

Making the most of your IRA

Ask your banker or broker if you can buy an RV lot inside your IRA, and you'll likely hear:

No, I don't think so
Huh?
Not possible

All those answers, my fellow RVers, are just plain wrong! The reason why most brokers and bankers will look at you as though you're from another planet when you ask this question is that they don't sell lots. Simply put, they have established a business model that actually blocks investors from putting monies into products which can't earn commission. It's like going to a Ford dealer and asking to see a Dodge. Of course you can buy a Dodge - just not from the Ford dealer.

So too it is with buying real estate inside an IRA. It is possible, just not with most banks or brokerage custodians. Instead of a self-serving custodian what you need is a true self-directed custodian,

one who is structured to let you invest in all IRS-allowed investments.

These most common types of investments are stocks, bonds and mutual funds, but mortgages, tax liens and real estate, such as a Bella Terra RV lot, are also considered IRS-allowed investments.

In order to complete this transaction you must simply establish, in advance, the IRA structure that allows seamless movement among all IRS-allowed investment categories. You're first step in doing this? Transferring your IRA to a true self-directed custodian.

As you learn more about self-directing your IRA funds, your eyes will be opened to a new realm of retirement possibilities. Choose carefully - after all, no one cares more about your retirement than you do.

Article submitted by Richard Parker, a nationally acclaimed financial author and speaker, specializing in IRA 401(k) structure and the RV industry. He is the author of *Retire and Stay Retired*, which you can own for free by calling Bella Terra at (866) 417-2416.

Local Pick: Geno's

26651 Perdido Beach Blvd

With an innovative atmosphere and distinctive menu, Geno's Fresh Catch and Grill provides a sophisticated ambiance to match its delectable entrees. Conveniently located on Beach Boulevard, Geno's is the only exhibition kitchen on the island, serving fresh seafood, certified prime rib and authentic pasta dishes. Geno's also offers a daily fresh catch, sushi and other specialties. The full service bar and excellent wine selection will satisfy your palate and complement your meal.

This innovative dining concept is the mastery of Chef Geno McNeely. With over 20 years of experience, he has showcased his culinary expertise and creativity in the innovativeness of Geno's Fresh Catch and Grill, one of Gulf Shores most exquisite and freshest dining experience.

Bella Terra

A LUXURY RV RESORT COMMUNITY

THE PREMIER RV RESORT NEWSLETTER

ISSUE TWO

Bella Terra Breaks Ground

The Bella Terra team gathered with elected officials, partners, community members and future owners to celebrate the official groundbreaking of Bella Terra of Gulf Shores, the nation's first true luxury RV Resort Community.

With Phase One set for completion in spring 2008, this 176-lot luxury project is the first of its kind to begin construction in the Gulf Shores area. As more than 50 percent of phase one lots sold in just over 8 weeks, *Bella Terra* is proving to be a huge success - even as the early phases of construction start.



The highlight of the event was an honorary "dig" taken from what will soon be the resort's 9 acre center-piece lake. Guest gathered near the massive equipment as it revved up and construction officially began.

A beautifully appointed, master-planned resort, Bella Terra amenities include a grand clubhouse, zero-entry infinity pool, private movie theatre, tennis courts and concierge service, and so much more.

"What we have found is that people are

embracing the fact that we are developing a complete luxury RV resort experience," said Robert Jacobsen, Founder and CEO of Bella Terra. "The general consensus of people who contact us is that it's about time someone did what we are doing. We are literally raising the bar in this international industry - right here in Gulf Shores!"

To learn more about *Bella Terra* and review the inventory of remaining lots, please visit BellaTerraRVResort.com.

Bella Terra
A LUXURY RV RESORT COMMUNITY

6194 Gulfshores Parkway
Gulf Shores, AL 36542

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(866) 417-2416 BellaTerraRVresort.com

rejuvenate.. embrace.. connect.

Weather Watch

Winter Forecast:

Sure the temperature drops a few degrees in the winter months, but Gulf Shores' weather remains comfortable. The highs for November and December usually range between 60 and 70 degrees, while the lows average into the 50s.

Spring / Summer:

Mild temperatures are predicted to greet visitors this season as gulf breezes temper the typically hot summer weather. Bella Terra visitors are able to soak up this weather for exquisite resort style living!

To Redmond and Beyond

Bella Terra of Gulf Shores made a lasting impression as the official launch of the marketing and sales effort took place in Redmond, Oregon at FMCA's 78th International RV Convention.

