Main Street Fort Pierce, Inc.

Presents

Oktoberfest – Friday Fest

Friday, October 2, 2009

See story page 6 …
President’s Message

Fall Festivities in Downtown Fort Pierce
by Britt Reynolds

October is filled with excitement, mystery and love. Kicking off the month is Main Street’s first Oktoberfest celebration.

While most of us equate Valentine’s Day with romance, October may nudge February out of the running by hosting one of the world’s largest festivals honoring romantic hearts. Nearly 200 years in the making, Oktoberfest began in Germany. On October 12th, 1810, when Prince Ludwig of Bavaria married Princess Therese of Saxony-Hildburghausen, their love was so great that they invited all the people of Munich to share in the celebration. The tradition grew year by year, eventually spreading around the world. This year, Main Street joins the celebration, beginning at 1:00 p.m., Friday, the 2nd, on Melody Lane.

And that’s just the beginning of the month’s festivities. Head downtown on Wednesday, October 14th for the monthly Artwalk event. On October 16th, you can enjoy Coffee with the Mayor. The highlight of the month is our Downtown Ghost Walk on October 28th. A much-anticipated annual event, this is the time to meet some of Fort Pierce’s finest (both living and dead) as you stroll through our picturesque town and see history come alive. Then round out the month with the Classic Car Cruise-In on October 30th.

Whether celebrating the day you married your princess, as I am this October, or simply anticipating the traditional holiday season, be sure to take a moment to enjoy the simple pleasures offered by our downtown. And whatever you do to welcome the fall season, just remember a town is only as strong as the people who support it, so get out there and — Get involved!
Main Street and Downtown Business Association

Calendar

Dine, Shop and Enjoy Beautiful, Historic, Downtown Fort Pierce!

Friday, October 2: Oktoberfest Friday Fest — 1:00 p.m. to 8:30 p.m.; Main Street Fort Pierce, 466-3880, www.mainstreetfortpierce.org

Wednesday, October 14: Artwalk — 5:00 p.m. – 8:00 p.m.; Downtown Business Assoc., 465-7080, www.fortpierce-fl.com

Friday, October 16: Coffee With the Mayor — 8:00 a.m. at Historic City Hall; Main Street Fort Pierce, 466-3880, www.mainstreetfortpierce.org

Wednesday, October 28: Ghosts of Fort Pierce Past Walking Tour — 5:30 p.m. – 7:30 p.m.; Main Street Fort Pierce, 466-3880, www.mainstreetfortpierce.org

Friday, October 30: Classic Car Cruise-In — 6:00 p.m. to 9:00 p.m.; Downtown Business Association, 465-7080, www.fortpierce-fl.com

Saturday, October 31: Annual Halloween Golf Tournament — Gator Trace Golf & Country Club; 8:00 a.m. shotgun start; Main Street Fort Pierce, 466-3880, www.mainstreetfortpierce.org

WEAKLY EVENTS

Ballroom Dancing Lessons — Tuesdays, 5:00 p.m. to 8:00 p.m.; Cobb’s Landing Restaurant, upstairs; 772-215-7600.

Art Mundo Open Studio — Wednesdays, 6:30 p.m. to 8:30 p.m.; The ArtBank at 111 Orange Avenue, www.ginnypiechstreet.com

FL. Pierce Farmer’s Market — Saturdays, 8:00 a.m. to Noon; Marina Square on Melody Lane; Market Manager, 940-1145.

Arts and Crafts Show & Sale — Saturdays, 8:00 a.m. to 1:00 p.m.; ½-mile north of downtown Fort Pierce Library, 466-1130.

Fort Pierce Bike Night — Thursdays, 6 to 9:30 p.m.; 2nd Street, Downtown Fort Pierce, Yellowtail Grill & Raw Bar, 466-5474.

For more information, please call 462-1891 or visit www.st-lucie.lib.fl.us/museum

For information, please call 466-1600, ex. 3333 or visit www.manapecenter.com

For information, please call 462-2787 or visit www.st-lucie.lib.fl.us

The Fort Pierce Branch Library announces its “Friday Movies” lineup for October with a series of free Halloween-themed movies; every Friday, starting at 2 p.m.

Oct. 2: “Dr. Jekyll and Mr. Hyde” (1931) with Fredric March.


For information, please call 466-4775 or visit www.sunrisetheatre.com

October 11: Kool & the Gang — 7 p.m.

