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BritClub News



Sarasota British Club
P.O.Box 21063
Sarasota, FL 34276

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| | | | |
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UK 2 US Wealth

UK financial/wealth advice for US Brits

Moving between countries is often exciting but full of challenges. One of which can be making your UK pensions and investments work across both the US and UK tax systems.

The US tax system can be particularly hard on foreign investments like UK ISAs/PEPs & Bonds. Pension funds too are affected and your UK lump sum might be taxable.

I can help you: from reviewing your short and long term Pension options, managing your investments through to tax & estate issues in the UK and US. I can also refer you to US contacts with cross-border experience.

A 30 min call-back or initial email exchange is free for SBC members. Call IAN MANWARING on +44 (0)1952 850359 or you can email me at: uk2us.wealth@btinternet.com

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BritClub News

October, 2011 Sarasota British Club, P. O. Box 21063, Sarasota, FL 34276 Vol. 11, Issue 10

Coming Events

Board Meeting - Thursday October 13th @6:30 p.m. at the home of Ken & Ildiko Jukes. Members welcome but please call ahead, see Page 12, as space is limited.

Singles coffee morning - Tuesday October 11th. More details on Page 8

Annual General Meeting – Saturday, October 15-6:00 pm in a private room at Oriental Buffet, 4458 Bee Ridge Road. Members will vote for the new Board. Following the AGM, which is free, members and guests may stay for the dinner buffet, which the restaurant will offer at a special price for 50 or more people, including all non-alcoholic beverages. Details on Page 11

Guy Fawkes Night “Remember, Remember the Fifth of November”. Twin Lakes Park, Outdoor Pavilion (Clark Rd, SR.72, about 1 mile east of the 1-75), 5:45 pm-9 pm. Food and sodas provided; bring your own wine and beer; NOTE no glass permitted in pavilion. Members, \$10; non-members, \$12. . Put on your schedule now. .

Cruise: - November 6 The cruise ship, “Norwegian Star,” leaves from Tampa on November 6 for 7 nights with port calls in Honduras, Belize, Costa Maya & Cozumel Mexico. There are 29 members already signed up. A single lady is interested in sharing. For further details and if you wish to book the cruise, please phone Sioux Hurley. our travel agent, on 941-484-0728. Prices start at \$399. Hope to see you on board.

2011 Christmas Party, Saturday, December 17--Heritage Oaks Golf & Country Club, 4800 Chase Oaks Drive, Sarasota. Mark your calendars now for this always splendid event. Details on Page 5.

Our website is www.SarasotaBritishClub.com

From here you will find local information, Club news, coming events, photos from past events and many past newsletters .



Letter from President Gary Lee

You might say a number of members and guests were “bowled-over” (ouch!) by their outing at AMF Gulf Gate Lanes on Saturday evening August 27th. In all, there were 42 bowlers and prizes were awarded to many. Apres bowling, there was a gathering for dinner at the near-by Longhorn Steakhouse. Accolades to Margaret Brading for suggesting and coordinating this fun-filled evening. I can report next month on another Brit Club event also organised by Margaret: the buffet and Bingo evening at Stoneybrook Golf & Country Club on September 15th. As this is being written, there are 44 members and guests in the Club group for that outing. Other SBC members are encouraged to follow Margaret’s lead and suggest and/or coordinate future Club events that you’d like to see. If you have ideas, please direct them my way (941-706-1172. glee01@verizon.net).



An important Club evening coming up on Saturday, October 15th is the AGM, held this year at the Oriental Buffet on Bee Ridge Road. The main AGM business is to elect the SBC Board for next season. We will have our own room for the meeting, which begins at 6 pm. The meeting itself is free. attendees are encouraged to stay for the well-regarded and extensive buffet, which is being offered at a bargain all-inclusive price of \$13.00. See the full description of the evening on page 11 herein. I and other members of the Board look forward to seeing you at the AGM.

Apropos of the account above of the Brit Club bowling event, here is The Limerick of the Month:

“Please excuse my bad dancing,” said he,
“I’m stiff from bowling, you see
Said the girl, “As to where
You are from, I don’t care-
Just please stop stepping on me!”

