

38 Top Retirement Towns Every Baby Boomer Should Know

In Depth Reviews of 38 Great
Retirement Towns from Coast to
Coast

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Introduction

Great places to retire are found all over the United States. From cozy mountain hamlets to scenic seaside villages, there is a place for everyone. Yet, not all places are created equal. Older towns may have crumbling infrastructure. Large cities may have high poverty rates. Small towns may have above average crime rates. And not all towns have senior services, transportation services or a good hospital.

Here, though, we have 38 towns that are great places to retire. Some have living costs below the national average, while others have living costs that meet the national average or are above the national average. And because no town is perfect, so we also point out each town's potential drawbacks.

Fairhope, Alabama

Friendly and Picturesque, Fairhope, Alabama Boasts Waterfront Charm, a Gentle Spirit and Old Fashioned Southern Character

Cost of Living: Above the National Average

Is Alabama Considered a Tax Friendly State for Retirement? Yes

Quaint Fairhope (population 16,000) is nestled on a sloping bluff overlooking Alabama's Mobile Bay, an inlet of the Gulf of Mexico. It was established by a group of tax reformers as an experimental colony in 1894. These enterprising folks believed in the single-tax theory advocated by late nineteenth-century political economist Henry George and thought that their community had a "fair hope" of success as a utopian colony.

Residents formed a corporation, the Single Tax Corporation, and through it purchased land on the eastern shore of Mobile Bay. The corporation then leased the land to colonists, collected rent from them and then paid a single land tax to the government. The idea varied a bit from George's, but the Fairhope colonists were able to make their version work fairly well until the Great Depression arrived and many families were no longer able to pay rent to the corporation.

The Fairhope Single Tax Corporation still exists today and is one of two such tax colonies in the U.S. (the other is in Arden, Delaware). Over the years, Fairhope has morphed from a utopian dream to essentially a very nice Mobile suburb. The fact that the FSTC still owns 4,500 acres here

is, though, partly why the city is so beautifully landscaped and well maintained more than one hundred years after its inception.

In fact, Fairhope has won awards for its parks, colorful flower beds and well preserved large moss-covered oak trees. Growing by 25% in the last decade, the city has a sizable retiree population (50% of residents are age 45 or better), and residents have a reputation for being friendly and welcoming. They are also very conservative politically.

Fairhope's crime rate is well below the national average. The cost of living is 9% above the national average, and the median home price is \$250,000.

There are some beautiful older homes here, many overlooking the Bay, and several neighborhoods in particular draw retirees. One such neighborhood is Hollowbrook where attractive brick ranch ramblers sit on leafy lots. Miller's Crossing is a new neighborhood that attracts all ages. Gayfer Court is an established condominium community within walking distance of downtown and has two-story units. Key Allegro Villas is a manufactured community that caters to seniors and has affordable mobile homes. Fairhope has million dollar homes, too.

It also worth noting that people who purchase a house on "colony land" secure ownership of the house and receive a 99-year lease on the land. Homeowners pay rent to the Single Tax Corporation (which has 1,800 such leaseholds).

A resort destination throughout much of its history, Fairhope has over the years attracted wealthy northerners in search of warmer winter weather. It has also been a

favorite of writers and intellectuals, and today it remains the home of many artists and craftsmen who come for the inviting cultural climate.

Fairhope may also be one of the prettiest towns in the South, boasting sweeping waterfront vistas and an attractive, tree-lined downtown full of bookstores, art galleries and boutiques. Eateries include gumbo shacks, American diners, delis, Irish pubs, Cajun bistros and bakeries with homemade desserts. Two open air markets sell everything from fresh produce to jewelry. Wal-Mart wanted to locate downtown, but residents fought the move. The giant retailer is now on the eastern edge of town.

Fairhope has been experiencing some growing pains but has implemented strict zoning laws to ensure that it retains its gentle charm. The Single Tax Fairhope Corporation continues to contribute to the town's overall quality of life through various ventures, including a 43-acre nature park, the landscaped museum plaza, the veterans' memorial, the hospital's new emergency room and the library's renovation.

Each year, 200 trees are planted throughout town, and colorful flower baskets hang from nearly every street lamp, evoking a storybook quality. The waterfront is a busy place, and the Fairhope Pier, originally built in the 1920s, is a town highlight with duck ponds, a water fountain, rose gardens and a picnic area. Not to be missed are the sunsets over the Bay, with Mobile twinkling in the distance.

Boating enthusiasts love that there are three marinas, with nearly every kind water vessel imaginable. Charters are available for fishing or for just taking a sail along the shore. Golfing is a year-round pleasure thanks to the area's mild

climate. Quail Creek is an 18-hole public course, as is the nearby Marriott's Lakewood Golf Club. Rock Creek Golf Club is a beautiful semi-private club.

Fairhope also has its share of fun events. The biggest annual event, the Arts and Crafts Festival, occurs in March and is one of the oldest and largest festivals of its kind in the South. Hundreds of artists and fine craftsmen from around the U.S. and overseas come to this prestigious three-day event to show and sell their wares to crowds estimated to be 150,000 strong.

The yearly Jubilee, when bottom-dwelling fish rush en masse to the shore to meet eagerly awaiting residents with buckets in hand, is a town favorite. The Fairhope Yacht Club sponsors weekly regattas most of the year.

The Fairhope Public Library has been around since the early days when books from London, Amsterdam and Paris were brought to the fledging colony by book lover, intellectual and world traveler Edward Howland. Many of the library's first books are on display, and today a robust lecture series, book review groups and online classes make the library a welcoming gathering place. Computers with internet access are available.

The inviting Nix Center Senior Activity Center provides daily activities for those age 50 and better. It has 1,100 members, and programs offered include sailing events, potluck lunches, Dominos, pool and billiards, ballroom dancing lessons, support groups, ice cream socials, birthday parties, blood pressure screening, cooking classes and much more.

There is no public transportation system within town, but Baldwin Rural Area Transportation System (BRATS) has

an on demand service that travels between Fairhope and other towns along the coast. Mobile has a regional airport, but the nearest international airport is 175 miles away in New Orleans, Louisiana.

Accredited by the Joint Commission, Thomas Hospital is a 150-bed facility and a Thomson Reuters' Top 100 Hospital. It has also won national honors for its cardiovascular care and patient safety record. Medicare patients are accepted. Further medical options, including a VA outpatient clinic, are located in Mobile. The nearest VA hospital is in Biloxi, Mississippi, 65 miles away.

Fairhope has a humid, subtropical climate, meaning hot, humid summers and generally mild winters. Summer high temperatures reach into the low-90s, and winter temperatures are in the 40s, 50s and 60s. On the comfort index, a combination of temperature and humidity, the city comes in well below the national average. The sun shines 220 days of the year, and on average, rain comes 114 days of the year.

Fairhope is pretty, quiet and safe, but it has some drawbacks. The chance of a tornado is 77% above the national average. Residents worry about the town's growth and do not always agree about how to maintain Fairhope's quality of life. Thomas Hospital has a good reputation but lost a \$140 million wrongful death lawsuit in 2012 for outsourcing transcription of medication amounts.

Even with these downsides, Fairhope has an allure that is hard to resist. The original colonists may not have created their utopia, but they came close and in the process planted the seeds of this thriving, modern day Southern gem.

Flagstaff, Arizona

Nestled in Beautiful Mountain Scenery, Flagstaff, Arizona
Boasts Old West Character and a Liberal Outlook

Cost of Living: Above the National Average

Is Arizona Considered a Tax Friendly State for Retirement?
Yes

Flagstaff (population 66,000) is a popular place. It came into being in 1882 after a U.S. military lieutenant first scouted the area for a new road and cut down a Ponderosa pine tree to use as a flag staff. The transcontinental railroad soon arrived, boosting the small metropolis' fortunes. For years after Flagstaff thrived as a timber and cattle hub and later became a stop on famed Route 66.

Today this mountain metropolis retains much of its Old West character and is a touristy, beautiful place, surrounded by forest, mountains and desert in north central Arizona. Thanks to its elevation of nearly 7,000 feet above sea level, it is cooler than most other Arizona cities. According to the National Oceanic and Atmospheric Administration, it is actually one of the snowiest cities in the nation.

Flagstaff is also a fairly liberal, diverse city, with sizable Hispanic and Native American populations. The cost of living is 25% above the national average, and the crime rate meets the national average. The city has an educated citizenry, with nearly 40% of adults holding a Bachelor of Arts degree or higher. Twenty three percent of residents are age 45 or better.

The median home price is \$320,000, and homes include everything from ranch ramblers in nicely tended neighborhoods dotted with pine trees to custom homes and rustic cabins on the outskirts of town.

Almost everyone who comes to Flagstaff seems to love it, whether it be its inspiring natural beauty, lively cultural scene or recreation opportunities. Outdoor activities, including everything from hiking in the nearby canyons and kayaking on the Colorado River to alpine skiing in the San Francisco Peaks, are a way of life. Several national parks, including the Grand Canyon National Park, are within a two hour drive.

The city has 700 acres of parks, six private and public golf courses and an extensive network of bicycle and walking trails. Northern Arizona University (26,000 students) is also located here. Tourists come for the outdoor fun but also to lodge and lounge before heading out to the nearby national parks.

Although Mother Nature is a major draw here, Flagstaff has more to offer than just outdoor adventure. This is a sophisticated small city with a symphony orchestra and several theatre groups, including the Theatrikos Theatre Company and Northern Arizona University's award-winning theatre department. Residents enjoy opera performances produced by the Flagstaff Light Opera Company, as well as the works of at least three dance companies.

Festivals also bring the eclectic residents of Flagstaff together throughout the year. The annual Northern Arizona Book Festival, September's Route 66 Days and the summer Hopi and Navajo Festivals of Arts and Craft are just a few of the city's fun get-togethers.

The downtown has been revitalized and now boasts brick sidewalks, refurbished historic structures and a varied mix of retailers, shops, restaurants and galleries. Shopping consists of a lot of boutique-style shops, but the Flagstaff Mall has name brand retailers (and there are two Wal-Marts).

Flagstaff Public Library has a bookmobile, computer classes, 36 public computers with internet access, book clubs, an interlibrary loan program and more.

The 200-acre Arboretum at Flagstaff sits in a national forest and has 2,500 species of plants. The city is also home to two observatories and intentionally maintains dark nighttime skies. The stars, glimmering like shiny diamonds, often seem close enough to touch.

Medical care is provided by Flagstaff Medical Center. It is a Level II Adult Trauma Center and is award-winning for patient safety and spine surgery. It accepts Medicare patients and is accredited by the Joint Commission.

The city's park and recreation department manages the Thorpe Park Community and Senior Center and sports a strong menu of classes and activities for the age 50+ demographic. Card games, singles events, a walking group, tai chi classes, wellness programs, support groups and a congregate noon meal (for people age 62+) are a few of the offerings.

The Flagstaff YMCA also has senior exercise classes (and is a great place to volunteer). The Civic Service Institute at the University's RSVP (Retired Senior Volunteer Program) places volunteers in the community, and Sedona's Yavapai College, 20 miles away, has an Osher Lifelong Learning

Institute (OLLI). Classes include everything from astrology and politics to gardening and philosophy. As with all OLLI programs, there are no papers, tests or grades.

This is a bicycle-friendly town, but for non-bicyclers, Flagstaff Public Transit's Mountain Line provides public bus service. All buses are wheelchair accessible, and some can "kneel" for easier access. Amtrak offers service to Los Angeles, California and Albuquerque, New Mexico. The local airport is small but has flights to Phoenix's Sky Harbor International Airport, 125 miles away.

Summers are cool with temperatures in the 70s and 80s, and evenings can get very chilly. Monsoon rains come in July and August. Winter temperatures are in the teens, 20s, 30s and low 40s. From November through April, the city receives an average of 100 inches of snow. The sun shines 265 days of the year.

