

Hello. It looks like you're using an ad blocker that may prevent our website from working properly. To receive the best experience possible, please make sure any blockers are switched off and refresh the page.

If you have any questions or need help you can email us

From the Nov. 2008 Issue

Another Day at the Beach

At this time of the year, many of us long for the warmth and relaxation of “somewhere a little further south.” And with December’s chilling air bringing snow to many parts of the country, it’s understandable to daydream about going even further ... the sights and sounds of island life, whether as a long-term escape or at least a brief vacation. Linda Ribble’s island adventure has been going on for nearly two years now, but instead of an escape from work, she’s been able to relocate her practice, at least in a virtual sense.

The Texas native, long-time accountant and credentialed CPA has been the principal of her practice in Dallas, Linda A. Ribble, CPA, P.C., for about 12 years. At first glance, the firm was, and continues to be, fairly traditional. Linda, her mother and sister run a family based practice that provides tax compliance, write-up and financial services to a diverse client base of businesses and individuals. She earned her CPA credential in 1985 and, prior to opening her own practice, had worked in various accounting and bookkeeping positions at companies in the insurance and residential construction industries.

The firm does have a few differences from most professional practices in the United States, however, most notably that Linda’s office is about 4,500 miles away, on the U.S. Virgin Island of St. Croix. She initially went to the islands for an extended vacation with her boyfriend John, a former client who had owned property in the Caribbean for several years. Pretty soon, she found that she could do most of her professional work remotely just as well as she could in the office.

Hello. It looks like you're using an ad blocker that may prevent our website from working properly. To receive the best experience possible, please make sure any blockers are switched off and refresh the page.

If you have any questions or need help you can email us

Specialties: Tax, Write-Up

Productivity

Score: 150

Linda &
John relax at a favorite hangout
in St. Croix

“When I first came to St. Croix, it was just for a few months, and it was during the non tax season,” Linda says. “But after we got the technology in place, I didn’t need to go back and forth as often. So by 2006, I processed all of our corporate returns remotely.” She returned to Dallas for the 2006 individual tax season, but says she has since made the remote process permanent, and was able to manage the entire corporate and 1040 tax seasons remotely this past season.

Linda and her practice obviously depend upon technology for their workflow processes, with clients either visiting the office in Dallas or sending files electronically. Linda’s sister Sherry and mother Sally then scan items into their document management system. At this point, the rest of the process remains paperless, at least on Linda’s side. Her St. Croix home office has high-speed Internet, and she uses a dual-screen monitor when preparing and reviewing returns. Her practice scored a 150 on the Productivity Survey (www.CPATechAdvisor.com/Productivity), The CPA Technology Advisor’s free online tool that helps public accounting firms assess their use of technology and best practice processes.

In addition to the technological challenges she faced with long-distance remote working, Linda is licensed to practice as a CPA in both Texas and the Virgin

Islands, but all of her clients are still in Texas, so Linda noted that she

Hello. It looks like you're using an ad blocker that may prevent our website from working properly. To receive the best experience possible, please make sure any blockers are switched off and refresh the page.

If you have any questions or need help you can email us

their documents to us early.” This past 1040 season, she estimated her work weeks ranged between 20 hours in January to nearly 70 hours per week in April, and that during the rest of the year, including corporate tax season, she never has to put in more than 40 hours per week.

For those of you who might be getting envious at this point, if you keep reading you'll only get greener (and I don't mean environmentally so). With some of her spare time, she has taken on a part-time position as the controller at St. Croix Marine (www.stcroixmarine.com), the primary marina on the island, which has enabled her and John to make friends and become more involved in the local business community.

“St. Croix is the smallest of the U.S. Virgin Islands as far as population, so it really has a small town feel,” she said. (The largest city on the island is Christiansted, with a population of 3,000.) “So we've gotten involved in community activities, joined the yacht club and socialize as much as possible so that we are accepted as regular islanders.”

Although he is supposedly “retired,” John is currently remodeling the house and has a work ethic that “doesn't believe in weekends,” according to Linda. But she said they do get out on Fridays to enjoy happy hour and often have Sunday brunches with friends. Other times, they just hang out on the beach or at the yacht club, or join friends for an occasional picnic on Buck Island, a small and uninhabited island northeast of St. Croix. Somewhat ironically, her real vacations are spent up north in Texas, and usually in the winter.

The sense of paradise isn't lost on Linda, who says she loves everything about the island atmosphere, especially the food and local music like the local KB Schindler band. “St. Croix really has tremendous restaurants (one of

their favorites is the Golden Rail), with a great mix of Caribbean menus that

Hello. It looks like you're using an ad blocker that may prevent our website from working properly. To receive the best experience possible, please make sure any blockers are switched off and refresh the page.

If you have any questions or need help you can email us

season. She was given her first experience with a tropical storm on October 13, two days before the deadline for extended returns, when Category 3 Hurricane Omar brushed the islands.

“It was unbelievable and terrifying,” said Linda, who having lived in north Texas was well accustomed to severe weather, but nothing like the 100+ MPH winds that accompanied this storm. “I’ve never heard winds like that, and the driving rain was incredible. We were in the house, with the shutters up, and we’d hear things slam and bang against the shutters.”

Aside from some minor flooding and power outages and a fly-over by FEMA helicopters, there was little damage around the island because Omar passed quickly and, Linda says, because the locals were very prepared. “I was impressed by how everyone handled things, but it’s not an experience I hope to repeat often.”

But since Linda has now made St. Croix her permanent home, she likely will have to contend with such storms in the future. But that prospect, and an occasional case of “rock fever,” the island equivalent of cabin fever, seems to be not so bad a trade-off for living in the Caribbean.

Technology

Hello. It looks like you're using an ad blocker that may prevent our website from working properly. To receive the best experience possible, please make sure any blockers are switched off and refresh the page.

If you have any questions or need help you can email us