October 17: An Evening with Chris Botti — 8 p.m.

October 23: Jo Dee Messina: The Music Room Series — 8 p.m.

For more information, please call 337-0521 or visit www.jazzsociety.org

Backus Gallery & Museum

For information, please call 465-0930 or visit www.backusgallery.com

September 26 to October 10: Homage to Impressionism — Featured artists Steven Babcock and Ivo David, along with members of the American Impressionist Society, will pay tribute to French Impressionist painting. Colorful, abstract sculptures by Robert Coon will also be on view.

Heathcote Botanical Gardens

For information, please call 461-4775 or visit www.sunrisetheatre.com

October 21 to November 21 — 28th Annual Juried Art Exhibition “The Best of the Best” — The juried art show includes work by some of the best artists from around the state. Because of its popularity, the 28th Annual Juried Art Exhibition, formally known as the Four County Juried Show, has expanded to include artist from beyond the region. The selection process for this show is a tremendous undertaking, as hundreds of pieces will be submitted for judging.

Ft. Pierce Police Athletic League

For more information, please call 370-6162, pearson@fppd.org

Volunteers needed for Ft. Pierce Police Athletic League. Persons interested in teaching the fundamentals of sports, mentoring and tutoring should contact Paul Pearson or Gabe Gonzales 772 460 0606. The PAL Center is located at 1401 N. 2nd Street, Fort Pierce.

Ft. Pierce Jazz Society

For more information, please call 337-0521 or visit www.jazzsociety.org

For information, please call 464-6742 or visit www.heathcotebotanicalgardens.org

For information, please call 462-1891 or visit www.st-lucie.lib.fl.us/museum

For information, please call 466-2787 or visit www.st-lucie.lib.fl.us
Main Street Brings Oktoberfest to Friday Fest
by Pam Gillette

The German tradition of Oktoberfest started in October of 1810 with the wedding of Crown Prince Ludwig and Princess Therese of Saxony-Hildburghausen, who graciously invited the citizens of Munich to join in their wedding reception. The reception was such a rousing success, lasting an impressive 16 days, that it inspired Munich to have a festival at the same time the following year and every year after that.

Back then, the celebration officially starts at noon on the opening Wiesn-Saturday, when Munich’s mayor taps the first keg with a bronze spigot and calls out “O’zapft is’!” (the keg has been tapped). From that point on, the party goes into full swing.

On Friday, October 2, 2009, Main Street Fort Pierce, Becks Beer and Seacoast National Bank will celebrate the German traditions of Oktoberfest by bringing music, beer and food to Oktoberfest-Friday Fest. Main Street will tap the kegs at 1:00 p.m. with Becks Beer and the party will get started with the Heidelberg Hotshots. The Heidelberg Hotshots are a 4-piece Oompah band from Melbourne. The band includes accordions, tubas, trumpets, and clarinets, along with other instruments to entertain us with traditional German tunes, Polish tunes, polkas, drinking songs, and toasts. The Heidelberg Hotshots are sponsored by Seacoast national Bank and Becks Beer and will play from 1-4 p.m.

One of the most important features of Oktoberfest is the beer, and it is not unusual to hear some deliberately calling the festival “Oktobeer-fest”. Our Oktoberfest sponsor, Becks Beer, is a German premium lager of high quality and unmistakable taste. Becks Beer is the most popular German beer in the world and its history goes all the way back to 1873. Becks is a guaranteed 100% natural product free of additives and it’s refreshing, spicy taste is obtained using traditional brewing techniques and aging at an extremely low temperature.

The Oktoberfest celebration will also serve a variety of German foods, such as traditional pretzels, German grilled sausages, and apple strudel. If German food is not your choice, our regular Friday Fest food vendors will be on hand, as well as Coca-Cola and a good ole’ Budweiser. Arts & crafts vendors will line up in front of the Indian River in Marina Square for your shopping experience.

Jeff Brown, from Clear Channel Radio, will also be at Friday Fest entertaining the crowd with Top 40 music. Bring the kids to Oktoberfest–Friday Fest. All in Fun, Inc., has teamed up with Main Street Fort Pierce to provide children’s activities during Oktoberfest–Friday Fest. The children's activities include a giant slide and a bounce house in front of the library.

Come join us for lunch and stay for dinner at Fort Pierce City Marina Square in Historic Downtown Fort Pierce. Oktoberfest–Friday Fest: admission is free and there is always plenty of food, music, and activities for all ages! Parking garage is open and free for your parking convenience!