A Flagstaff retirement has some drawbacks. The poverty rate is slightly above the national average. Some of this is due to the large student population, but some of it is also because some demographic groups do not flourish as well as others. Class and racial lines are evident. Prices are often inflated thanks to the ever present out-of-town vacationers.

Yet the people who live say that they would not want to live elsewhere. Indeed, Flagstaff is a great place to retire.

Prescott, Arizona

Frontier Character, Historic Neighborhoods and a Gentle Climate are Just a Few Reasons Why Retirees Come to Pretty Prescott, Arizona

Cost of Living: Above the National Average

Is Arizona Considered a Tax Friendly State for Retirement?
Yes

Prescott (population 40,000) got its start as a rowdy, hardscrabble mining camp in the early-1800s and in 1864 was named the territorial capital of Arizona. It has held onto its frontier heritage, giving it an Old West flavor that is alive and well today. Part of a four-city area, along with Prescott Valley, Dewey-Humbolt and Chino Valley, it sits at 5,400 feet above sea level in the Bradshaw Mountains in the central part of the state. It is a growing city and has expanded its population by 15% within the last decade.

Positive word has spread about Prescott, which is called "Preskitt" by the locals, and many of the newcomers to this once remote vacation getaway are retirees seeking a rich quality of life in a pretty region with a mild climate. The cost of living is about 15% above the national average, and the median home price is \$270,000. The majority of residents are conservative, and 55% of them are age 45 or better. The crime rate meets the national average.

In its early days, Prescott brimmed with elegant architectural styles, including Greek Revival, Octagon and Queen Anne, as lavish homes were built by miners who had become overnight millionaires. Today, more than 800 commercial buildings and residences are listed on the National Register of Historic Places.

Newer home have architectural styles that include Mediterranean, Craftsman, bungalow, mountain chalets, A-frame and ranch Rambler. Many residences are in the mountains, surrounded by pine trees, scrub oak and

chaparral. Condos and town homes are in good supply, and seasonal rentals, both condos and houses, are plentiful because Prescott draws large numbers of "snowbirds" and vacationers.

Several museums, including the living history Sharlot Hall Museum that showcases the first territorial governor's mansion, are dedicated to preserving Prescott's frontier heritage. This appreciation of the past and protection of historic buildings are reasons why many residents love living in Prescott.

The centerpiece of Prescott's fun downtown is Courthouse Plaza, a green, touristy oasis under the shade of giant elm trees. It is surrounded by museums, restaurants, antique stores, ice cream shops, the 1905 Elks Opera House and the 1927 Hassayampa Inn. Nearby Whiskey Row, an early day saloon neighborhood and a survivor of a 1900 fire, is today a fashionable block with boutiques, cafes and galleries.

Not to be missed is the Palace, Arizona's oldest bar and restaurant. With wooden floors, a tin ceiling and the original quarter sawn oak and cherry bar, it evokes Prescott's early days. This section of town hums with residents and tourists alike and is the site of outdoor concerts during the summer.

And while the city does not have a lot of nightlife, it has some casinos, a few dinner theaters and plenty of public events, such as the World's Oldest Rodeo (started in 1888), the Arizona Shakespeare Festival (which travels to various towns), the Cowboy Poets Gathering and the Prescott Bluegrass Festival.

Shopping is not world-class, but Prescott Gateway Mall, enclosed and on the way to Prescott Valley, has a good selection of national retailers.

Prescott is also a great place for outdoor lovers. There are six golf courses, and with Prescott National Forest right next door, more than 450 miles of hiking, biking and horseback riding trails are a short drive away. Five nearby lakes provide for an abundance of fishing and boating. The back road trip up to the ghost town of Crown King is a great way to spend a Sunday afternoon, as is touring Prescott's handful of up and coming wineries.

Non-profit Yavapai Regional Medical Center is the primary health care facility and has high tech imagery services, a 24/7 emergency unit, an ICU unit, wellness programs and inpatient and outpatient surgical services. It is award-winning for excellence in pulmonary care, general surgery, joint replacement and overall patient safety. While it is not accredited by the Joint Commission, it receives outstanding patient reviews and accepts Medicare patients. For military retirees, Prescott has a VA hospital.

The Adult Center of Prescott is a private, non-profit group that provides a broad range of recreational, educational and social activities for Prescott's older adults. Activities and programs include game groups, a cribbage league, yoga classes, tai chi classes, a singles group, fitness classes, dances, vision screenings, Medicare counseling, legal assistance and much more. Volunteers to help with various programs are welcome. Meals on Wheels is based in the same building as the Adult Center.

Thanks to its elevation, Prescott does not have the kind of heat that, say, Yuma or Phoenix does. Summer temperatures reach into the low-90s but cool off into the

50s at night. Winters are mild with temperatures in the 40s and 50s, but nights can get chilly, with temperatures dipping into the 20s. On average, the area receives 19 inches of rain and 24 inches of snow each year. The sun shines 277 days of the year.

Water is always a concern in this part of the country, but in 2004 Prescott co-purchased the Big Chino Water Ranch that sits on top of one of Arizona's largest aquifers. The town has water restrictions in place and if the water supply is properly managed, it should be stable for years to come.

Prescott has a lot going for it, but it has some drawbacks, too. It has been struggling with growth issues and traffic congestion. Winter weekends are particularly crowded as out-of-state tourists come to visit. Summer weekends are crowded, too, because Arizona residents from hotter cities come to cool off. Some people consider Prescott overpriced, overbuilt and overdone (and undone by development), while others enjoy the influx of new blood and newer amenities.

In some ways, with its mountain setting, mining history and cooler climate, Prescott feels as if it is in Colorado or Utah rather than in Arizona. And although it is not perfect, it is a very pleasant, pretty place to live. Its cowboy character, sense of history, gentle climate, dry air, interesting architecture and good senior programs outweigh its drawbacks, and most residents say that Prescott is a great place for retirement.

Bella Vista, Arkansas

Retirees Seeking Peace and Quiet, Affordable Homes, Pretty Lakes and Mountain Scenery Come to Bucolic Bella Vista in Northwestern Arkansas

Cost of Living: Below the National Average

Is Arkansas Considered a Tax Friendly State for Retirement? Yes

Not far from Oklahoma, Kansas and Missouri, popular Bella Vista (population 27,000) is nestled in northwestern Arkansas' lush Ozark Mountain foothills. It was originally founded as a planned resort and a members-only retirement community in the mid-1960s, but as word of its appealing lifestyle spread, families and singles began moving here, too (although even today 68% of residents are age 45 or better). In 2006, Bella Vista Village became an incorporated municipality with a city government and has grown by nearly 65% within the last decade.

Why? Reasons abound, but residents most often point to the scenic surroundings, the bountiful amenities, the outstanding outdoor recreation, the gentle way of life, the conservative values, the friendly people, the low crime rate and affordable cost of living. In fact, the cost-of-living in Bella Vista is 12% below the national average.

The median home price is \$155,000, and home prices run the gamut, from the \$70,000s to more than \$1 million, ensuring something for every pocketbook. Not only does real estate come in all price ranges, it comes in all shapes, ages and sizes because originally only lots were sold and homeowners chose their own home designs. Undeveloped lots are still for sale, so sporadic building continues, making for an eclectic mix of neighborhoods.

The primary builder throughout the years has been Cooper Homes because it is the company that started Bella Vista Village back in the 1960s. Over the years, though, other builders have made their way here, too. Most dwellings are single family homes, but town homes and timeshares are also available. A section is even reserved for mobile homes, and there are homes for lease. Bella Vista also has its share of part-time and vacation-home owners, as well as absentee owners with plans to build at retirement time.

Thanks to its 36,000 thickly wooded acres, 36,000 home sites and only 12,000 homes, the community has a very rural quality. Most dwellings are on decent-sized parcels, and every home site adjoins a green belt or a common property, creating a sense of privacy. There are no motorized watercraft allowed on any of the lakes, and RVs and boats must be stored out of sight. Tree frogs sing in the evenings, and the aroma of honeysuckle tickles the nose in the early spring. Deer, raccoons, opossums and the occasional bobcat peacefully coexist with their human neighbors.

Even though Bella Vista now has a city government in place, the Property Owners' Association (POA) still manages the amenities, water services and trash pick-up services. Fire, police, road and infrastructure maintenance are handled by the city. The POA charges a \$24 month assessment (which is set rise to \$39 per month over the next three years). This is in addition to city taxes. Anyone who owns property in Bella Vista is automatically a member of the POA, and those who own property but have not yet built a home are still assessed a \$16 monthly fee (which is set to rise to \$18 over the next three years). Some subdivisions may also impose HOA fees.

The monthly community-wide fee is used to maintain, operate and improve the vast amenities provided by the POA, all of which are private. Residents enjoy seven lakes, seven golf courses, a golf practice center, the Bella Vista Country Club, five recreation centers with pools, numerous tennis courts, a gun range, extensive walking trails, public gathering areas, parks and pavilions.

The POA presents special events and holiday parties, and there are dozens and dozens of clubs to join, including everything from bowling and investment planning to fishing and folk dancing. All property owners are required to purchase a photo ID, and most of the recreation venues charge an additional fee. Fees for things like tapping into the water system and registering a boat also apply.

There are fifteen churches and a public library, which has public access computers, wireless internet, a number of book clubs and an interlibrary loan program. Other businesses and retailers, however, are in short supply. There are a couple of grocery stores and four or five restaurants, but movie theaters, bookstores, more restaurants, gardening stores, hardware stores, banks and the rest are found in nearby Bentonville or Fayetteville.

Mercy Health Systems opened a new clinic in Bella Vista in 2013. It has a \$13 million campus with four doctors and three nurse practitioners. The nearest hospital, Northwest Medical Center, is 10 miles away in Bentonville and is a 128-bed acute-care facility. It is accredited by the Joint Commission and accepts both Medicare and Medicaid patients. For military retirees, Fayetteville, just down the road, has a VA hospital.

There is no Bella Vista senior center per se since the entire city is somewhat of a senior gathering in its own right with

its dozens of clubs, events and activities. Something seems to be happening nearly every day (and weekends are particularly busy). The city also welcomes volunteers in a variety of capacities, which is always a good way to stay involved in the community.

This corner of Arkansas experiences four seasons. In summer, temperatures can reach 90 degrees but they usually do not dip below the mid-60s. Winter temperatures are in the 30s, 40s and 50s. On average, the area receives 48 inches of rain and 10 inches of snow per year. The sun shines 215 days of the year.

For all of its pluses, and there are many, Bella Vista also has some drawbacks. Fees for using the amenities can add up, and some residents feel that the POA wields too much power. The proposed increase in fees is due to a projected \$60 million reserve shortfall by 2023 (but the POA points out that the last fee increases were in 1984 and 2001). The city is hilly, and roads can get a little treacherous in winter. Many homes use propane for heating, which some residents like and others do not. There is no public transportation within the city. Some long-time residents are not happy with children now living in their midst. The tornado risk is 190% above the national average.

Despite these downsides, Bella Vista beckons. Its affordable lifestyle, scenic setting and abundant amenities make it a great retirement spot!

Russellville, Arkansas

Rural Arkansas and Inviting Russellville Draw Retirees Seeking A Peaceful Setting, Lake Recreation and an Appetite for Life's Simpler Pleasures

Cost of Living: Below the National Average

Is Arkansas Considered a Tax Friendly State for Retirement? Yes

Tucked away in lush, rural west central Arkansas, about an hour outside of Little Rock, Russellville (population 29,000) sits along the Arkansas River in rolling hills between the Ozark Mountains and the Ouachita Mountains. The town started out in the 1820s, and whenever it experienced an economic boom, it was usually due to the introduction of new infrastructure (the railroad in the 1870s, Interstate 40 in the 1950s, a dam in the 1960s and a nuclear power plant in the 1970s). Through all of this, Russellville has quietly gone about its business and today is home to the offices of ten Fortune 500 companies.