September Board Meeting Precis from September 8th, 2011

Meeting held at the home of Eileen and Doug Schuler. Treasurer’s report shows balance of \$7,014.90, Eileen will have a full annual report available for any members interested in obtaining before or at the AGM. No membership report. Ken met with James Croshaw recently, and he is willing to continue to provide the hosting and support of the web site, Ken will work with Brian to update the site. Ken presented a slate of officers for the 2012 Board, which will be presented to the general membership 20 days before the AGM, which will be held October 15th. Dinner at Bentley’s and a Bowling evening were successful. Bingo and dinner is planned for Sept 15th, and a Cocktail party at the home of Brian and Jane Thompson on the 17th. Guy Fawkes night is planned for November 5th at Twin Lakes park. 29 currently booked for the cruise November 6th. Christmas party plans going well. Suggested having a Singles’ coffee morning. Newsletter distribution to include The King George.’s Pub, and the White Horse pub, The Patisserie on Siesta Key has closed. Next meeting will be held at the home of Ken and Ildiko Jukes on October 13th.

Submitted by Sandra F Cherry, Recording Secretary

movie review-The Debt [R]

Helen Mirren and Tom Wilkinson lead the cast in the flashback story of Israeli Intelligence offices out to get revenge on The Butcher of Birkenau. Jessica Chastain and Sam Worthington play the younger versions, in post war East Berlin, as they find him, engage him and kidnap him. From there things do not follow plan and the movie story is created but you have already seen the ending, visualized from the book written by the daughter.

Lots of atmosphere, a typical slow moving British style thriller (no flash bang fancy digital stuff here!) a lot of people will relate to the times and events, reminded me of the movie about the Munich Olympic revenge by Mossad. The ending is surprising but not as punchy as it could be, some strong acting, what else would you expect from this cast....Yes I recommend it.

Oz-Ker



The Club’s Annual General Meeting (AGM) will be held at the Oriental Buffet, 4458 Bee Ridge Road, on Saturday 15th October beginning at 6 p.m. The Club will have its own room for the evening. Members will vote for the new Board for the term beginning January 2012. Following the AGM, which is free, members and guests may stay for the sumptuous assortment of more than 200 items from the restaurant’s 80 foot buffet. In addition to numerous Chinese and American dishes, you can also visit the Mongolian Grill, where you can watch chefs prepare your food to order. A sushi bar is also featured as are salad and dessert selections. Dinner also boasts king crab legs. Assuming SBC members and guests will number 50 or more, the Oriental Buffet is offering a very favorable all-inclusive price of \$13.00 per person, including the full buffet , tea, coffee, soda, tax and tip. Wine and beer may be purchased separately.

Do put this autumn event on your calendar. Please send your checks for \$13.00 per person and payable to “Sarasota British Club,” to Eileen Schuler, 102 Tidewater Drive, Bradenton, FL 34210. If you have any questions, please contact Gary Lee (941-706-1172 or glee01@verizon net).



The Club would like to thank the following merchants for their cooperation in spreading the good word about our Club by allowing the Brit Club News to be distributed in their premises: Word of Mouth (3), Champions Pub, Tastefully British, 4 & 20 Pasty Company, The Open Pub & Restaurant , The Irish Rovers, The King George Pub, The White Horse Pub, McAllister’s, Scot’s Corner, British Open Pub & Restaurant of Venice, Bentley’s Resort Hotel, Scrambles, Ezpiez, Yellow Strawberry Salon (LWR) and Simon’s Coffee House. Please thank them by patronizing them whenever you can, and let them know you appreciate their support.

Thanks to Postnet at Lakewood Ranch for printing the Newsletter and helping to spread the word about SBC.

Locations to Hold Our Events

We put out a call to all members who could offer their clubhouse as a location for a Sarasota British Club (SBC) events, and members have generously responded. So... A BIG THANK YOU TO ALL THOSE INDIVIDUALS. The Board will be busily organizing and coordinating events for those locations at our monthly meetings—we'll keep you posted. This keeps our events affordable to all members, and adds diversity for our get-togethers. The SBC will cover overhead charges, and our members generously volunteer to help with the set-up and clean-up. If other members can offer their clubhouse, please contact glee01@verizon.net with suitable dates and locations. Thank you for your support.



BUSINESS GLIMPSES: We would like to hear from our members who have found their business niche in and around Sarasota. If you would like to write to us, we'd enjoy catching a glimpse of your business enterprise in our local economy. Your article can be sent to lakewood2@gmail.com, and we will select one 'Business Glimpse' each month.