At 4:00 p.m., Main Street Fort Pierce will shift to Friday Fest. The Riverside will take the stage at 5:30 p.m. with Wayne Leonard, Jim Smith and Tom Shinn playing classic rock songs from ZZ Top, The Rolling Stones, and Creedence Clearwater Revival. Happy Oktoberfest-Friday Fest — Friday, October 2, 2009, Fort Pierce City Marina Square, Melody Lane, Fort Pierce, FL. The fun begins at 1:00 p.m. until to 8:30 p.m. Call Main Street Fort Pierce at 466-3880 for more information.

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The Henry D. King Power Plant

by John Culverhouse

The landscape of Fort Pierce’s Downtown waterfront is changing again. The final stages of the H.D. King Power Plant demolition are under way, and soon there will be a nice field of grass — for now, at least.

Although the removal of the power plant will greatly improve the aesthetics of Fort Pierce, there is a lot of history behind the plant. In the city’s infancy, fire illuminated the darkness and furnished the basic means of cooking. On hot summer days, cooling down meant finding a breeze or taking a dip in the river.

In 1911, an election was held, in which $80,000 in bonds were approved, including $15,000 for an “electric light plant.” On Thanksgiving Day (ironically enough) 1912, at about 7:00 p.m., the Fort Pierce power plant came online. At the beginning, electric rates would typically run about $1.50 per month, based on $0.15 per kilowatt-hour.

The power plant, which stood along Moore’s Creek and Indian River Drive, cost the city $14,641 to build. The cost included the construction of the plant and the entire electric light system, from the poles to the wiring and streetlights. L.T. Forlaw, the first plant manager, earned a monthly salary of $100.

At first, electricity was not available twenty-four hours a day. As a testament to the times, one of the histories reads that, “in the early years, the generator ran from 5:00 – 11:00 p.m., plus two mornings each week so ladies could do their ironing in the morning hours.”

In days past, plant workers would blink the streetlights as an emergency signal to police officers so that they would return to the station. Plant workers would also blow a whistle at noon everyday so that people would have the correct time. As Fort Pierce Utilities Authority history states: “Power plant employees used to blow a whistle at Noon each day so people would have accurate time. It has been said that a power plant employee checked a clock outside a jewelers on Second Street each day to assure the correct time. It was also said that the same jewelry store owner set his clock by the power plant whistle!”

Various tales of local lore reveal interesting stories of power outages caused by objects interfering with the water intakes, including a “wad of hyacinths” that floated down Moore’s Creek in 1922 causing a blackout. In 1963, a “giant sea bass” was caught near the plant’s water intake chamber. The fish, at four feet long and weighing in at 80 – 100 pounds, began to interfere with the normal flow of water. Assumptions are that the fish entered the chamber during its infancy.

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Continued on page 10 …
The Treasure Coast Energy Center is Fort Pierce’s newest power plant and is more up to date with all of the modern touches and technologies. The plant is located on a 69-acre site in Midway Industrial Park, along Glades Cut-Off Road. The unit will generate 300 megawatts, which is enough electricity to light up close to 60,000 households in the state of Florida. There are plans for future expansion of the plant.

The Treasure Coast Energy Center is owned by the Florida Municipal Power Agency, which is a wholesale power agency owned by municipal electric utility companies in Florida, including Fort Pierce. The Fort Pierce Utilities Authority has a contract to operate the new power plant, and all the H.D. King employees were transferred to operate the new plant.

John Tompeck, Gas Operations Superintendent for the Fort Pierce Utilities Authority, said that there wasn’t much more useful life from the H.D. King Plant. “The Fort Pierce Utilities Authority would have had to spend a fortune bringing the H.D. King Plant up-to-date, as so many parts of the plant had been worn out from all its years of service,” he said. “The Treasure Coast Energy Center has the latest technologies, and the emissions from that plant are very low.”

The Treasure Coast Energy Center is fueled by natural gas, a clean-burning fuel. The latest environmental control technologies are used, which makes it one of the lowest emission plants in Florida.