In the last decade the town has also been somewhat discovered as a great place to retire, and its population has mushroomed by 15%. Unpretentious and amiable, Russellville has a very affordable cost of living, roughly 15% below the national average, and a location that entices even the most ardent homebody out into the natural world. Thirty-two percent of residents are age 45 or better, and most resident are politically conservative. The crime rate meets the national average.

The median home price is \$130,000, and a housing dollar goes a long way here. Cozy single family homes are available for less than \$100,000, but inventory really opens up in the low- to mid-\$100,000s. Million dollar residences are not common.

The idyllic Arkansas River Valley, where Russellville makes its home, is gaining a reputation as a recreation oasis

and is attracting more tourists during the summer months. Neighboring 35,000-acre Lake Dardanelle and Lake Dardanelle State Park both provide plenty of areas for camping, hiking, canoeing, rock climbing, boating, picnicking and bicycling. In fact, some of the best bicycling trails in Arkansas are here.

Russellville may be best known for its fishing, though, with bass fishing tournaments being big business, attracting anglers from around the region. And when not on the Lake, locals enjoy one private golf course and two public courses that are within a few miles of town.

The downtown is small, authentic and populated with locally owned clothiers, banks and restaurants. Cultural amenities are not in great supply, but the Arkansas River Valley Arts Center is here and promotes the arts through exhibits, classes and workshops. Its downtown Arts Walk is held every first Friday and gives locals the chance to enjoy live music, great food and art displays.

Russellville is the site of Arkansas Tech University, a four-year public institution with 11,000 students and a fun venue with athletic competitions, concerts and plays. Perhaps the biggest event in Russellville is the Pope County Fair, an event full of music, livestock auctions, fattening food and carnival rides.

Russellville is off the beaten track, but the main drag through town has fast food outlets, mini-marts and grocery stores. Large retailers include Wal-Mart, Lowe's and J.C. Penney. There is no Whole Foods, but a community farmers' market happens Saturdays and Tuesdays. For more in-depth shopping and shopping malls, Fort Smith is 75 miles away and Little Rock is 65 miles away.

The library, a branch of the Pope County Library System, dates from 1937 and was a Works Progress Administration (WPA) project. It is not large but has been remodeled and has a helpful staff. Downloadable books, a book club, a writers' group, a monthly movie night and a handful of public access computers are a few of the library's highlights.

St. Mary's Regional Hospital is the primary health care facility and is accredited by the Joint Commission. It accepts Medicare patients. For military retirees, Russellville has a VA outpatient clinic, but the nearest VA hospital is in Little Rock.

The Pope County Senior Activity Center is a branch of the Arkansas Division of Aging and Adult Services, which oversees all services and programs for more mature Arkansas residents. It offers AARP tax assistance, guidance and referrals for Russellville retirees.

This part of the country has hot, humid summers, with temperatures into the 90s and three to six inches of precipitation per month. Winter temperatures are in the 20s and 30s, and there may be a couple of inches of snow in January and February. The sun shines 215 days of the year.

The town has a small airport with connecting flights to the airports in Little Rock, Fort Smith, Hot Springs and Harrison. There is, however, no public bus system.

It should be mentioned that the nuclear power plant, Arkansas Nuclear One, is here. Built in 1974, it has a clean safety record and the local taxes that it pays help keep Russellville's property taxes low. Residents seem to take the power plant in stride.

For all that Russellville has going for it, a few things should be kept in mind if considering retirement here. Community spirit is a Russellville point of pride, and residents are welcoming, but it is best to accept Russellville as it is, a down to earth place with a respect for traditional, working class values and life's simpler pleasures. Newcomers who come with ideas of changing Russellville usually do not stay long. The poverty rate is slightly above the national average, and the tornado risk is 165% above the national average.

Yet for people seeking an affordable, easygoing retirement in a scenic setting with lakes and mountains and abundant outdoor recreation, this peaceful place might be just the ticket. When sitting on the porch watching the sun set over the lake after a long day of fishing, with the last flickers of light dancing on the nearby mountaintops and the air sweet and fresh, Russellville seems just about perfect.

Colorado Springs, Colorado

Scenic Colorado Springs, Colorado, Tucked at the Foot of Pikes Peak, Boasts a Reasonable Cost of Living, an Eclectic Population, an Outstanding Hospital and Plenty of Things to Do

Cost of Living: Above the National Average

Is Colorado Considered a Tax Friendly State for Retirement? Yes

When U.S. Army captain Zebulon Pike ventured west in 1806 and first spotted the Rocky Mountains soaring above the Great Plains, the area was wide-open country, home to

antelope, tall grasses, expansive vistas and Arapahoe Native Americans. Today, the tall peak, Pikes Peak, named after this early explorer is the majestic backdrop for Colorado Springs (population 420,000), a scenic city known for its sunny skies, easygoing pace, high quality of life and inspiring setting.

Founded as a resort by William Palmer in 1871, the town soon became known as "Little London," thanks to the many English aristocrats who came to enjoy its thermal waters and clean air. In later years, the city drew people seeking relief from tuberculosis. After World War II, several military installations located here.

These days Colorado Springs has an eclectic population, with military personnel, college students, high-tech employees, evangelical Christians, old money families and retirees all mingling together (in fact, 32% of the population is age 45 or better). The cost of living is 5% above the national average, and the city has grown by 10% in the last decade alone. Politics lean to the right, and the crime rate meets the national average.

The median home price is \$230,000, and a good mix of newer subdivisions and older, established neighborhoods exists. Housing includes everything from modest ranch ramblers and cozy bungalows to stately Victorians along leafy Nevada Avenue. In the southwestern section of the city, Cheyenne Mountain is an upscale neighborhood with gorgeous custom homes. The world famous is an exclusive area with multi-million dollar homes. To the west of the city, literally nestled against the foothills, the wonderfully funky towns of Old Colorado City and Manitou Springs beckon. Both are touristy and full of character.

The city also has dozens of apartment complexes, and there are at least 33 mobile home and/or manufactured communities. Six of these, including Holiday Village, are age-targeted or age-restricted.

The economic base is primarily rooted in the defense industry, the high-tech industry and tourism. The United States Air Force Academy, Fort Carson, Schriever Air Force Base, NORAD (inside Cheyenne Mountain) and Peterson Air Force Base are located here, as are major employers Boeing, L-3 Communications, Lockheed Martin and Northrop Grumman. Numerous socially conservative organizations are here, too, including Focus on the Family and the New Life Church. The United States Olympic Committee also has its headquarters here.

Over the years, Colorado Springs has benefited from a handful of wealthy benefactors. The beautiful Antlers Hotel, where Katherine Lee Bates stayed while composing "America the Beautiful" after visiting the top of Pikes Peak, was built by the city's founder William Palmer. In 1891, W.S. Stratton discovered one of the world's richest gold strikes in nearby Cripple Creek and poured money into Colorado Springs, building homes for poor children and donating land for city buildings. William Penrose, also newly rich from numerous gold strikes, contributed financially to the city as well.

The downtown is clean and marked by wide streets, parks, office buildings, banks, coffee shops, bookstores, Palmer High School and the main branch of beautiful Penrose Public Library. The library has seven other locations and offers free wi-fi, loaner laptops, computer classes for people age 55+ and much more.

This is a city that is full of things to do, and it has a lot of tourist attractions. Cave of the Winds, Garden of the Gods, Cheyenne Mountain Zoo, Colorado Springs Pioneer Museum, Manitou Cliff Dwellings and Miramont Castle are just a few. The Pikes Peak Cog Railway, which travels to the top of Pikes Peak, is the highest railway in the nation and starts just west of town.

Music lovers enjoy the professional Colorado Springs Philharmonic and the U.S. Air Force Academy Band, which offers free concerts. The Opera Theatre of the Rockies, the Colorado Springs Dance Theatre and the Colorado Springs Fine Arts Center provide a bit of culture, as do theatrical events at the Broadmoor International Center and Colorado College (2,000 students). For dinner theater buffs, the Iron Springs Chateau Melodrama is always fun.

Colorado Springs has been named one of the fittest cities in the nation, and there are plenty of places to get outdoors. The city has a handful of 18-hole golf courses, and nearby Pike National Forest provides opportunities for hiking, camping, rafting, fishing and cross-country skiing. And, of course, one can always hike along the Barr National Recreation Trail to the top of 14,115 foot tall Pikes Peak. Or one can be realistic and just drive to the top via the beautiful Pikes Peak Highway.

Most major retailers, including six Wal-Marts, are here, and there are several shopping malls (The Citadel is the oldest and probably the largest). Dining choices include everything from subway shops to white tablecloth bistros.

Colorado Springs has two primary hospitals, one of which, Centura Health Penrose St. Francis Hospital is award-winning. In fact, it has been named a Top 50 Hospital for

several years running. It is accredited by the Joint Commission and accepts Medicare patients. The Colorado Springs Senior Health Center is a non-profit facility that offers specialized medical care to low income seniors. For military retirees, the city has a VA outpatient clinic, but the nearest VA hospital is in Denver, 65 miles to the north.

The beautiful 17,000 sq. ft. Colorado Springs Senior Center is award-winning and provides services to people age 55 or better. It has an art gallery, a ceramics room, a computer lab, an exercise room and more. Activities include movies, dances, safe driving classes, tax assistance, coffee get-togethers, cookouts, congregate noon meals and more. It also has a newcomers' orientation program, a "magnification station," a farmers market and a medical clinic.

Silver Key Senior Services has a Meals on Wheels program and sponsors local outings. Listening In, at the University of Colorado at Colorado Springs, is a program that lets people age 55+ attend university classes on a space-available basis

Mountain Metro is the public bus system (wheelchair accessible) and runs throughout the city. A para-transit service is also available. The city has a regional airport, but the closest international airport is in Denver, 65 miles away.

Colorado Springs sits at an elevation of 6,008 feet. Winters are generally comprised of sunny days with the occasional overcast day. Temperatures are the 20s, 30s, 40s and 50s. Summer temperatures are usually in the 70s, 80s and 90s. On average, the area receives 16 inches of rain and 40 inches of snow each year. The sun shines 245 days of the year.

Retirement in Colorado Springs has a few drawbacks. Traffic congestion is a problem along I-25 and on the eastern edges of town. Urban sprawl is a concern, and in the last few years, wildfires have burned on the edges of the city.

Despite these issues, residents very much enjoy this high altitude city. Zeb Pike knew that he was onto something special when he stumbled upon this big land of blue skies, soaring mountains and sweeping vistas. With its no-fuss Western hospitality and rich, reasonably-priced quality of life, Colorado Springs' retirees know that they have found something special, too.

Manitou Springs, Colorado

Retirees Find Harmony and a Gentle Soul in the Funky, Colorful, Touristy, Friendly, Quirky and Authentic Victorian Mountain Town of Manitou Springs, Colorado

Cost of Living: Above the National Average

Is Colorado Considered a Tax Friendly State for Retirement? Yes

Just to the west of Colorado Springs in south central Colorado, touristy, artsy Manitou Springs (population 5,300) is a Victorian mountain village nestled in a forested box canyon at the foot of majestic Pikes Peak. It seduces nearly all who come upon it, and in many ways, it feels as though it has been caught in an earlier time.

Manitou is a gentle, slightly quirky community that appeals to people with a live and let live sensibility. In the 1960s, it was a hippie haven, and today it attracts a mix of families,

retirees, old hippies, artists, professionals, drop outs, shopkeepers, tourists and students. Funky homes, colorful storefronts, a mellow vibe and beautiful scenery are just a few reasons why people love Manitou.

Forty two percent of residents are age 45 or better. The cost of living is 22% above the national average, and the crime rate meets the national average. Politically, locals lean to the right.

