she says.

Single-family homes with three bedrooms and two baths range from about \$375,000 to \$500,000 in a standard subdivision, rising to \$650,000 or more in

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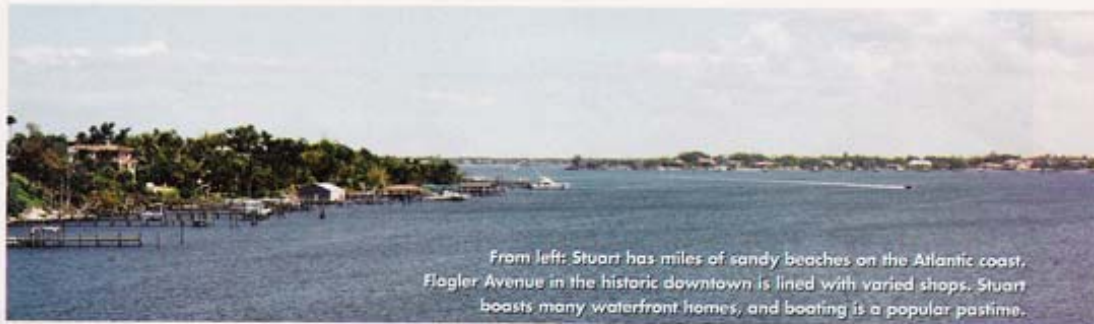
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From left: Stuart has miles of sandy beaches on the Atlantic coast. Flagler Avenue in the historic downtown is lined with varied shops. Stuart boasts many waterfront homes, and boating is a popular pastime.

gated communities with amenities and lots that range from three-quarters of an acre to a full acre each.

Homes on the water can run from \$850,000 to upwards of \$1 million, and new condos under construction in the downtown area are in the same price range.

The county has a larger-than-average share of waterfront homes, as well as many properties big enough for horse enthusiasts to keep their animals at home. Even people who don't have horses like the concept of not being so close to their neighbors.

"People come here for the serenity of Martin County. If you like nightlife, you're only 30 minutes away from Palm Beach," says Catrambone of the chamber of commerce. Don't expect a lively night scene around Stuart "because we don't have it," he says.

That's all right with people who relocate here — even those who come from metropolitan areas. For Bill and Julie Paterson, water and warm weather were more important than a scintillating nightlife. The couple moved from Westchester County, NY, where Bill, 56, was a supervisor with the police department and Julie, 53, worked as a hair stylist.

When they retired in 1993, two of their four children still lived at home, so schools were important, too. They started out in a development in Palm City, just west of Stuart. Bill got involved in the homeowners association and served as president for eight years. At the same time, "my wife got tired of hearing me sing in the shower so she sent me for auditions at the theater," he says.

That's the Barn Theatre, a converted barn that houses the county's oldest community theater. Bill appeared in a

couple of productions but found his niche on the board of directors, where he served as vice president, then pres-

ident. Julie volunteers with Dogs and Cats Forever Inc., a private, no-kill animal rescue organization. Their volun-

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parks and public beaches.

The Patersons frequently travel, enjoying the convenience of cruising because the Port of Miami is so easy to reach. But travel provides a temporary diversion from the pleasure they get daily from their adoptive community. "We feel like we're on vacation all the time," Julie says. "We thank God all the time."

"We have a little slice of heaven right here," Bill adds.

That's a familiar sentiment among area retirees. Betty and Bill Saunders weren't planning to retire, but when a relative found them a great deal on a condominium in a development called Vista Pines, the Rochester, NY, couple jumped at it.

"We'd been down here visiting relatives off and on for years and really liked the area," says Betty, 65, who ran her own music school and taught in a community college for many years.

When they bought their 1,100-square-foot condo, "we were thinking we'd use it for vacations and possibly rent it out," Betty says. Then they spent a couple of weeks in their new home. "That second week we looked at each other and said, 'What are we doing? Let's just pack it up.' We never, ever second-guessed ourselves," she says.

They sold their 4,000-square-foot home in Rochester and became full-time Floridians. Because they got such

Stuart's status as the "Sailfish Capital of the World" is embodied in a city fountain. Inset: The 1925 Lyric Theatre presents professional shows and concerts.