Special thanks to the Fort Pierce Utilities Authority, and John Tompeck, Gas Operations Superintendent, FPUA, for contributing to this article.
History of Oktoberfest
by Karen Bickerton

How did the Royal Hospitality of a Crown Prince in the year 1810 result in the world’s largest on-going festival in the world? The origin itself was simple enough. Crown Prince Ludwig of Bavaria, engaged to Princess Therese of Saxony-Hildburghausen, wanted to share his joy in this Royal Event with his people. The royal marriage was set for October 12, 1810. To celebrate the royal marriage Prince Ludwig organized a full day of horse races on the fields directly outside the gates to the city. In honor of his bride, the fields were renamed “Thereseinwiese,” or Therese’s fields.

Horse races were a popular draw of the day and the turnout was exceptional. While the Royal Wedding was held on October 12, 1810, the actual horse race took place five days later on October 17, 1819. Approximately 40,000 people joined in the festivities. Since the population of Munich in 1810 was only 40,638¹, there was probably a relatively big draw from the outlying areas. Based on the success of the event, Prince Ludwig decided that he would make this an annual event².

The Oktoberfest of 1811 saw some changes. First, there was the addition of the Agricultural Show. This was the brainchild of Prince Ludwig; the agricultural industry was in dire need of some assistance and Prince Ludwig thought that the fair’s exposure might do just the trick. So the Agricultural Show became an integral part of Oktoberfest, at least until the industry regained its strength and from then on, and even through today, is held only once every three years.

The Oktoberfest of 1818 was one of noteworthy change. In prior festivals, activities were sparse other than the horse races and agricultural events. Now, two carousels were added as well as two swings. Beer stands were added to allow the attendees to quench their thirst. The festival was changing; it was growing. Oktoberfest was now fun for all ages. By 1819 the horse races were discarded for more popular activities.

By the 1870s, Oktoberfest was breathing new life into an old industry — carousels and amusements. Fine German workmanship began appearing first at the Oktoberfest, and then at amusement parks all over the world. Oktoberfest itself was a wonderment of carousels, and the fairground trade began to develop all over Germany. In 1896, the beer stands, where a thirsty visitor could buy a beer, were replaced by small beer tents and halls, sponsored by enterprising landlords with the financial support of the breweries. These have been since replaced by large buildings that hold up to 5,000 visitors.

Since 1810, Oktoberfest has only been cancelled 24 times. When you of think it, that’s rather amazing! It was cancelled for war several times, for cholera epidemics a couple times, and twice I believe it was cancelled due to actual financial hardship. Oktoberfest is certainly a historical tradition of which to be proud! It is no wonder that it is celebrated not only in Munich and in the Bavarian province, but all over the World.


¹ Census Bureau.
² Some references claim the “Leaders of Munich” made the decision to make the Fair Annual Event.
Walking into the Hoyt C. Murphy Real Estate office on U.S. Highway 1 is like walking back in time. On the walls are framed ads from the early 1950s, touting various properties for sale — some with houses going for $2,500. The north office building was once Pat Murphy’s grandmother’s home (circa early 1900s), and it still retains its splendor, graced with Dade County pine floors and brick fireplaces.

Sixty years ago, Hoyt C. Murphy, Sr. opened his real estate office in downtown Fort Pierce, and the business has been going strong ever since, even in today’s poor economic times. Hoyt Sr. passed away several years ago. Now, Hoyt C. “Pat” Murphy, Jr. along with his sister Peggy and mother Dotty, carry on the business. They have handled real estate transactions for 4 generations of local families and don’t plan on stopping.

Pat Murphy received his real estate license in 1977 when he was age 18. He sold real estate while he was in college at Florida Atlantic University. “I commuted to work from Boca to Fort Pierce on weekends,” says Murphy. “I made good money, but I didn’t have much of a college life.”

“My dad had a lot of foresight,” Murphy explains. “We bought the house that former Florida Representative “Banty” Saunders once owned (corner of Avenue C and U.S. 1). The contractors recommended that we tear the house down, but my dad was determined to renovate it.” In 1981, Hoyt Murphy Real Estate had a grand opening in the plantation-style home that had been completely restored to house its offices. “I credit my father for being one of the first to renovate a historic downtown building,” says Murphy. “We think that it encouraged others, such as Vince Lloyd and Hans Kraaz, to start restoring other old buildings.”

A native of Fort Pierce, Murphy met his wife Laura Rouse Murphy, also a native, at Parkview Baptist Church. When asked if he and his wife ever thought of living elsewhere, Murphy replies, “No. That’s an easy answer. It’s a tough place to beat. Laura and I travel a lot and have seen a lot of different areas. We feel blessed to live here.”