The median single family home price is \$320,000, but no cookie cutter, tract housing is here. Many residences, some restored and others needing a little TLC, date from the late-1800s and early-1900s. Most are in close proximity to one another on narrow, steep streets that radiate from the main road. Dwellings outside of town, which are mostly expensive chalets and large custom homes, often come with mountain acreage. Apartments are not plentiful, but a few single family homes are for lease.

While Manitou borders Colorado Springs, it seems a world away. The road from Colorado Springs is a busy thoroughfare, and except for a destination sign, there really is no physical separation between the two towns. Yet there is no mistaking the moment one arrives in Manitou.

The mountains close in and eclectic merchants pop up, everything from slick tourist boutiques and slightly dilapidated trinket shops to Victorian B&Bs and more modern motor motels. The ambiance quickly changes from hustle and bustle to offbeat charm. A large chunk of town (752 buildings) has been declared a national historic district, ensuring that Manitou will retain its unique character.

This area was known to the Ute and Cheyenne Indian tribes long before Europeans arrived. It was considered sacred ground thanks to two dozen healing, "boiling" mineral springs that give Manitou Springs its name. In 1820, the Long Expedition discovered the springs, and soon wealthy Easterners, particularly those battling tuberculosis, were making their way here to partake in the curative waters fed by the snows from 14,110-foot-tall Pikes Peak.

By the 1890s, Manitou was thriving, boasting elegant residences and grand hotels, three of which still stand today. The town welcomed U.S. Presidents and celebrities of the era, including P. T. Barnum, Thomas Edison and Lillie Langtry.

Residents have plenty to do, from antique shopping to nearby backcountry camping and fishing. Many of the attractions are tourist oriented but still a fun way to spend an afternoon. Every day, the Pikes Peak Cog Railway takes riders from Manitou to the top of Pikes Peak, the mountain that inspired the song "America the Beautiful."

The Manitou Cliff Dwellings boast tours of 700-year-old Anasazi Indians' cliff dwellings. The Cave of the Winds is the place for a fun, high altitude trek into some amazing underground caves. The Ghost Town Museum is a step back to a time when gold miners and wagon masters roamed the streets. The Iron Springs Chateau Dinner Theatre offers melodramas throughout the year. Seven Falls, the Air Force Academy, the Colorado Wolf and Wildlife Center and more are all a short drive away.

And Manitou has lots of little nooks and crannies, cute restaurants and odd shops, making strolling around town always a treat. Christmas is particularly magical as the town takes on a storybook quality.

While most shopping is of the touristy boutique variety, there are also grocery stores and large supermarkets on the road to Colorado Springs. Once in Colorado Springs, indoor malls, theaters, art centers, colleges, box stores, restaurants, museums and the like are plentiful.

Manitou is walkable but hilly. Mountain Metro is the public bus system and has a shuttle from Manitou into Colorado Springs with connections to Denver. The nearest international airport, Denver International Airport, is 65 miles to the northeast.

Manitou does not have its own hospital, but Colorado Springs has two. University of Colorado Memorial Hospital is a Level II Trauma Center and has won national recognition for its cardiac care. Centura Health Penrose St. Francis Hospital is also a Level II Trauma Center and has been named a Distinguished Hospital for clinical excellence. Both hospitals accept Medicare patients, and both are accredited by the Joint Commission.

Denver has an extensive array of medical facilities if needed. For military retirees, Colorado Springs has a VA clinic, but the nearest VA hospital is in Denver.

The award-winning Colorado Springs Senior Center, which welcomes Manitou residents, provides programs and services to people age 55 and better and features an art gallery, a ceramics room, a computer lab, an exercise room and more. Activities include day trips, a variety of classes, health clinics and noon meals. Meals on Wheels is active as well.

This part of the country has a four season climate. Winters bring a mixture of beautiful, sunny days with sparkling blue

skies and occasional cloudy, snowy days. Most snow melts within a day or two, although heavy snows do occur and changes in weather can happen quickly. Winter temperatures are in the 20s, 30s and 40s, and summer temperatures are in the 60s, 70s, 80s and 90s. Humidity is low. The area occasionally experiences a drought, triggering water restrictions. The sun shines 250 days of the year.

Despite its seductive charm, Manitou Springs has a few drawbacks. Tourists descend in the summer, clogging the main road and filling up restaurants and shops. The terrain is steep. It is worth noting, too, that in 2012 the Waldo Canyon Wildfire left a burn scar north of Manitou. In 2013, flash floods rolled through downtown because the burn left no trees or underbrush to keep rain water in check. Since then, the Williams Canyon Flood Control Channel has been built in the canyon above town so that floods do not happen again.

When all is said and done, Manitou is hard to resist. Colorado has many small, interesting destinations, and Manitou is one of the most inviting. It is a great retirement spot!

Port Charlotte, Florida

Affable Port Charlotte, Florida Entices with its Waterfront Lifestyle, Easygoing Character and Affordable Cost of Living

Cost of Living: Below the National Average

Is Florida Considered a Tax Friendly State for Retirement?
Yes

Situated on pretty Alligator Bay and Port Charlotte Harbor along the southwestern Florida coast, Port Charlotte (population 55,000) is primarily a residential community. It is about 25 miles northeast of Fort Myers and for much of its history it was a very rural place with just a smattering of farms and ranches.

Even today the city retains much of that country flavor. Unpretentious and low key, it has a mature demographic (55% of residents are age 45 or better) and appeals to people who are seeking an affordable, waterfront lifestyle in a warm, sunny climate. RVers and "snowbirds" enjoy it here, too, and they add to the population each winter. The crime rate meets the national average, and most residents lean to the right politically.

The cost of living is 5% below the national average, and the median home price is \$150,000. Housing is a mix of newer condos and older single family homes, many from the 1950s and 1960s when the city first started to grow. Port Charlotte has 165 miles of canals, and nearly half of residences are located on one. It should also be noted that much of the newer construction has come about because this area was hard hit by Hurricane Charley in 2004. Today, no buildings are taller than three stories.

Port Charlotte is big enough to have some cultural amenities, but the main draw here is the water recreation. Charlotte Harbor is Florida's second largest open water estuary, and with so many canals and canal-front homes, boating is a way of life.

Sailing is particularly popular as Charlotte Harbor has been named by "SAIL Magazine" as one of the top ten places to sail in the world. Fishing is also world-class, with

barracuda, tarpon, redfish, snook, cobia and grouper all in excellent supply.

There is, however, no classic Florida beach because the land at the water's edge is covered with homes or belongs to Charlotte Harbor Preserve State Park (which has hiking trails and prime spots for birdwatching). Port Charlotte Beach Park does have a strip of sand, picnic tables, tennis courts, a fishing pier, a boat launch and a dog park, but the nearest oceanfront beach is in Englewood, about 20 miles to the west.

When not on the water, residents may be found at Charlotte Players, the community playhouse, or at the Cultural Center of Charlotte County, which has Friday night dances, card games, theater performances in a 500-seat theater, a thrift store, computer classes, day trips, a restaurant and much more.

The Port Charlotte Town Center is a shopping mall with national retailers (J.C. Penney, Macy's and Dillard's) and more than 100 specialty shops. There are also two Wal-Marts. Dining options are plentiful and include mid-level national chain restaurants, locally owned diners and seafood grills, pizza places and more.

The Port Charlotte Public Library has two branches, each with book discussion groups, a film series and free wi-fi. Residents enjoy seven golf courses, with another dozen in the surrounding area. Port Charlotte is also the spring training home of Major League Baseball's Tampa Rays.

Port Charlotte County has a dial-a-ride service available to the general public. It is a curb-to-curb service and requires advance reservations. Sunshine Ride, also run by the county, provides rides to people age 60 or better and makes

stops at health care appointments, shopping destinations and other "life-sustaining" venues.

Fawcett Memorial Hospital is accredited by the Joint Commission and is a Primary Stroke Center. It has earned national recognition for its excellence in emergency medicine, general surgery, stroke care, pulmonary care and more. Medicare patients are accepted. The hospital also has a strong volunteer program. For military retirees, the city has a VA outpatient clinic, but the nearest VA hospital is in Bay Pines, 70 miles away

The group Senior Friendship Centers provides noon congregate meals and group activities at Charlotte Towers, an independent living community. Reservations are required. Charlotte County also provides services to older adults, including home delivered meals, household chores, classes, counseling, legal consulting and more.

Port Charlotte high summer temperatures usually top out in the low-90s. Winter temperature highs are in the 60s and 70s with lows in the 50s. Average rainfall is 50 inches per year with the usual summertime afternoon showers. On the comfort index, a combination of temperature and humidity, Port Charlotte is below the national average. The sun shine 265 days of the year.

A Port Charlotte retirement does have a few drawbacks. Night life is quiet, and cultural amenities are few. The tornado risk is 60% above the national average. On average, this area is brushed by a tropical storm or hurricane every two and a half years. Hurricane insurance is expensive. Locals complain about traffic caused by winter vacationers and "snowbirds."

Yet even with these issues, people want to live here. This affable waterfront city is not affluent and it is not booming, but it has received national attention as a great place to retire. After Hurricane Charley, the community came together, rebuilt and today is stronger than ever. Port Charlotte is great spot for anyone in search of a mellow, affordable Florida retirement.

Punta Gorda, Florida

With its Beautiful Homes, Canal Laced Neighborhoods, Boating Recreation and Reasonable Costs, Pleasing Punta Gorda, Florida is a Waterfront Retirement Haven

Cost of Living: Above the National Average

Is Florida Considered a Tax Friendly State for Retirement?
Yes

Tranquil Punta Gorda (population 17,000) is situated on Florida's southwestern coast at the confluence of the Peace River and Charlotte Harbor, the second largest harbor in Florida. Legend has it that Ponce de Leon made landfall here in 1513, but Punta Gorda was not founded until 1882. Twenty three years later it was devastated by a fire, and in 2004, it was damaged by Hurricane Charley.

The city rebuilt both times, and today its architecture is an eclectic mix of historic early 20th-century structures and attractive, modern buildings. But beyond the physical, the most recent rebuilding has brought a sense of renewal. Residents here love their waterfront town.

The city has grown by 10% in the last decade, and retirees come for the peaceful lifestyle, outstanding boating

recreation, low crime rate and excellent health care facilities. Of the population, 80% is age 45 or better, and the median age is 64, well above the nation median. The majority of residents lean to the right politically.

The cost of living is 4% above the national average, and median home price is \$198,000. Old Florida is alive and well in many neighborhoods where brick streets, swaying palms and tin-roofed homes with large verandas are the norm. Miles of canals run throughout the city, and many homes sit along a waterway.

Punta Gorda Isles, one of the town's most popular neighborhoods, is an appealing waterfront community with biking paths, parks and eateries. Seminole Lakes Country Club is a lovely gated golf community with lake views. Blue Heron Pines has manufactured homes.

Life on Florida's southwestern coast is generally relaxed, and Punta Gorda, with its picturesque waterfront and beautiful homes, exudes a quiet, easygoing charm. With so many canals, it is a boaters' Paradise. The city maintains the canals, ensuring that outlets to the Harbor are kept in good condition.

And Charlotte Harbor, pristine and calm, offers 125 square miles of unsullied boating waters unthreatened by rough waters, high seas or large ships. Beyond the Harbor, the Gulf of Mexico boasts outstanding fishing and other water adventures.

The quaint downtown has been renovated, with old buildings restored to their former glory. Brick planters brimming with flowers, shade trees and benches decorate the sidewalks, and the cobblestone streets are lined by gaslight lamp posts. Colorful murals adorn the sides of

many buildings, and all new buildings must meet strict historic architectural guidelines. There are at least sixty downtown restaurants, boutiques and bookstores to enjoy.

Harborwalk, a 2.4 mile-long public path, winds through three pretty waterfront parks. Bicycles are for lease at three points along the way. Gilchrist Park runs along the Harbor, and Fisherman's Village features a 111-slip marina and a fun collection of high-end restaurants, boutiques, nightclubs and a resort club. Boat rentals are also available.