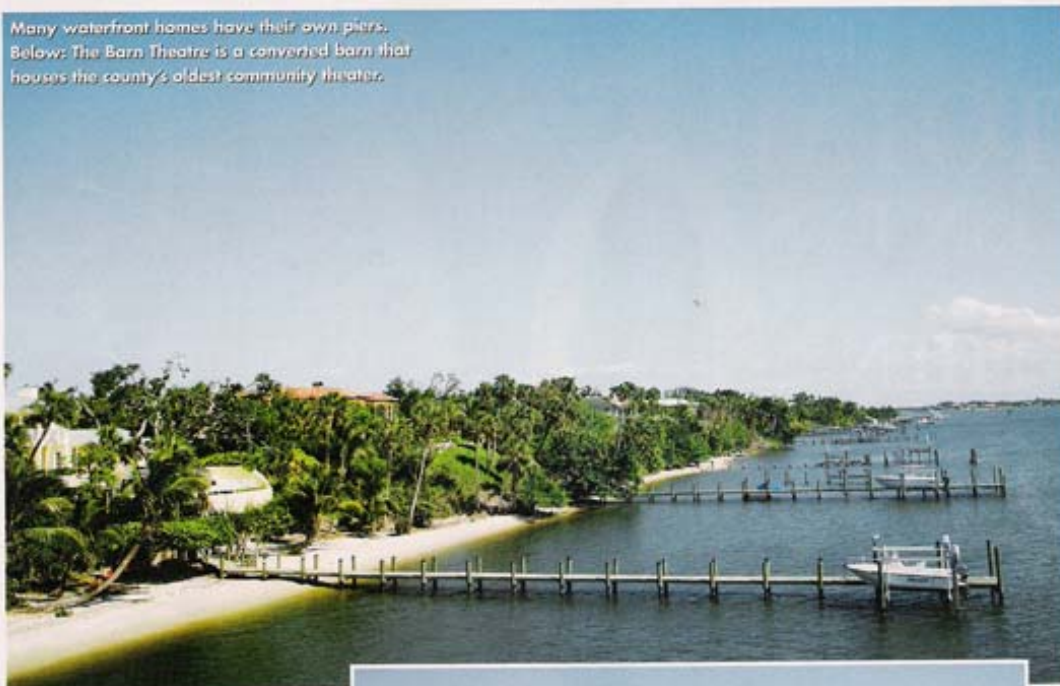


a good deal on the condo, which is in an older development, they were able to afford to upgrade the two-bedroom, two-bath unit.

"We gutted the kitchen and redid everything, including the bathrooms," Betty says. "It's like a brand new place and it's so easy to take care of."

Although Betty retired, Bill, 67, has not. He runs his industrial supply business by phone and computer. Betty keeps busy with volunteer work. Within a month of moving, they joined a church and Betty signed on with the Treasure Coast Toastmasters Club, the same type of club she'd belonged to in

Many waterfront homes have their own piers.  
Below: The Barn Theatre is a converted barn that  
houses the county's oldest community theater.



New York. She has become the assistant choir director at the church, plays the piano for special events and works with the children who attend there.

She also directs the Vista Pines chorus and belongs to the Jensen Beach Chamber of Commerce. Through the chamber she wound up playing piano for a fund-raising gala that raises money for women with breast cancer. That led her to a piano engagement at the Barn Theatre, and she's now considering doing some acting.

"It's really neat how one thing leads to another," she says. "I'm doing things now I normally wouldn't have time to do. There are so many things happening. It's just a wonderful community culture."

Bill Saunders makes jewelry in his spare time and volunteers at a gallery in Jensen Beach. He also works in about four rounds of golf a week at the Martin County Golf Club near their home.

Lewis Everett is a devoted golfer, too. He plays regularly at the Jack Nicklaus-designed private course at Sailfish Point, where members can golf without tee times. "We never wait more than 20 minutes to start," says



Lewis, 65, noting that he enjoys the course being so close to their home.

When the Everetts bought property in Sailfish Point, Leanna was 35, so buying where there were other young, active people was a priority. Lewis, a retired vice chairman of a stock brokerage in Richmond, had a boss who lived in the area. After spending about five days visiting him, they decided to buy a home in the area, too, and settled on Sailfish Point.

"We knew when we pulled in the

gates that this was it," Leanna says. "It's just the way the grounds were kept. It was where it was situated on the water, the golf course. It was out of the way, not in the middle of the city, but we could get into Stuart easily."

It had security, water on three sides, tennis, a spa – in short, virtually everything they were seeking. They bought the property in 1998, hired Miami architect Manuel Angles to design a Mediterranean-style home and moved in April 2000. The home





Stuart's oceanfront boardwalks provide sweeping views and easy access to beaches.

has a water view from every room. The interior features a neutral color palette and a look that's formal yet welcoming, an important feature for the couple because they enjoy entertaining.

"It's a great house," Leanna says, and one that gets a lot of use. Their friends from Richmond, her family from Columbus, OH, and her father, who lives in Naples, visit regularly.

They've made new friends within

the Sailfish Point community. "It's almost like a little city," Leanna says. "We met at yacht club events, golfing, dinner dances, things at the club."

The community provides for their varied interests, too. Lewis plays a lot of tennis and both of them work out regularly at the fitness center. Leanna takes kickboxing classes and serves on the development's real estate board and the architectural review committee.

The Everetts are full-time Florida residents but usually escape during the hotter months to their Virginia townhouse on Chesapeake Bay.

They have no plans to move. "We get to do every day what most people get to do two weeks a year," Leanna says.

The Patersons feel much the same way. "They'll probably throw my ashes in the river in the back yard," Bill Paterson jokes. He fishes in that river regularly, gets together with friends to play cards and keeps a close eye on the news now that one son, a first lieutenant in the Army, is stationed in Iraq.

"We're really enjoying our retirement," Bill says.

"And spending our kids' inheritance," says Julie. **WR**

*Karen Feldman is a writer in North Fort Myers, FL, and a regular contributor to Where to Retire.*



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