Would you like to advertise with us?

For advertising, our rates are reasonable and an ad not only supports the Club by its revenue, but may bring you more business. Many of our members make a point of trying to support British businesses, especially ones where the owner is a member of the Club. Please consider advertising your business in our newsletter. Newsletter advertising rates (for Club members only) are as follows per quarter-year: 1/4 page \$15, 1/2 page \$25, full page \$40. There is a 20% discount if you purchase your advertisements for a full year. Sale ads for unwanted items are \$5 per month for up to 3 lines of copy. All ads must be paid for in advance. All advertisements are subject to Board discretion. Please send your camera-ready advertisements (jpg file preferred) by the 15th of the month to Brian Thompson, 11710 Strandhill Ct, Lakewood Ranch, 34202, or e-mail to lakewood2@gmail.com.

I see all there is to see ...
my eye records all that is ..all that can be
All are seen..none are spared..the good ..the evil...
the foolish..
With one click all human folly is recorded inside of me
I have no pity.. no remorse ..only purity
my integrity is without question
I am now many years old ...many passed a hundred ..
But unlike those I capture in their weakness..
I grow stronger with my years..
Technology is my friend.. for technology makes me perfect
I am a camera, I am the truth ..
Really ..said the computer mockingly ...how very droll
For when your truth is uploaded into me
It becomes my truth..and my truth has a thousand faces
So..my pure sure snoop little pixel..
how does that click with you?
I no Leica.. Whispered Kodak Darkly...

Norman Shelley 2011



Sarasota real estate is moving towards normalcy....

A steady drop in property inventory for sale, combined with a stable sales demand in the Sarasota real estate market, is pointing toward normal, healthy property appreciation in the coming months. We can clearly see the normal market forces of



supply and demand as Sarasota is becoming a seller's market, in which price appreciation would be expected.

An analysis of sales, prices and inventory figures reflects a market in recovery, led by a declining pool of available properties. Sales have been dropping for the past nine months, and hit another decade-low figure in August 2011. As a likely result of consumer demand and dropping inventory, the median sale price for single family homes and condos has recovered from the lows reached in February 2011. The latest monthly figures in August showed a median price of \$165,000 for both single family homes and condos - a 23 percent improvement from the lows of only seven months ago. The median sales prices were about 6.5 percent higher than last year at this time.

The local market is mirroring the national picture to some extent. In August, the total inventory of available properties dropped again to the lowest level in more than a decade. The current figure represents an astonishing drop from the high of 17,102 properties on the market in March 2007. With only a quarter of the properties on the market compared to four years ago, competition for properties has been dramatically increased, and agents are now fielding multiple bids on many properties.

The months of inventory dropped slightly to 6.3 months for single family homes, from last month's figure of 6.4 months. The 6 month level is traditionally a point which represents equilibrium in the market between buyers and sellers.

In some price ranges, the available inventory is even tighter. For example, combining single family homes and condos priced under \$200,000, there were 350 sales last month, and there are 1,653 properties available under that price, or 4.7 months of inventory. This number represents a clear seller's market, in which bidding competition and price appreciation would be expected.

For properties priced under \$350,000, most price ranges are indicating a seller's market has returned. This is in marked contrast to three years ago, when a buyer's market was in full force. The overall percentage of distressed sales (foreclosures and short sales) rose slightly in August 2011 to 41.2 percent from the 38 percent figure in July 2011. That compares to 47 percent as recently as February 2011 and a high of 51 percent in November 2010.

Jane Ebury

Real Estate Professional

RSVP Real Estate Inc jane@relocatesarasota.com

www.rsvprealestate.com



Don't forget that the Sarasota British Club is on Facebook. The Club's logo is the profile picture.

Check out the numerous photos from recent events. Why not 'friend' us for another way of keeping in touch with the Club and its members. Add your event photos to the 'wall'.

GBP/USD September update

High and low GBP/USD exchange rates in September: High: 1.6206USD , Low: 1.5329USD

The unresolved and intensifying euro zone debt crisis has increased volatility in financial markets and has led to further US dollar strength.

The Federal Open Market Committee (FOMC) announced last week that it will sell \$400bn in short-term treasuries, in order to purchase an equivalent amount of longer-term treasuries with remaining maturities of 6-30 years. This decision had been broadly expected, but did little to convince the markets a turnaround in the economy would come any time soon.