While shopping is adequate, many residents drive to Port Charlotte, just five miles north, for better selections (Dillard's, Macy's, J.C. Penney, etc.).

The Punta Gorda Public Library has wireless Internet access. Comcast provides broadband service to private homes.

The Wine and Jazz Festival is held in Laishley Park every February and brings in well-known jazz musicians. The annual lighted boat parade each December attracts large crowds as nearly 50 boats decked out in a rainbow of colors cruise between nearby Port Charlotte and Punta Gorda. And on the third Thursday of every month residents enjoy Gallery Walk, a time when downtown merchants open their doors and provide shoppers with food and entertainment.

The Peace River Wildlife Center, the Charlotte Harbor Environmental Center, the Ponce de Leon Historical Park, the Babcock Ranch and Wildlife Park and the Florida Adventure Museum provide residents with even more to do. Unfortunately, Punta Gorda does not have a beach of its own, but nearby Englewood Beach has swimming areas.

Ten golf courses in town and another twenty courses within fifteen miles of city limits keep golfers swinging.

Medical facilities are very good. The private, non-profit Charlotte Regional Medical Center is accredited by the Joint Commission and has won recognition excellence in clinical care and patient safety. Medicare patients are accepted. For military retirees, the nearest VA hospital is in Bay Pines, 75 miles away, but Port Charlotte, five miles away, has a VA outpatient clinic.

The senior services division of Charlotte County offers a number of services, including help with household chores, congregate meals, counseling, health support, a 24-hour medical alert system, home delivered meals, emergency home repairs, legal services, nutrition counseling and more. It also provides rides to grocery stores, medical offices and pharmacies, and it has a dial-a-ride service.

Punta Gorda's climate is subtropical. Winter temperatures are in the 50s and 60s, and summer temperatures are in the 80s and 90s. On average, the area receives 52 inches of rain each year, most of it coming during the spring, summer and fall. The sun shines 267 days of the year.

For all of its gentle charm, retirement in Punta Gorda has a few drawbacks. Home insurance rates are high, and hurricanes are always a reality. The city's tornado risk is 50% higher than the national average. Part-time residents flood the city in the winter, creating traffic congestion and filling up cafes, stores, etc.

Even with these downsides, retirees keep coming to this quiet spot, and many residents consider it one of Florida's best kept secrets. Boaters and golfers in particular love it, but so do people who desire a warm weather waterfront

town with little crime and the feeling of old Florida mixed with a bit of the new. Punta Gorda is a great retirement spot!

Safety Harbor, Florida

Sleepy Safety Harbor, Florida Boasts a Quaint Downtown, a Picturesque Waterfront Location, Safe Neighborhoods and Friendly Folks

Cost of Living: Above the National Average

Is Florida Considered a Tax Friendly State for Retirement?
Yes

Sleepy Safety Harbor (population 17,000) sits along Old Tampa Bay, just west of Tampa on Florida's central Gulf coast. Discovered by Spanish explorer Hernando de Soto and his men in 1539, the area captivated the newcomers with its five natural mineral springs. The Spanish called the springs the "Water of the Holy Spirit."

Today, these springs have been commercialized and are managed by the luxurious, 174-room Safety Harbor Resort and Spa. Even though the spa attracts people from around the country, Safety Harbor remains quiet and quaint, not yet overtaken by urban sprawl or massive development. It receives high marks from its residents who enjoy its old fashioned charm while being close to big city amenities.

Of the population, 45% is age 45 or better, and the majority of residents call themselves Democrats. The crime rate is below the national average. The cost of living is 10% above the national average.

The median home price is \$245,000. There are sixty or more separate neighborhoods, including established, modest areas as well as gated, waterfront sections, and home styles range from Mediterranean to Craftsman to Tutor Revival.

Safety Harbor's downtown has a Main Street filled with restaurants, shops, bookstores, banks, cafes and a few galleries. Mature palm trees shade brick-paved streets, and antique lamp posts line the sidewalks. A large white gazebo is where residents gather to listen to music and storytelling during the evening.

Fun events include the Harbor Sounds Music Festival, the Safety Harbor Wine Festival, the Holiday Bargain Bazaar and the Safety Harbor Har-Bark, which is a day of dogs mingling in a park.

This is a town that still has some of that Old Florida warmth and character. A few tourists wander in occasionally, but Safety Harbor does not attract large crowds. In fact, except for people coming for a spa retreat, most visitors stumble upon Safety Harbor by accident, and the Resort and Spa is the only hotel in town (although there are two motels and some B&Bs).

The small but cute marina, which has been recognized for its clean water, is next to the Safety Harbor Pier and pretty Marina Park where green spaces and blue water create a very peaceful tableau. Once out of the marina, it is a short trip south through Tampa Bay and then onto open waters.

Restaurants are not in huge supply, but the ones that are here have a steady following. The Harborita Cantina, situated in a very colorful old bungalow with a wooden front deck, features tacos and tequila. The Whistle Stop

Bar and Grill on Main Street has an open-air section, live music and serves delicious green fried tomato sandwiches and green basil catfish. The Safety Harbor Resort and Spa has an upscale restaurant.

Safety Harbor is primarily a residential community, so cultural attractions are not plentiful. There are, though, some nice parks, including Philippe Park, which is along the water and has beautiful views of the Bay. John Wilson Park is home to the 3rd Friday music series (concerts in the park) and to the weekly farmers' market.

Four golf courses are in and around town. Safety Harbor is not known for beaches, but both Dunedin and Clearwater have close at hand strips of sand.

Shopping venues consists primarily of locally owned retailers. Box stores and large shopping malls are not here, but they are not far away (for example, Wal-Mart is in Clearwater, about five miles down the road).

The Safety Harbor Public Library is located downtown and has a wine and book club, guest lecturers, a writers' group, scrabble games, public access computers and free wi-fi internet access. Tampa and St. Petersburg are just a few minutes away, too, and they have museums, professional football games, a symphony orchestra, fine dining and much more.

Pinellas Suncoast Transit Authority (PSTA) provides public transportation, with two routes running through Safety Harbor and then on into Tampa, Clearwater and St. Petersburg. A door to door para-transit service is available, too.

Mease Countryside Hospital is award-winning for overall patient experience and is accredited by the Joint Commission. It is a Primary Stroke Care Center and accepts Medicare patients. For military retirees, Palm Harbor, seven miles away, has a VA outpatient clinic, and Tampa has a VA hospital.

Safety Harbor senior services are provided through the parks and recreation department, which has a good menu of programs and two recreation centers. The department also sponsors a Seniors Expo, which showcases businesses that cater to the mature demographic. Pinellas County has a senior assistance hotline as well as Meals on Wheels, legal advice and home services.

Summer high temperatures usually top out in the low 90s. Winter temperature highs are in the 60s and 70s with lows in the 50s. Average rainfall is 50 inches per year with the usual summertime afternoon showers. On the comfort index, a combination of temperature and humidity, Safety Harbor is below the national average. The sun shines 242 days of the year.

Safety Harbor does have some drawbacks. Sinkholes have been known to suddenly appear, swallow cars and attempt to eat a dwelling here and there. On average, this area is brushed by a tropical storm or hurricane every two years.

Yet, even with sinkholes and hurricanes, this Florida gem is hard to resist, offering a relaxing way of life in an area where several large cities provide hustle and bustle when needed. With its picturesque marina, friendly people and country charm, Safety Harbor is a safe choice for retirement.

St. Augustine, Florida

Steeped in History and Romance, St. Augustine Entices with its European Architecture, Miles of Beaches and Charming Downtown

Cost of Living: Above the National Average

Is Florida Considered a Tax Friendly State for Retirement?
Yes

Located on the northeastern shore of Florida, between the Intracoastal Waterway and Matanzas Bay, St. Augustine (population 13,000) is a charming town steeped in Old World character, romance and history. It was founded by the Spanish in 1565, 42 years before Jamestown, Virginia was settled, and it is the oldest continuously occupied city in the United States. Its history is a tumultuous one, with the Spanish, the British, the Confederate States and the United States all laying claim to it at one time or another.

Today, the city is a vibrant tourist destination and a popular retirement spot. In fact, 45% of the population is age 45 or better. The cost of living is 6% above the national average, and the median home price is \$220,000. Most residents lean to the right politically.

This is a regal metropolis, and the past never seems far away. Remnants of the First Spanish Colonial Period are visible in the four square mile Historic District where narrow streets are lined with beautifully restored and reconstructed balconied homes, clapboard homes and homes built with coquina (crushed shells).

The imposing landmark Castillo de San Marcos is a Spanish fort built in 1672 as a defense against the British who occupied nearby Charles Town (today known as Charleston, South Carolina) and is a constant reminder of St. Augustine's colorful heritage. Nineteenth-century industrialist Henry Flagler's elegant hotels conjure up the Victorian era. And in quieter moments, cobblestone streets almost echo with the clip clop of horse hooves from days gone by.

Outside of the historic district, neighborhoods range from older and a little bedraggled to new and well-tended. Home styles include ranch ramblers, Mediterraneans, Cape Cods, Victorians and more. Condos and town houses are in decent supply, too. Waterfront homes along the Intracoastal Waterway or on Anastasia Island are large, beautiful and expensive. Many are in gated communities and have boat docks.

With its inviting cityscape, seven named beaches and scenic waterfront, St. Augustine draws two million vacationers each year. The city offers plenty to keep them and the locals busy. Downtown's pedestrian-friendly St. George Street has a wonderful array of boutiques, restaurants, galleries, pubs, bookstores, small hotels and a few haunted buildings. First Friday Art Walks and historical reenactments attract sizeable crowds. San Sebastian Winery has free wine tastings.

Ripley's Believe It or Not showcases the strange and bizarre. Several living history museums, including Old St. Augustine Village, Spanish Quarter Village and Old Florida Museum, showcase early Florida life. The St. Augustine Community Orchestra mounts a full schedule. And, of course, visiting Ponce de Leon's Fountain of Youth

Archaeological Park and tasting its magical waters is a must.

Anastasia Island, accessible via downtown's Bridge of Lions, is popular for swimming, kayaking and sunbathing. Anastasia State Recreation Area has wildlife, beaches and nature trails.

St. John's Council on Aging is a non-profit organization that provides services such as prescription drug assistance and legal aid to people age 60 or better. It also operates the Coastal Community Center where congregate noon meals are served Monday through Friday.

The local RSVP (Retired and Seniors Volunteer Program) is a way of staying involved and giving back to the community. Flagler College, a four-year liberal arts college, has adult education classes for those who enjoy higher learning. It is housed in the Ponce de Leon Hall, an 1888 luxury hotel considered a masterpiece of Spanish Renaissance Revival architecture.

St. Augustine was the site of the first Catholic Mass in the New World. Today, residents have 135 churches and at least two synagogues in which to attend services.

The city has several shopping malls, including St. Augustine Premium Outlets and St. Augustine Outlets. Cobblestone Village is a mall with Pier One, Bed, Bath and Beyond, Petco and more, and Ponce de Leon Mall has Belk and J.C. Penney.

The Sunshine Bus Company provides public van transportation throughout town Monday through Saturday.

A door-to-door para-transit service is also available to people age 60 or better. The nearest international airport is in Jacksonville, 50 miles away.

Flagler Hospital is accredited by the Joint Commission and has been named as one of America's Top 100 Community Hospitals. It is nationally recognized for its clinical excellence, patient safety, emergency medicine and more. Medicare patients are accepted. For military retirees, St. Augustine has a VA outpatient clinic, but the nearest VA hospital is in Gainesville, 65 miles away.

Summer temperatures are in the 80s and 90s, and winter temperatures are in the 40s, 50s and 60s. On average, the area receives 48 inches of rain per year. On the comfort index, a combination of temperature and humidity, St. Augustine ranks well below the national average. The sun shines 225 days of the year.