Murphy has seen Fort Pierce blossom. “Twenty years ago, people were very gun-shy about moving to Fort Pierce,” he says. “About 80% of the time, we had to justify why they should come here. Now, it is the opposite. They already know about the great things that exist here. The perception that people have of Fort Pierce has done a 180 thanks to a lot of hard-working people out there.”

When Murphy isn’t selling real estate, he travels with his wife and friends, goes cycling, and fishes the shallow waters of the Indian River. “This is a great area for cycling,” Murphy says. “With the recent road improvements that include bike lanes, you can easily cycle down A1A from Fort Pierce to Stuart. I ride between 100 and 200 miles a week. This is God’s country, and I like seeing it from the bike.”

It is obvious that Murphy appreciates the quality of life that Fort Pierce has to offer. Although the firm has sold a lot of residential and commercial real estate, it has also been instrumental in helping the state and county obtain land. Murphy says, “We are as equally proud of the land deals that we have done for environmental preservation as we are on the economic land deals.”

When asked about the current economic cycle, Murphy says that it is the toughest he has seen for sellers. “We see investors coming out of the woodwork,” he says. “There was an overcorrection on the downside. We are seeing real estate prices that date back to levels in the 1970s.” Even so, Murphy says that things will get better. “A friend of my dad’s used to say, “People won’t stop getting older and it will keep getting cold in the north.”

Main Street Fort Pierce is proud to recognize Pat Murphy as its Downtown Hero.
Ghosts of Fort Pierce Past

by Pam Gillette

Twilight creeps through the streets and historic buildings while the gentle breezes blow off the Indian River. The wind whispers into the shadows to unlock the untold secrets of the forgotten, disturbing the sleep of the long departed, and awakening the Ghosts of Fort Pierce Past.

Your tour begins on this a daunting night when you meet your masterful guide, in the City Hall Plaza. As you begin your journey through the darkest places, your guide will lead you on a quest that is steeped in both folklore and legend. You will hear tales of Colonel Benjamin Pierce who established the original fort on Indian River Drive as an army headquarters. You will meet a soldier from the past who will tell you about how Fort Pierce got its name and interesting stories of the Fort.

You will be taken to a railroad worker and listen for the sounds of the train pulling into the depot. And visit with Annie Hogg, wife of the man who built the original Cobb Building and General Store.

AE “Beanie” Backus, also known as the “Dean of Florida Landscape Painters,” will make an appearance. He will explain how he painted his beautiful landscapes and how he inspired Alfred Hair and the Highwaymen painters. Did you know that Beanie was first employed as a painter of theatrical signs, posters and displays during the Depression at the Sunrise Theatre?

Your guide will take you into the Sunrise Theatre. Rupert Koblegard created a stir when he completed the largest vaudeville theatre on Florida’s East Coast in the 1920s. But from the time it opened it was the place to go and many Hollywood stars such as Sally Rand and Tom Mix performed on the stage.

Fort Pierce has many landmarks: the Boston House, the McCarty House, the Suntrust Building, the courthouse and many characters that inspire our rich history. Walk with us, Wednesday, October 28, 2009, for the Main Street Ghosts of Fort Pierce Past walking tour. There is $5.00 per person donation for the walk; children under 5 are free. Tours will last approximately 1 – 1½ hours with stories and legends combined with the fun and the fascinating history of our City.

Due to the overwhelming response to last year’s tour, Main Street Fort Pierce is adding a North and South city tour. Tours will begin at 5:30 p.m., leaving from the City Hall Plaza (Between the new Parking Garage & City Hall Building) on Orange Avenue in Downtown Fort Pierce every 15 minutes. Last tour leaving is 7:30 p.m. Reservations are preferred and can be made by calling the Main Street office at 466-3880 to set up your time of departure and your choice of tours.

Join Main Street Fort Pierce for a memorable, historic walk into the Ghosts of Fort Pierce Past. You will never be sure who, or what, might be waiting around the next corner or lurking in the shadows. You will encounter many ghostly figures, as they return you back to the days of blacksmiths, livery stables, and general stores. Don’t miss your chance to hear the many secrets of Downtown Fort Pierce and the stories of the people who made our town great. Call Main Street Fort Pierce and make your reservation for the Ghosts of Fort Pierce Past Walking Tour, at 772-466-3880.
It’s like walking into Cheers — “Where everybody knows your name.” When you walk into Brewer’s Café at 204 Orange Avenue, be prepared for a hearty, personal greeting from the staff. This past April, Jo Ann Pagano purchased the popular restaurant, and her friendliness is welcomed into Fort Pierce. Pagano is not a new-comer to cooking or running restaurants. She grew up in Michigan, and spent the last 21 years teaching the fine art of culinary to high school students around the state. She also owned restaurants in Michigan. When asked what brought her to Fort Pierce, she replies, “I have lived in the area part-time, and when I decided that I wanted to leave Michigan, this is where I chose to come.” Pagano says, “Downtown Fort Pierce is exquisitely beautiful. As you come into the city, especially as the sun is rising in the morning, everything shines! Every building shines.”