Just like the amenities and lifestyle planned at Bella Terra, the team spared no expense or skipped any detail in Redmond hosting a hospitality tent, Coffee and Doughnuts each morning, nightly wine-tasting and were proud Super Star Sponsors of the entire event.

A true success, it was estimated that over 3,000 visitors from multiple countries attended the convention where blue skies, warm breezes and some of the finest products in the RV industry were displayed. The Bella Terra hospitality tent was opened to all attendees and was converted to resemble a room in the Grand Clubhouse at Bella Terra complete with beautiful sofas, flat-screen televisions and a mini bar.

One of the highlights of the week was the daily Rubber Duck Rally held after Coffee and Doughnuts. Each day over 500 yellow ducks raced down a small creek in the center of the fairgrounds to the finish line as they were cheered by onlookers. Prizes for the winners included folding bikes, GPS systems, a flat-panel TV and gas cards.

"We were thrilled at the warm welcome we received from the FMCA family," said Chuck Smith President of Bella Terra. "The response from people we spoke with overwhelmingly indicated that we have the right product, with the right amenities in the right location."

The Bella Terra team has continued to participate in RV shows and rallies across the nation. To schedule a Rally at Bella Terra or to have Bella Terra host one of your events please call 866.417.2416 and speak with Courtney Fox, Marketing Coordinator.

Trend Alert: RVs Rolling Into the Future

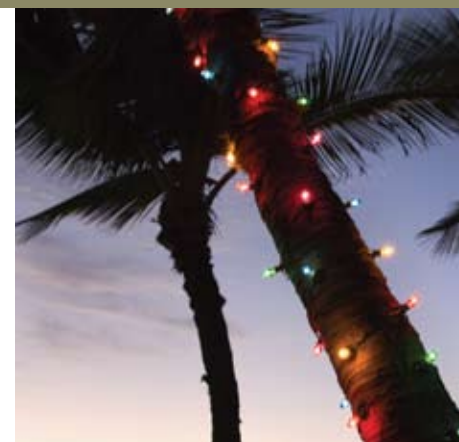
As you glance in your rear view mirror, preparing to switch lanes while cruising to your next destination, you may have noticed a few more RVs on the road this summer.

As you glance in your rear view mirror, preparing to switch lanes while cruising to your next destination, you may have noticed a few more RVs on the road. Believe it or not, about a half million RVers have joined you on America's highways and byways over the past few years.

In 2005 RV ownership was at 7.9 million. Today more than 8 million own an RV and by 2010 RVIA is expecting around 8.5 million people to own a RV.

Baby boomers are catapulting RV ownership as they celebrate their 60th birthday and enter into the glorious relaxing years of retirement. However, the industry's continued success goes beyond the baby boomer generation. In fact technological advances, such as WiFi, have attracted younger generations by helping them stay connected to their iPod, laptop, satellite radio and favorite television shows while on the road.

From technological advances to construction of upscale destination resorts, such as Bella Terra, many factors are driving this industry in the right direction.



Gulf Shores- Enjoying the Holidays Sunny Side Up

There doesn't have to be snow on the ground, nor does the temperature have to be frigid for us to have holiday cheer. We like getting in the spirit 'sunny side up' with the Gulf Shores' many annual traditions.

Roll through and enjoy any of the following events:

40th Annual Trim a Tree

The trimming kicks off Friday November 9, 2007 at the Performing Arts Center and continues through December 23, 10 a.m. to 4 p.m. daily, except Sunday.

Bellingrath's Magic Christmas in Lights

Be sure to check out this spectacular light display, now in its twelfth year, between November 22 and December 31, 2007. Show times and more information are available at Bellingrath.com.

Coastal Chorale Christmas Show

This high-quality concert is sure to entertain you November 16 - 18, 2007 at Foley United Methodist Church. Tickets are \$10 and more information can be found at CoastalChorale.com.

Kaiser Turkey Day Classic

Forget the turkey, here in Alabama Thanksgiving is not complete without a little football. The National Championship of Youth Football games begins Thursday, November 22, 2007 and the champion will be declared Saturday, November 24, 2007. More information is available at TurkeyDayClassic.net

Christmas in the Park

It's a family affair on December 7, 2007 at the Foley Park, complete with Santa Claus, music and the Christmas Tree lighting.

Foley Christmas Parade

Celebrate the Christmas season with the Foley Kiwanis Club, Santa Claus, scouts, bands, clowns and floats on December 8, 2007.

Trivia

Question

Gulf Shores, Alabama is home to many well-known golf courses. How many total holes can you play in the area?



ANSWER: 288 holes