Retirement in St. Augustine does have a couple of drawbacks. The two million tourists each year clog restaurants, shops and everything else. The crime rate is above the national average, and hurricanes can happen.

Yet despite these downsides, this historic seaside hamlet, with its cobblestone streets and Old World character, seduces just about everyone. For many people, retirement does not get much better than in St. Augustine.

Athens, Georgia

A Stimulating Collegiate Atmosphere, Strong Senior Programs, Good Medical Facilities and Stately Architecture
Bring Retirees to Leafy Athens, Georgia

Cost of Living: Below the National Average

Is Georgia Considered a Tax Friendly State for Retirement?
Yes

Leafy Athens (population 118,000) is located in northeastern Georgia, about 75 miles east of Atlanta. It is a quintessential college town and home to the sprawling University of Georgia (35,000 students), one of the oldest state-chartered schools in the country. Nicknamed the "Classic City" because many of its buildings were inspired by classic Greek architecture, Athens boasts an intact 19th-century cityscape and is this region's cultural and health care hub. While it is a youthful place, it also appeals to more and more baby boomers and retirees.

In fact, roughly 25% of the population is age 45 or better, and during the last decade, the population of the over-50 set has grown by 33%, with many new residents coming from hurricane-prone Florida. In Athens, they enjoy a vibrant ambiance, a creative, trendy vibe and mellow, Southern charm all rolled into one. Residents lean very much to the left politically, and the crime rate is below the national average.

The cost of living is 7% below the national average, and the median home price is \$140,000. The city has distinct neighborhoods full of character, and fourteen of them are listed on the National Register of Historic Places. Architectural styles include not only Greek Revival but Italianate, American four square, bungalow, Craftsman, Tutor Revival, cottage, Victorian folk, Colonial Revival and sixteen more. Many homes date from the early and late Victorian and periods and from the early 20th-century.

One of the most popular neighborhoods, with a mix of older residents, students and professionals, is the quiet, low-density Five Points section, located at the southwestern edge of the University. It has eclectic mom and pop shops, an organic store, restaurants, studios and primarily brick and frame single family homes built just before and after WWII.

Although Athens has an established feeling, it has grown by nearly 20% in just the last decade, and newer homes and gated communities have been popping up. The Village at Jennings Mill is a gated, golf course community. Talmage Terrace is a continuing care community, and Lanier Gardens, three blocks from downtown, is an affordable independent living apartment community for people age 55 or better.

The University (UGA) campus dominates Athens' cityscape and has nearly 400 buildings spread across 615 wooded acres. Its presence ensures that there is always something engaging to do. Its UGA Performing Arts Center has hosted the Atlanta Symphony Orchestra and the Berlin Philharmonic Wind Quintet. The Hugh Hodgson School of Music presents hundreds of performances per year, and all are open to the public.

The Georgia Museum of Art and the Lamar Dodd School of Art both boast permanent and rotating exhibits. For golfers, the University of Georgia Golf Course is a public course open to all comers. And on autumn weekends the population swells as football fans flock to watch the University of Georgia Bulldogs play.

But Athens is not entirely about the University. It is also known for its active music scene, with local jazz, blues and rock bands performing on club stages every night of the

week. In fact, several well-known rock bands have gotten their start in Athens.

The city has nearly 500 restaurants, several of which are award-winning. The thriving downtown is a fun area with shops, pubs, art galleries and music venues. Strolling through the State Botanical Garden is a wonderful way to spend an afternoon. Memorial Park has hiking trails and greens spaces.

The Athens-Clarke County Library has an interlibrary loan program, free computer classes, traveling exhibits, book clubs, talking books, author lectures and evenings of storytelling and music.

The annual Human Rights Festival brings together political activists, musicians and artisans, and the city's Twilight Criterium, one of the nation's largest cycling events, attracts both cyclists and spectators. June's Athfest is a popular outdoor music festival.

Shopping venues are plentiful. Downtown is fun for antiquing and finding gifts, but there are also shopping malls with national retailers. Two Wal-Marts are here, too.

The Appalachian Mountains are only a short drive away, and many residents enjoy weekends in Charleston or Savannah.

The medical facilities are very good. The award-winning Athens Regional Medical Center is a Level II adult trauma center and is accredited by the Joint Commission. It was named the Georgia Large Hospital of the Year, and 80% of patients, well above the national average, would recommend it to a friend. Medicare patients are accepted. St. Mary's Hospital is a Primary Stroke Center and is

accredited by the Joint Commission. It, too, accepts Medicare patients. For military veterans, Athens has a VA outpatient clinic, but the nearest VA hospital is in Decatur, 52 miles away.

For a city that caters to college students, Athens has a good menu of senior programs. The Athens Community Council on Aging offers a number of services for people age 55 and better, including transportation services, home health care, a foster grandparent program, a volunteer program and a senior companion program. It also manages the Athens-Clarke County Senior Center, which provides noon meals, education classes, recreation opportunities, outreach, visitation and telephone reassurance to homebound older adults.

The University sponsors the 1,000-member Osher Lifelong Learning Institute (OLLI), an organization that offers a wide selection of classes and workshops to people age 50 or better. Classes include everything from art and UFOs (not necessarily in the same class) to navigating Facebook. The group also has trips, art auctions, carnivals, luncheons, local outings and much more. There are no tests or term papers, but a Certificate of Learning is offered in limited subjects. Joining OLLI is a great way for newcomers to meet new friends.

The extensive Athens Transit System provides bus service to the library, the Medical Center, UGA, Super Wal-Mart and several other shopping venues. An on-demand, curb to curb service, The Lift, provides service to people who are disabled or unable to walk to a bus stop. Athens Ben Epps Airport has one carrier, SeaPort Airlines, which provides daily shuttle flights to and from Nashville International Airport.

Summers are humid with temperatures in the 80s and 90s. Winters are less humid with temperatures in the 30s, 40s and 50s. On average, the area receives 50 inches of rain and a dusting of snow each year. Autumns are crisp and springs are filled with dogwoods and azaleas. The sun shines 215 days of the year.

While people enjoy Athens, the city does have some drawbacks. The number of students can be overwhelming, and when football season revs up each fall, the number seems to double. The UGA football stadium holds more than 82,000 people, and many people come from as far away as Atlanta to watch the Bulldogs play.

As a result, autumn weekend traffic and crowds can be a headache. The University also has a reputation as a party school. The city has a high poverty rate, in large part due to its student population, and manifestations of this can be seen around town. The tornado risk is 85% greater than the national average.

Yet the people who have retired here view the University and the youth it brings as an asset. They enjoy the reasonably priced, lively atmosphere that this college town provides and know that Athens is not just for college students anymore.

Madison, Georgia

Cost of Living: Above the National Average

Is Georgia Considered a Tax Friendly State for Retirement?
Yes

Located in Georgia's lakes region, about an hour east of Atlanta, Madison (population 4,000) is a living reminder of a world gone by, a place steeped in history and Southern tradition, with elegant white columned mansions and gardens overflowing with roses and Wisteria. This quaint town, established in 1809, has suffered through three devastating fires but has always rebounded. In 1845, it was described as the "most cultured and aristocratic town on the stagecoach route from Charlestown to New Orleans" and was home to wealthy plantation owners.

When Union General William Tecumseh Sherman marched from Atlanta to the sea in 1864, destroying nearly everything in his path, Madison was spared because, according to legend, it was too pretty to burn. Today it is a showcase of historic architecture and is a leisurely, picturesque place to retire. Of the population, 40% is age 45 or better, and most residents lean to the right politically.

Madison's overall cost of living is 5% above the national average, and the median home price is \$195,000. Neighborhoods are leafy, well-tended and generally without sidewalks. Many homes are made from brick and sit on good-sized lots. Antebellum, Victorian and plantation style homes on shady, oak-lined avenues are found in the historic district. Madison Lakes is an award-winning, master-planned golf community with a 55+ neighborhood.

While Madison has a healthy appreciation of its past, it continues to grow (12% in the last decade) and understands that its future lies in attracting new businesses, residents and tourists. Just a few years ago "Holiday Travel Magazine" named Madison "The Prettiest Small Town in America," and it has been voted one of America's best small towns.

Practically all of Madison is a designated historic district, the largest in Georgia and one recognized by the U.S. Department of Interior as one of the finest in the South. Residents have a reputation for friendliness and welcome newcomers with traditional Southern hospitality.

In addition to the historic structures, reminders of the pre-Civil War era are everywhere, and the urge to sip a mint julep on the shady verandah of an antebellum mansion is hard to resist. The Antebellum Trail, a 100-mile trek encompassing seven towns that escaped Sherman's wrath, runs right through Madison, and The Antiques Trail, a 16-mile loop of quaint villages where antiques and collectibles are plentiful, also makes its way through town.

The downtown, which centers on a square anchored by the courthouse, is walkable, safe and full of delightful shops and cafes, bookstores and galleries. Madison Markets, located in an early 20th-century cotton warehouse, has an eclectic mix of merchandise, including everything from vintage clothing and handcrafted furniture to Oriental rugs.

The Morgan County Library is a part of the Uncle Remus Regional Library System and has public computers with internet access and an active inter-library loan program.

Shopping and dining venues are limited, but there is a Wal-Mart SuperCenter, and Atlanta's amenities are only 55 miles away.

"Madison in May" is but one of three annual home tours, and the Madison-Morgan Cultural Center, housed in a fine old Romanesque Revival red brick building that has received numerous awards for its innovative restoration, is

the town's cultural center. It hosts receptions, lectures, symposiums, exhibits and theater presentations.

Lake Oconee, just beyond town limits, is a magnet for water devotees and an added plus to retirement here. This 19,000-acre recreation area is the spot for bass fishing, water skiing, sailing, picnicking and golf. In fact, the Golf Club at Cuscowilla has been ranked in the top three "Best Residential Courses" by "Golfweek Magazine."

Morgan Memorial Hospital is the local health care facility and is a small acute care hospital with a 24-hour emergency unit. It is accredited by the Joint Commission and is certified as a Level IV adult trauma center, the only critical access hospital in the state of Georgia to have that designation. Medicare patients are accepted.

Morgan Memorial is also home to the Senior Life Enrichment Center (SLEC), a program that assists older adults with issues such as relocation, financial problems, caregiver challenges and more. For military retirees, Athens, 30 miles away, has a VA outpatient clinic, and Atlanta, 55 miles away, has a VA hospital.

The Morgan County Senior Center, located on Main Street, is open to those age 60 and better. Participants enjoy a wide array of programs and activities, including fitness classes, movies, crafts, games, parties and day trips, as well as nutrition classes, Medicare counseling, legal assistance, transportation, tax preparation, Meals on Wheels, a daily noon meal (nominal fee) and outreach programs. Computers with internet access are available, too.

There is no public bus system, but the Morgan County Transit System provides a van service for residents within county boundaries. It operates Monday through Friday and

offers transportation to doctor's offices, the grocery store and other local stops. There is a regional airport, and Atlanta is home to the Hartsfield and Jackson Atlanta International Airport.

During the summer, the air here is thick and heavy, and temperatures can reach into the mid-90s (with lows in the 60s and 70s). Winters are mild with temperatures mostly in the 40s and 50s, occasionally dipping into the 30s. On average, the area receives 50 inches of rain each year. On the comfort index, a combination of temperature and humidity, Madison ranks well below the national average. The sun shines 220 days of the year.

Madison does have a couple of drawbacks. Its crime rate is slightly above the national average. Criminal activity, though, does appear to mostly be in areas that can be avoided. The tornado risk is 75% above the national average.

Even with this downside, Madison beckons. It is a historic jewel with a lot to offer and could be a perfect spot for many a retiree.