After looking into several restaurant opportunities, Pagano learned that Brewer’s was for sale. “I have been coming to Brewer’s as a customer for several years. As a former restaurant owner, I like this one because it is quaint, and the overall operation is simple,” Pagano says. “The customers are wonderful, and I have enjoyed meeting so many friendly people here.” Pagano has brought in two new cooks. All three of them can be seen back in the kitchen working away. “We work as a team,” she says. “We are back there harmonizing with each other and share the prepping, cooking, and clean-up. Everyone can step into any position if they have to.”

When Pagano became the new Brewer’s owner, she changed the menu to reflect healthier foods. “We look at things like special diets and are accommodating to customers who have special dietary needs,” she says. Now, she is ready to change the menu again. “I am a firm believer that no menu should be cast in stone for any length of time,” Pagano says. “Foods change seasonally, so menus should change seasonally, too.”

Pagano believes in sustainable farming and as a result, she supports local farmers as much as possible. She also believes in carrying local products. As an example, she approached Natalie’s Orchid Island Juice Company expressing an interest in their products. Now, Brewer’s beverage chiller is chock-full of fresh orange and grapefruit juice from Natalie’s.

“The bottom line is we are all about good food.” Becoming more involved in the local community is also something that Pagano wants to achieve. “I just had a meeting at Mustard Seed, and we will probably be cooking for them at Thanksgiving as a way of giving back,” she says. “I am hoping to work with many groups and will help with whatever is necessary.”

Brewer’s is open for breakfast and lunch from Monday through Friday, 6:00 a.m. – 2:00 p.m. They are also open for dinner on Bike Night Thursdays from 6:00 p.m. until all the bikes are gone. To call Brewer’s Café, dial 640-7666.
Hill, Barth and King Show Commitment to Downtown Fort Pierce

by Beth Williams

Rita Stikelether, a principal of the CPA firm Hill, Barth and King LLC, is no stranger to downtown Fort Pierce. As a native of the community, Rita began her accounting career thirty years ago and has been a familiar face downtown ever since. But in July, HBK made a move to the Renaissance Financial Center which she believes will increase the firm’s presence and ability to work with downtown customers.

“When the opportunity arose, we were so excited to remain downtown among so many businesses we believe in and respect,” says Stikelether. “The Renaissance allows us easy access to our clients; our professionals the opportunity to work in a great business environment; and us the ability to continue to meet new businesses and individuals.”

HBK and its affiliated financial services firm, HBK Sorce Financial, combined are among the nation’s largest CPA/Financial Services firms. Their core services include accounting, assurance and tax services. Over the last 60 years, the firm has expanded services to include specialized services including business consulting and advisory services, business valuations, fraud examination, litigation support, human resources consulting, financial wealth planning, estate planning, and tax planning. With the current economic downturn, the firm adjusted services to assist clients in cash management, both on a personal and business level, as well as distressed business services provided by John Lombardi, CPA and Certified Fraud Examiner.

The company has 8 offices throughout Florida, Pennsylvania and Ohio. While Stikelether oversees operations in Fort Pierce, she is supported by three other principals of the firm in Stuart. John Fedorek, Greg Nuttall, and Stephen Schramm each bring expertise in specific areas of financial services to a wide range of industry clients. While HBK and HBK Sorce provide their clients with a “Treasure Coast small town” feel, they also offer multiple and diverse resources to service every individual and industry. Based on size the firm is ranked as one of the top 100 CPA firms and one of the top 1% of all independent advisory firms in the U.S. They have earned significant recognition within their industry including a 2006 ranking by Bloomberg as a “Wealth Master” and then in 2007 as a “Top Dog” firm in their annual rankings.

