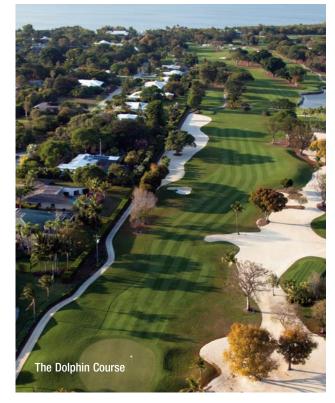
OCEAN REEF CLUB



Its diverse, wide-ranging amenities rival that of a small town.

KEY LARGO, FLORIDA: (50 miles south of Miami): At a recent Urban Land Institute conference, many presentations focused on creating developments that appeal to multigenerations. The Ocean Reef Club foresaw the importance of this growing trend. As a private, debt-free, and member-owned community, it had the financial ability and control to invest in amenities that appeal to every family member—not just the golfer.



"We really offer something for everyone," explained Richard Weinstein, vice president at Ocean Reef. "We have one member family that spans four generations with 25 children and grandchildren. They chose Ocean Reef specifically for its varied lifestyle options."

THREE GENERATIONS LIVING AT OCEAN REEF

Working Families With Children: The Academy is a private K3-8th grade school at Ocean Reef. For seasonal residents, the faculty teaches to a pupil's curriculum. After taking a written and driving test, children can receive a golf cart license at age 12, providing the independence to travel within the Club's community. After homework, kids head to Buccaneer Island at Ocean Reef for its saltwater lagoon, sandy beach, and multiple pools.

For business travelers living at the Club, the Ocean Reef airport has a 4,400-foot lighted runway capable of accommodating most light jets. Add the close proximity of Miami International Airport and accessibility is a noted benefit.

Empty Nesters: Golf tradition dates back more than a half century when the Club's first course opened. Members have access to the Hammock and Dolphin courses, a 27-station prac-

INSIDER'S TIP AT OCEAN REEF THE CLUB WILL ALLOW NON-MEMBERS TO STAY AT ITS INN TWO TIMES EVERY FIVE EARS. AS A GUEST, YOU HAVE THE OPPORTUNITY TO EVALUATE IF THE COMMUNITY IS RIGHT FOR YOU.



tice facility, and a new learning center. The Hammock Course is situated in a mangrove and tropical hardwood hammock while the Dolphin Course winds through tamarind, coconut palms, and mahogany trees.

The Ocean Reef 175-slip marina can harbor yachts up to 175 feet and offers a full range of services. The Club's coastline contains the largest coral reef in North America. Next to the marina is the Fishing Village, reminiscent of a New England town center. Upscale boutiques include Club-owned stores, specialty retailers and recognized brands such as Lilly Pulitzer, Vineyard Vines, Jay McLaughlin, Tommy Bahama and Leggiadro.

An active life is celebrated at Ocean Reef. Its Lawn and Tennis Center offers full-size grass croquet courts, nineteen Har-Tru courts with six courts lighted for evening play, and a modern fitness center, salon, and spa.

The Retired Couple: With 1,500 member families, Ocean Reef operates as a small town. In addition to fire and police protection, the Club has its own 15,000 book library, museum, veterinarian, chapel, and weekly newspaper.

Its 24-hour, fully-staffed medical center has two dozen physicians offering 17 different health services.

The Ocean Reef Art League promotes art education and creative arts. Members learn everything from stained glass to sculpture, and attend workshops on topics from Nantucket basket weaving to memoir writing. There are studios for polymer clay, photography, and woodworking, and group outings to museums and art festivals.

A popular endeavor is the Ocean Reef Cooking School where some culinary stars provide instruction. Past celebrity chefs include Jacques Pepin and Marcus Samuelsson. Instead of traveling into Miami for entertainment, members visit the Club's 300-seat Cultural Center theater. Past guest speakers include Colin Powell and Jay Leno, who performed just before his retirement from *The Tonight Show*.

PROTECTING YOUR BEST INTEREST

Ocean Reef offers a varied choice of neighborhoods from turn-key condominiums on the marina to estate homes with open water and golf course views.

In order to facilitate buyers with sellers, Ocean Reef established an in-house brokerage. "It makes all the sense in the world," said Paul Bobik, president of Ocean Reef Real Estate Company. "We have the buyers and sellers best interest at heart since we are owned by the members. We focus on the membership experience as part of this unique Club community, not just a real estate transaction."

A great way to see if Ocean Reef is right for your family is to consider a social membership. "It is similar to taking a car for a test drive," explained Bobik. "As a social member, you have access to the Club for 59 days per year and can stay at our 143-room Inn or, for more space, consider our Home Vacation Rental Program. Fully 30 percent of our equity members had initially been social members. Since there is no state income tax in Florida, there are significant advantages to residency at Ocean Reef."

For a complimentary copy of Ocean Reef Club Living magazine, please call (800) 741-7333.

For information on limited stay and play introductory packages and membership information, visit OceanReef.com.