On the other side of the pond, the Bank of England's Quarterly Bulletin suggested that the UK's QE policy was a considerable success. Whether correct or not, the market has interpreted this as part of a communiqué that more QE is on its way, which could be viewed as either GBP-negative or reassuring that the bank stands ready for action, depending on your side of the fence.

The US dollar is likely to remain in demand against the euro and pound during this uncertain period. The direction of the dollar will largely depend on how euro zone leaders and the International Monetary Fund deal with the debt crisis in Europe and whether the markets view it with optimism or scepticism.

FX update 9/27/2011 from Moneycorp

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Clark Rd. & Honore Ave. Next to PUBLIX

M - F 9 - 6 Sat 9 - 2

Power of Attorney: A written legal document that gives an individual the authority to act for another person pursuant to financial or real estate transactions.

If the only Power of Attorney that you have is the one that you executed back yonder in England then you might think that this is sufficient to cover your assets in Florida (i.e., bank accounts, property, etc). To a certain extent you are correct in your thinking, however, one must first obtain an official stamped Apostille (a verification of authenticity) and have this attached to the English Power of Attorney before any such US authority would even consider the document's validity. Even then the official Apostille does not guarantee that the US authorities will accept the Power of Attorney.



Such rejection of acceptance can prove incredibly difficult for the individual and family involved: one recent case of an expatriate father and his 'foreign' Power of Attorney with an attached Apostille being rejected by Floridian authorities led to a protracted Guardianship case. Such case involved numerous legal costs and untold difficulties for the children who were back in England.

Such difficulties could easily have been avoided if the father had also made a state specific Power of Attorney so as to ensure the validity and enforceability in the State of Florida. It is further recommended to the expatriate that such document is drafted in such a way so as not to unintentionally revoke the Power of Attorney in England.

Antony Eminowicz is the Benefits Coordinator at Boyer & Jackson P.A. and a non-practising elder law solicitor of England/Wales. He works alongside attorney Teresa K. Bowman, an elder law attorney, at Boyer & Jackson P.A.

This is for informational purposes only and not for the purpose of providing legal advice. You should contact your attorney to obtain advice with respect to any particular issue or problem.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | | | | | 3 | 9 | |
| 6 | | | | | 7 | 8 | | 4 |
| 5 | | 4 | | | 9 | | | |
| | | | | | 2 | | | |
| 7 | | 1 | | | | | | 8 |
| | 2 | | | 4 | | | 7 | 1 |
| 9 | | | | | | | | |
| | | 7 | 2 | 3 | 4 | | | 9 |
| | | | | 9 | 5 | 4 | 6 | |

SUDOKU

A puzzle where you have to fit numbers 1-9 in each cell without repeating a number in any row or column or 3X3 outlined boxes.

Medium difficulty level

Solution on Page 8.

Recent events Diary

DINNER and SOCIAL AT BENTLEY'S
August 20, Many thanks to both Terry and Audrey Sweeney for arranging a fabulous night of socializing and dinner at Bentley's. Ken Jukes topped the evening off with his Pot Pourri Quiz, and that became a fun challenge for all the tables to participate in. There were 86 in attendance and a great time was had by all. This was a last minute restaurant change and The Sweeneys sure pulled us through with flying colors.
Thanks Terry and Audrey

BOWLING
August 27, was a fun night at the bowling alley for members of the Brit Club. Some bowled for the first time and some showed to be skilled bowlers. Teams were set and prizes were awarded. Following a fun time on the alleys and working up an appetite, we all (40 of us) went out to eat. There were many requests to do this event again and I will gladly arrange it and notify everyone of the date.

BINGO
September 15, Bingo at Stoneybrook proved to be an interesting fun night for 46 of us. Not exactly like the Bingo that most played many years ago created a night of many laughs andseveral winners. Of course we all know that laughter is the best medicine so we all had a good dose of medicine that evening. Those that I talked to slept in the next morning to rest their brain.

BACK TO THE THOMPSON'S
September 17, Cocktails at the Thompson's home. I have been a member for 1 year and in that time Brian and Jane Thompson have been very kind and opened their home 4 times for cocktail parties at their home to bring club members together. Everyone has a wonderful time and there are always new members to meet. Thank you so much Jane and Brian

If you have suggestions for social activities for our Club, please let your Board Members know.