HBK’s support of Main Street Fort Pierce’s efforts is in sync with their mission of helping organizations that promote community and business development. In August, HBK contributed to the effort as the main sponsor of the annual Reverse Raffle held at the Sunrise Theatre. According to Stikelether, “Main Street’s efforts to support and promote downtown businesses are especially important to us. We felt that sponsoring the Reverse Raffle was the best way we could show our support.”

Along with the many advantages of moving to the Renaissance, Stikelether says there’s one extra perk that will help in the near future. “The views of the Fort pierce marina and the beautiful Indian River Lagoon are much appreciated bonuses that we use, and will be especially helpful during those long tax season hours!”
Stop in at the Manatee Center and see what we have in store for our Fantastic 14th Season! Our exhibit hall features new informative and interactive displays on manatees and the Indian River Lagoon. We will continue to offer our popular programs such as our informative Brown Bag Lunch Lecture series (offered FREE to the public the second Friday of every month) and our fun and exciting kayak trips. For the second year, we will be offering our very popular Nature and Nature series that meets once a month to help toddlers and preschoolers work out the “Wednesday Wiggles” with fun! Education Coordinator, Lesley Vincent-Ryder, offers lessons on nature that child and Mom can enjoy together. Another great learning opportunity is our Art in Nature series. Inspired by Instructor Gerard Saltus, imagination soar as participants create puppets and other types of art depicting animals from many Treasure Coast habitats.

October holds a variety of “spooktacular” events for ghouls and boos of all ages. Join us at Adam’s Ranch as we search for creepy creatures that only come out in the dark during our Creatures of the Night program. Or take part in our Bat-tastic Halloween as we discover many interesting bat facts and then go in search of them on a dark during our Creatures of the Night program. Inspired by Instructor Gerard Saltus, imagination soar as participants create puppets and other types of art depicting animals from many Treasure Coast habitats.

October, 1st, the Manatee Center will be open Tuesday through Saturday from 10 a.m. – 5 p.m. and Sunday, 12:00 p.m. – 4 p.m. Boat tours depart Tuesday through Saturday at 1:00 p.m. and reservations are suggested. Call the Vanishing Mermaid Gift Shop at 772-460-6445 for tickets and information. The Manatee Observation and Education Center is located at 480 N. Indian River Drive in beautiful, historic downtown Fort Pierce. Visit us online at www.manateecenter.com and www.manateegiftsgalore.com.

Captain Chop and visitors during the Manatee Center’s Wildlife Boat Tour.
This appetizing Halloween recipe is sure to please the ghouls, goblins and ghosts in your family. My “witching hour” Chicken Paprika is wickedly delicious served over egg noodles.

**“Witching Hour” Chicken Paprika**

- 8 chicken breasts/thighs
- ⅛ cup butter
- 1 cup onions, chopped
- 1 cup mushrooms, sliced
- ½ cup water
- 1 8-ounce can tomato sauce
- 2 Tablespoons paprika
- 1⅓ teaspoons salt
- ¼ teaspoon pepper
- 1 cup sour cream
- ¼ cup flour
- Hot cooked buttered noodles

Season chicken with a little salt and pepper. In 12-inch skillet brown chicken pieces slowly in butter for about 20 minutes. Remove chicken. Cook onion in same skillet until tender. Add 3 cup of the water, tomato sauce, paprika, salt, and pepper. Cook, covered, till chicken is tender, 35-40 minutes. Remove chicken to a serving platter. Stir together sour cream, the remaining water and flour. Blend into hot mixture. Cook and stir till mixture is thickened. Do not boil. Serve chicken and sauce with hot buttered noodles. Serves 4 – 6.
ABC's of Asset Protection

Submitted by Erik M. Melville, CFP®, IIMC®, Financial Advisor, Certified Financial Planner™

You're doing the right things: you're working hard, you're saving, and you're investing wisely. And, you're looking forward to benefiting those you hold near and dear: yourself, your spouse, your children, your family, your employees, your business clients, your neighbors, the IRS … What? You don't want to benefit all those folks? Of course not. But, without a comprehensive financial plan — one that incorporates asset protection considerations — you may unknowingly be doing the right things to benefit all the wrong people.

Accidents, lawsuits, taxes and other financial risks are simply the facts of life. Here are a few basic ways you can protect your assets aside from using insurance. Yes, insurance should be one of the first tools considered when building asset protection into your comprehensive financial plan. The cost of insurance is negligible compared to the possible cost of not having insurance. For example, purchasing umbrella insurance for protection from personal risk and liability coverage for protection from business risk is generally an inexpensive start. However, insurance alone never provides total protection.