St. Marys, Georgia

With its Riverfront Charm, Rich History and Welcoming Residents, Mellow St. Marys, Georgia Offers a Quiet Retirement in a Beautiful Coastal Setting

Cost of Living: Below the National Average

Is Georgia Considered a Tax Friendly State for Retirement?
Yes

Along the St. Marys River on Georgia's southern coast, about six miles from the Atlantic Ocean, the charming coastal village of St. Marys (population 18,000) makes its home. It sits between Savannah, Georgia and Jacksonville, Florida, and during its long history, it has been invaded by the British (American Revolution), captured by the British (War of 1812) and shelled by the Union army (Civil War). It has been a fishing port, a lumber processing hub and a paper mill town.

Today, while fishing is still important, the economy is primarily based on the U.S. military and tourism. Naval Submarine Base Kings Bay, one of only two Trident submarine bases in the world, is right next door, and the Cumberland Island National Seashore, accessible only by boat, is just across the Cumberland Sound.

This waterfront community is safe, friendly, growing and conservative, with 60% of residents calling themselves Republicans. Of the population, 20% is age 45 or better.

The cost of living is 9% below the national average, and the median home price is \$125,000. Neighborhoods are leafy and a combination of the modest and the extraordinary. Some have simple brick residences set on smaller lots while others contain palatial estates along the water. Osprey Cove is a beautiful 55+ development with a championship golf course and access to the Intracoastal Waterway. Military families are sprinkled throughout town.

With a sleepy harbor and sweeping marsh views, St. Marys exudes tranquility. At the waterfront, shrimp boats sit moored along the dock as they have been since the early days, and private pleasure vessels come and go in a leisurely fashion. Visitors wander in to catch the ferry to

Cumberland Island National Seashore, Georgia's largest barrier island, while other people shop at nautical trinket stores, check out the visitors' center and dine in seafood restaurants.

Still largely undiscovered by developers, St. Marys is a closely-knit community dotted with white picket fences, quaint B&Bs and live oaks draped in Spanish moss. The Historic District contains portion of the original town with 18th-century commercial and residential buildings. The air smells of salt. Seagulls fly over the river. With eyes closed, it is easy to imagine the previous generations of steadfast Georgians who have called this mellow hamlet their home.

Shopping consists of specialty stores, boutiques and some major retailers, including Wal-Mart, J.C. Penny and Belk. The St. Marys Community Market, an open air farmers' market, takes place every Saturday year round. Restaurants include some national chains, as well as locally owned cafes and diners. Some are very good, if a little overpriced during tourist season.

Nightlife and entertainment venues are limited, but Jacksonville is only 40 miles to the south along Interstate 95.

What St. Marys lacks in nightlife, it makes up in festivals, events, small museums and more. Every year, Mardi Gras is celebrated with gusto, and the Rock Shrimp Festival, Hays Days and Christmas in the Park all bring out sizeable crowds.

Three museums, including the Greek Revival Orange House Hall Museum, and St. Marys Submarine Museum, which houses a wealth of submarine exhibits, are fun places

to spend an afternoon. The waterfront's pretty Howard Gilman Memorial Park is the place to picnic and watch shrimpers come in each day.

When not outside, St. Mary's public library is a nice spot to while away some time, and it has an interlibrary loan program and talking books. It also is a member of PINES, which gives Georgia residents access to 9 million books that can be home delivered. St. Marys Little Theater is a community theater with an engaging, year round schedule.

Jekyll Island and Fernandina Beach are both close by and have pretty, public beaches. Cumberland Island National Seashore, the reason many people come to St. Marys, has a federally-protected, unspoiled shoreline where wild hogs and feral horses roam freely. This is the place to hike, kayak, gather seashells or watch the stars.

It is also home to Plum Orchard and the ruins of Dungeness, two mansions built by the Carnegie family in the late-19th century. Plum Orchard has public tours, but Dungeness has been lost to time and is now inhabited by wild animals. Both can be reached by foot.

The St. Marys Senior Center is managed by the city and offers noon congregate meals, planned activities, legal assistance, monthly blood pressure checks and more.

Southeast Georgia Health System - Camden is located in St. Marys and is accredited by the Joint Commission. It accepts Medicare patients. Seven miles away in Fernandina Beach, Baptist Medical Center is award-winning for excellence in patient experience. It, too, is accredited by the Joint Commission and accepts Medicare patients. For military retirees, St. Marys has a VA

outpatient clinic, but the nearest VA hospital is in Lake City, Florida, 75 miles away.

Summer temperatures are in the 70s, 80s and 90s. Humidity is high, and the city ranks well below the national average on the comfort scale, a combination of temperature and humidity. Winter temperatures are usually in the 50s and 60s. On average, the area receives 50 inches of rain each year, and the sun shines 220 days of the year.

Retirement in St. Marys has some downsides. This is an old town, and parts of the infrastructure are outdated. Some areas flood during intense rain storms. There is no public transportation, and road access is not as good as it could be with only three streets in and out of town. Traffic congestion builds during tourist season.

Yet even with these issues, this mellow gem of a town sparkles, offering a quieter life in a beautiful location. With its deep roots, historic waterfront, friendly people and gentle Southern soul, St. Marys is hard to resist. It is a great retirement spot.

Moscow, Idaho

Tucked Away on the Palouse in Rural, Northwestern Idaho, Moscow Charms with its Mellow Way of Life, Gentle Spirit, "Granola" Vibe and Surrounding Natural Beauty

Cost of Living: Above the National Average

Is Idaho Considered a Tax Friendly State for Retirement?
Yes

Up in rural northwestern Idaho, along the Idaho/Washington border and about 80 miles southeast of Spokane, the peaceful town of Moscow (population 24,000) makes its home. The University of Idaho (13,000 students) is located here, and the city boasts a mellow way of life where bicycles are prevalent, the food co-op is often crowded and locally owned coffee shops have a steady customer base.

Moscow (pronounced Mosco) started out in the late-1800s as a hog raising center and farming community. No one is quite sure where the name came from, but the general consensus is that the name has nothing to do with the Russian capital.

The city is a youthful place, with just 22% of the population age 45 or better, and it has an educated populace, thanks primarily to the University. In fact, 50% of residents have at least a bachelor's degree. Homey, down to earth, a little funky and slightly worn around the edges, Moscow is very safe, growing and liberal. The cost of living is 8% above the national average.

The median home price is \$235,000. Real estate is varied, from cute bungalows and ranch ramblers to rustic country dwellings and some condos. In recent years many newer, "green" homes have popped up. Manufactured homes and mobile home parks can be found around the outskirts of town.

Moscow is located in a stunning region known as the Palouse, a farming landscape characterized by miles and miles of treeless, rolling hills. Reminiscent of Tuscany, Italy, some hills to the east of town are very steep while others roll like ocean waves as far as the eye can see. In the evenings when the sun begins to fade, the light turns the

hills into magical shades of blue, purple, yellow, orange and emerald green. This area is still wide open, unspoiled and a beautiful place to call home.

The town itself is laid out along two main streets. One runs north to Coeur d'Alene and south to Lewiston (named after Meriwether Lewis of Lewis and Clark fame). The other runs west to Pullman, Washington (population 26,000) and Washington State University.

Moscow's downtown is small, organic and quaint with locally owned shops, bookstores, eateries and pubs in sturdy brick buildings. Eclectic, cozy coffee shops are in good supply, and a favorite activity is hanging out with a latte while watching the locals, some of whom are a little bedraggled, meander by on bicycle or foot.

Beyond downtown, pizza joints and fast food restaurants are the norm. There is a Wal-Mart, and the Palouse Mall has national retailers ranging from Macy's to Bed, Bath and Beyond and Home Depot. The Moscow Food Co-op is a great place to pick up a tasty morning pastry, and the Saturday farmers' market brings out almost everybody.

Residents enjoy a variety of events, including the Lionel Hampden Jazz Festival, the Rendezvous in the Park concert series and a summer-long art walk. The University's Theatre Arts Department has stage productions in the fall and spring, and the athletic department's football, basketball and baseball games happen year round.

Moscow has a strong community spirit. Neighbors know each other, and it is common to run into friends on the street or while shopping. Environmentalism is alive and well here, as is a commitment to a healthy, outdoor lifestyle. Camping, cross country skiing, bicycling, etc. are

a way of life, although some winters can turn even the hardest outdoor adventurer into a temporary homebody.

The Moscow Public Library, built in 1906 and on the National Register of Historic Places, was one of the last libraries to be funded by Andrew Carnegie. It is intimate, welcoming and has an interlibrary loan program, a variety of classes and public computers with internet access.

Gritman Medical Center has emergency services, surgical services, cancer care, home health care services, critical care and more. It is small but is accredited by the Joint Commission. Medicare patients are accepted. Three other hospitals, Pullman Regional, Whitman Hospital and St. Joseph Regional Medical Center, are within 25 miles. For military retirees, Lewiston, 25 miles away, has a VA outpatient clinic, but the nearest VA medical center is in Spokane, 80 miles away.

Moscow is a walkable town, but SMART Transit operates free public buses and makes stops at many shopping areas and the hospital. The city also offers a dial-a-ride service with door-to-door service available.

Despite having a youthful population, Moscow has a senior center. Located in the 1912 Center, it has a library, computers with Internet access and a web cam for Skype chats. Programs include Friendly Neighbors meetings, support groups, bingo games, travel clubs, computer assistance and more. The Center also has low-cost meals, and home meal delivery may be arranged.

Moscow winter temperatures are in the teens, 20s and 30s, and summer temperatures are in the 70s and low-80s. On average, the area receives 50 inches of snow and 23 inches of rain each year. The sun shines 170 days of the year.

On the comfort index, a combination of temperature and humidity, Moscow ranks well above the national average.

There are a few drawbacks to retirement here. College students are everywhere and may be too omnipresent for some people. The poverty rate is above the national average, but much of this is attributed to the large student population. The town is off the beaten path and not easy to reach (I-90 runs through Spokane 80 miles to the north). A breeze blows most of the time, and strong winds are not uncommon.

Despite these downsides, this town on the Palouse has an appealing, mellow character. Still a well-kept secret, Moscow may be just the ticket for retirees in search of a town with a gentle spirit, a "granola" vibe, safe neighborhoods and a stunning natural landscape.

Berea, Kentucky

Nestled in Kentucky's Bluegrass Region, Beautiful Berea Beckons with its Rich Artisan Culture, Collegiate Vibe, Affordable Housing and Country Charm

Cost of Living: Below the National Average

Is Kentucky Considered a Tax Friendly State for Retirement? Yes

Situated at the edge of the Cumberland Plateau, where the mountains meet carpets of bluegrass in east central Kentucky, rural Berea (population 14,000) is a quiet place steeped in Appalachian culture. It grew up around well-regarded Berea College, which was founded by abolitionist Reverend John G. Fee in 1855. Today, even though Berea

College is small with just 1,600 students, it still strongly influences Berea and brings a bit of liberalism to an otherwise very conservative town.

Berea is also known for its flourishing Appalachian artisan community and attracts tourists and shoppers from around the region. It is, in fact, officially known as the Crafts Capital of Kentucky, and it has grown by 22% in the last ten years. This gives Berea the distinction of being one of the fastest growing towns in Kentucky.

The crime rate is below the national average, and 32% of residents are age 45 or better. This cozy hamlet has a lot to offer, and yet its cost of living is 12% below the national average.

The median home price is just \$135,000. Neighborhoods are not overtly defined, and some toward the edges of town meander along country roads where sidewalks are few. Cute single family homes are clustered around the college, while larger, newer homes on acreage are found farther out. Many residences, old and new, are brick ranch ramblers, raised ranch ramblers and bungalows. There are two mobile home parks.

Berea College was the first coeducational, non-segregated college in the South. It is located just off of Main Street and has a strong commitment to serving the Appalachian region. Early on, it stopped charging tuition and instead required students to work in a college industry. One such industry was arts and crafts, and this is what kickstarted Berea's artisan heritage.