REQUEST: Please respect the cut off date for booking events and if you have booked and have to cancel, please call and notify whomever is hosting the event.
It is fine to call after the cut off date to check if you can be placed on a waiting list.

Margaret Brading

JOKE

Finding a woman sobbing that she had locked her keys in her car, a passing soldier assures her that he can help.
She looks on amazed as he removes his trousers, rolls them into a tight ball and rubs them against the car door.
Magically it opens.
"That's so clever," the woman gasps. "How did you do it?"
"Easy," replies the man. "These are my khakis".



Thinking about a Cruise in 2012 or 2013?
 Book it during the week of October 17
 to October 23 and take advantage of
 Early Booking Discounts, Onboard
 Credits and Reduced Deposits.

Call Sioux, your fellow Brit Club member
 and Cruise Specialist
 JS Travel Partners : 941-484-0728

SUDOKU

Solution to puzzle from Page 6

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 8 | 7 | 2 | 4 | 5 | 1 | 3 | 9 | 6 |
| 6 | 1 | 9 | 3 | 2 | 7 | 8 | 5 | 4 |
| 5 | 3 | 4 | 6 | 8 | 9 | 7 | 1 | 2 |
| 4 | 9 | 8 | 7 | 1 | 2 | 6 | 3 | 5 |
| 7 | 5 | 1 | 9 | 6 | 3 | 2 | 4 | 8 |
| 3 | 2 | 6 | 5 | 4 | 8 | 9 | 7 | 1 |
| 9 | 4 | 5 | 8 | 7 | 6 | 1 | 2 | 3 |
| 1 | 6 | 7 | 2 | 3 | 4 | 5 | 8 | 9 |
| 2 | 8 | 3 | 1 | 9 | 5 | 4 | 6 | 7 |

"Singles" Coffee Morning

(NB "Singles" is not meant as a euphemism for match.com!)

Tuesday October 11 from 10am – 11.30 at Word of Mouth 711 Osprey Ave, Sarasota FL 34236
www.wordofmouthsrq.com

This is a new event aimed primarily at single members, but will be of interest to anyone who is comfortable with attending an event on their own, rather than as a couple. Please come & join us to soak up the friendly atmosphere & company of other members, whilst enjoying just a cup of coffee or choose from their wide choice of morning refreshments

Please contact me by email or phone by Sunday Oct 09 at the latest to reserve your place. This restaurant is owned by a Brit & he has requested that I confirm numbers, so that he can reserve an area of the restaurant just for our group. Or, you can just turn up on the day, but it may mean that we can't all sit in one group.

If there is enough interest in this activity it may become a regular monthly event, so your thoughts/comments are welcome even if you are unable to attend on October 11.

Jane Thompson janethompson@live.com or 388-8018

Come and Join the Club

The Sarasota British Club (SBC) serves the needs of its membership in the spirit of friendship and mutual support. This includes the planning, developing and overseeing of a social setting where members can meet and exchange interests. The SBC assists British newcomers in settling into the community, and provides British businesses with valuable networking and support. To join, please fill in the information below and send it with your check to: Sarasota British Club, P.O. Box 21063, Sarasota, FL 34276.

Name(s) _____

Address _____

City _____ State _____ Zip _____

Home Phone _____ Alt. _____

Phone _____ E-Mail _____

MEMBERSHIP: Single \$25 Family \$35 (includes all children under 18)

How did you hear about us? _____

JOKE

The state of Arizona listened to the Wise Old Indian.
 When told the reason for daylight saving time, the old Indian said, 'Only a white man would believe that you could cut a foot off the top of a blanket and sew it to the bottom of a blanket and have a longer blanket.'

2011 Brit Club Christmas Party

December 17 @ Heritage Oaks. Golf & Country Club,. 6.30 start, Dinner @7.15pm

This event will again be subsidized for all members of the Brit Club keeping the price as low as possible. Non members will be asked to pay the full amount. Once I have spoken to Heritage Oaks on menu we will publish the cost in next month's *BritClub News*. As this has always been such a fun night, please ask your friends to join you and make up your own table. The member selling the most tickets gets a bottle of Bubbly. Put the date in your diary, you won't want to miss this one.

Thanks

Sue Ford