A is for ADVICE. Your first step is to engage professionals. You'll need a variety: legal, tax, and financial. Asset protection should not take place in a vacuum so a multifaceted approach is necessary. Different assets are exposed to different types of risks. Depending on your specific situation, different types of risks require different types of protection be applied at different times. For example, a "qualified disclaimer" can potentially be quite useful in minimizing the portion of your family's wealth that goes to the IRS via the estate tax. Knowing when and how much to disclaim can be very valuable advice.

B is for BUSINESS. Your business is your own, not your neighbor's. Conversely, your personal investment account is your own, not your business's. Or is it? Your business creditors may be able to reach your personal assets, and vice versa, especially if you are a sole proprietor. A partnership can be even worse, as your partner's personal creditors may be able to reach partnership assets. Additionally, you may be personally liable for your partner's professional actions, not just your own. Choice of business type can be instrumental in providing an asset protection element to your financial plan. Certain types of business entities and insurance products not only shield business partners from the business risks discussed; but, may also provide an efficient estate planning strategy.

C is for CONTRIBUTIONS. Contribute to your employer sponsored retirement plan. Contribute to your IRA. Your employer sponsored retirement plan enjoys federally legislated creditor protection under ERISA. ERISA protects your accrued benefit in your employer sponsored defined benefit (pension) plan, 412(i) plan, profit sharing or 401(k) plan. IRAs find their protection under federal Bankruptcy laws and under state law and are generally similarly protected.

Of course, this brief article is no substitute for a carefully crafted comprehensive financial plan which incorporates asset protection considerations. So, do all the right things to be certain you benefit all the right folks, before implementing any significant financial planning strategy, contact your financial planner.

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A Day on the Ocean
by Dan Dannahower

Calm sea, light breezes, clear blue water, thunderstorms, a tornado, manta rays, dolphin; the list goes on. I recently had the pleasure of spending a day fishing the ocean offshore of Fort Pierce with friends Ed Lewis and Mark Dickerson on Ed’s boat, Renegade. The above is just a partial list of the experiences we had in just one day on our beautiful offshore waters.

We started very early the Sunday before Labor Day. We launched the boat and headed out the inlet before 6 a.m. First stop several nearby ocean buoys in search of bait. After some time jigging with bait, rigs we had a good stock of small baitfish in the live well and headed out to deeper water to look for game fish. The water was a clear deep blue. We began trolling the live baits through a shoal southeast of the inlet and after an hour or so we had not had a bite and began re-thinking the plan.

Suddenly we found ourselves surrounded by a large group of manta rays feeding on the surface. The plan had re-thought itself for us! Offshore fishermen know that mantas often harbor cobia, a highly sought game fish that like to cruise along beneath the rays’ giant shade producing wings. If you can get close enough to a manta ray to throw bait near it you have a great chance of hooking up a nice cobia. Our plan instantly became chase the rays and try to boat a cobia. We managed to slip up to within just a few feet of ten or more of the huge rays. We saw cobia gliding along beneath some of them but never managed to hook up. Several boats near us did land cobia while we watched with envy. Mantas like to jump and we got to see several get fully airborne and then crash back to sea with a sound like an Apollo capsule hitting the water.

Eventually we moved out to deeper water and resumed trolling. We caught a dolphin, one of the most beautiful fish in the ocean, and had several other hits. Flying fish, bottle nose dolphin and several large sea turtles were spotted. We had been keeping an eye on some offshore thunderstorms. Those had moved away from us, further offshore, but now a new line of storms began building.

The new storms built rapidly and we had to move several times to remain a comfortable distance. Eventually a large line of very rainy thunderstorms began moving toward us and forced us to return to the shallow beach reefs in order to be clear of the weather and not be cut off if an escape back into the inlet and boat ramp became necessary. During this maneuvering we watched a funnel cloud drop from the storms and eventually become a waterspout, which is a tornado over the water. It stirred up a huge area on the surface of the ocean and we watched in awe for ten minutes or so before it dissipated.

Clear of the storms we trolled the shallow reefs and caught several Spanish mackerel before heading home. This experience is just one example of the tremendous natural resources we have just off our shores. A very diverse eco-system awaits those who care to visit it. I hope you get the chance to offshore and see some of the beauty that’s “just east of the beach.”
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