Today, Berea has skilled craftsmen producing weaving, needlecraft, furniture, jewelry, paintings, writings, ceramics, woodcraft and more. Many artists work in open-

air studios in the Old Town Artisan Village and in Student Crafts on the Square. A handful offer workshops to the public. The annual Festival of Learnshops has dozens of workshops in which to participate, including everything from blacksmithing to writing children's literature.

Handmade products are for sale in Old Town and throughout Berea but particularly at the Berea College-owned Log House Craft Gallery and the Kentucky Artisan Center, a beautiful, 25,000 square foot retail and exhibition gallery featuring only Kentucky-made items. College Square and Chestnut Street are also home to shops, galleries, studios and restaurants.

Aside from the arts and crafts scene, Berea has a bit of culture. Berea College's theater department presents a number of productions each season, and the Berea Country Dancers, when not touring in places such as Denmark and Mexico, stage dancing workshops and events. The Berea College Modern Dance Troupe produces "Kinetic Expressions," a combination of modern, jazz, classical, contemporary and improvisational dance performances. A spring bluegrass concert is performed by the Berea College Bluegrass Ensemble. The Berea Arts Council has a schedule of literary readings, workshops and visual arts exhibits.

There is also a Celtic Festival, a craft festival and the Spoonbread Festival, complete with a pancake breakfast, a tractor show, concerts, clogging, a carnival and more. Renfro Valley, just outside of town limits, is a music venue with country music performances. Folk dancing performances happen every Friday night at Berea College. The Russell Acton Folk Center is the home of even more folk dancing.

Berea has a collegiate vibe, but this is a "dry" town, meaning no liquor is sold or served anywhere within city limits. Berea College students do not drink. This may help explain Berea College's excellent academic reputation as well as Berea's reputation as a non-rowdy college town.

Most dining options cater to tourists, with numerous chain restaurants around town. Residents, though, know the locally owned eateries, including ones with Chinese, Mexican and Italian menus. Craft shopping is king here, but the town also has a Wal-Mart, a Walgreens and some other national retailers.

The Madison County Public Library Berea branch is located in a newish building with skylights and a fireplace. It has a bookmobile, an interlibrary loan program, a book club, public access computers and free wi-fi.

Berea sits in Kentucky's lush Bluegrass Region, home of thoroughbred horse racing and picturesque horse farms. Berea College owns 7,700 acres of nearby forest land, and hiking trails and bicycling trails wind their way through much of it. With all of this surrounding natural beauty, residents enjoy all kinds of outdoor recreation, everything from camping and fishing to four wheeling. The one country club 9-hole golf course is open year round.

Berea College's history of diversity influences Berea's way of doing things. To support age diversity, the town's parks and recreation department and the Kentucky River Foothills Development Council manage the Intergenerational Center, a building that houses both the Berea Senior Center and the Head Start program, which includes a child day care center. The idea is to bring older adults together with children so that they may learn from one another. A kitchen for everyone, a playground for

kids and a roster of activities and events for the 60+ crowd let everyone interact, breaking down walls between the generations. The Center also provides congregate meals, tax advice and legal assistance (for the adults, not the wee ones).

With Berea situated along I-75, residents have easy access to Lexington, which is just 38 miles to the north. Foothills Express provides local public transportation. The bus makes stops at Wal-Mart, the senior center, the grocery, the library, the hospital and more.

Curb-to-curb service is available, and stops can be added to the route with 48-hour notice. Lexington has a regional airport, but the closest international airport is 115 miles away in Cincinnati, Ohio.

St. Joseph Berea is the local hospital. It is small, but it is accredited by the Joint Commission and accepts Medicare patients. Just 12 miles away in Richmond, the Pattie A. Clay Regional Medical Center is also accredited by the Joint Commission and accepts Medicare patients. For military retirees, Berea has a VA outpatient clinic, but the closest VA hospital is in Lexington.

For people interested in continuing their education, Berea College accepts non-degree students who want to audit classes. These students, though, whether age 28 or 88, must pass admission requirements similar to those for degree students.

Summers are warm, with temperatures in the 70s, 80s and 90s. Winters can be chilly with temperatures in the 20s and 30s. On average, the area receives 46 inches of rain and 11 inches of snow per year. On the comfort index, a

combination of temperature and humidity, Berea is below the national average. The sun shines 188 days of the year.

A retirement in Berea is full of simple pleasures, but it does have some drawbacks. The poverty rate is above the national average. While it is true that much of this is due to the student population, parts of Berea simply are not prosperous. The college is a left-leaning institution, and this sometimes creates tension between it and more conservative residents. The tornado risk is 55% above the national average. Blue Grass Army Depot is a chemical weapons storage facility just 15 miles northeast of town.

So Berea is not a perfect place, but its simple charm and country character are appealing. Combined with a rich Appalachian culture, a strong college presence, an artsy sensibility and an affordable cost of living, it is a great spot for retirement.

Danville, Kentucky

Small Town Living, Nearby Lake Recreation and a Cute Downtown Bring Retirees to Kentucky's Historic Danville

Cost of Living: Below the National Average

Is Kentucky Considered a Tax Friendly State for Retirement? Yes

Unassuming Danville (population 16,500) is located in the lush landscape of central Kentucky, along the southern edge of the famed Bluegrass Region where horse breeding and horse racing are a way of life. It is a city of firsts, being the first capital of Kentucky, the site of the first Kentucky courthouse and home to the first state-support school for the deaf.

Founded 1787, Danville is proud of its place in its state's history, and in 2001 the National Trust for Historic Preservation gave its charming downtown a Great American Main Street Award. Danville has two small college campuses and is close to Kentucky's southern lakes. Residents are down to earth, friendly and generally conservative.

The cost of living is 12% below the national average, and the crime rate meets the national average. Danville has been growing, too, increasing in size by 4% in the last decade. Thirty-eight percent of its residents are age 45 or better.

The median home price is \$138,000, and a real estate dollar goes a long way here. Housing styles include ranch ramblers, raised ranch ramblers, Colonials, Cape Cods and others. Town homes and apartments are not plentiful, but there are seven manufactured/mobile home parks. None, though, are age-restricted.

Danville has a strong sense of community and offers an appealing quality of life not found in all small towns. Five neighborhoods and 120 restored historical houses are listed on the National Register of Historic Places, and the downtown, just six blocks long, has a variety of architectural styles, creating an eclectic streetscape with locally-owned eateries and mom and pop boutiques housed in renovated buildings.

A favorite local spot is three-acre Constitution Square State Historic Site, the place where Kentucky's constitution finally came to life in 1792. The Square hums with craftsmen, historic demonstrations and strolling minstrels

each September when Danville celebrates its prominent role in Kentucky's march to statehood.

Another park-like spot is the 152-acre campus of nationally-recognized Centre College, a top liberal arts college with 1,400 students. The annual Great American Brass Band Festival is held here each June, attracting almost all of Danville's residents.

The lovely Community Arts Center, home to a number of galleries and rotating regional exhibits, is an enjoyable place to spend an afternoon. Elements Pottery and Crafts is a gallery that invites visitors to watch artists in action. It is housed in the Old Crow Inn, Kentucky's oldest stone manor home. Several internationally known painters and glass blowers also make their home in Danville, too.

For book aficionados, the Boyle County Public Library, recently renovated, has research databases, a bookmobile and public computers with Internet access.

The Pioneer Playhouse Dinner Theatre is Kentucky's oldest outdoor theater, and nationally recognized Centre College's Norton Center for the Arts presents year-round programming in the performance and visual arts, including theater presentations and a jazz series. The JFC Museum showcases war memorabilia.

Farmers' markets, strawberry farms and wineries with public tours are sprinkled in and around town. And Penn's Store, opened in 1850, is the oldest country store continuously operated by the same family.

Dining is not world-class, but residents have a fair selection of medium-priced chain restaurants, pizza places and coffee shops from which to choose. Burke's Bakery, across the

street from Constitution Square, is almost world-famous and definitely worth a visit. The butter flake rolls are particularly delicious.

Shopping is adequate, with box stores, including a Wal-Mart, on the south side of town. Still, a trip to Lexington, 35 miles to the northeast, may be necessary here and there.

This area offers a bounty of recreation venues, and a huge draw for Danville retirees is 2,300-acre Herrington Lake, which is just three miles outside of town. All kinds of water activities, from fishing for perch, bluegill and crappie to swimming and sailing, give residents plenty of ways to stay busy. The well-worn, established campground of Gwinn Island Resort and Marina has floating cabins and boat rentals.

Danville has three golf courses, including Old Bridge Golf Course. This semi-private course opened in 1989 and has 18 holes, a driving range, a putting green and a bar and grill. Center College gives retirees a chance to watch college soccer, basketball and baseball games.

Central Kentucky Wildlife Refuge, which covers 500 acres, is just 13 miles from Danville and is a great spot for birdwatching and hiking. The lakes and river region, which includes 65,000-acre Lake Cumberland, is 50 miles to the south, and, of course, the annual Kentucky Derby is just 68 miles away in Louisville.

The Danville-Boyle County Senior Center works in conjunction with the Kentucky Bluegrass Area Agency on Aging. Services include delivering meals, congregate meals, home services such as light housekeeping and transportation to and from doctors' appointments and

grocery stores. The city also has a senior citizens' board to address issues of the older population.

Ephraim McDowell Regional Medical Center provides comprehensive care is a Level III Trauma Center. It accepts Medicare patients and is accredited by the Joint Commission. For military vets, Lexington and Louisville both have a VA medical center.

The elevation is 948 feet above sea level, and summers are warm, with temperatures in the 70s, 80s and 90s. Winters can be chilly with temperatures in the 20s and 30s. On average, the area receives 47 inches of rain and 13 inches of snow each year. On the comfort index, a combination of temperature and humidity, Danville is below the national average. The sun shines 188 days of the year.

Retirement in Danville does not have many drawbacks, although the risk of a tornado in this area is 78% above the national average.

Even with the threat of twisters, Danville entices. Surrounded by pretty horse farms and rolling hills, its sense of history runs deep, and its appreciation of traditional values remains strong. With an award-winning downtown, an outstanding local college and an easygoing quality of life, Danville is indeed a great place to retire.

Brandon, Mississippi

Nearby Lake Recreation, Safe Neighborhoods and a Very Low Key Way of Life Bring Retirees to Quiet Brandon, Mississippi

Cost of Living: Below the National Average

Is Mississippi Considered a Tax Friendly State for Retirement? Yes

Mississippi has a number of Certified Retirement Communities, and peaceful Brandon (population 22,000) is one of them. This country town got its start as a trading center in the early 1800s and became an incorporated metropolis in 1831. It is 10 miles east of the capital city of Jackson and about 10 miles south of Ross Barnett Reservoir.

As a Certified Retirement Community, Brandon has undergone an evaluation by the state to determine if it is a suitable retirement spot. This program is a way to attract new retirees (and their money) to Mississippi, but Brandon meets the criteria, which include an affordable cost of living, quality medical care and safe neighborhoods.

Brandon is also growing, blossoming by 25% in the last decade. Thirty-six percent of residents are age 45 or better, and the majority of all residents lean to the right politically. The median household income is above the national median, and the crime rate is well below the national average. The cost of living is 8% below the national average.

The median home price is \$170,000. Most neighborhoods are well tended and shaded by tall trees. Old Brandon, which includes the historic downtown district, has stately residences from the city's early days, as well as smaller, brick ranch ramblers. The northern part of town, sometimes called Reservoir Brandon, has larger, newer dwellings close to the water. There are at least two mobile home parks.

Even though Brandon is just outside of busy Jackson, it feels a world away. The downtown Pearl Street Historic District is small and simple but has a town square with boutique shops and antique stores. With structures from the early 19th-century still standing, it exudes a feeling of a time long gone, even as automobiles chug along the streets.

Brandon is the kind of place that rolls up most of its sidewalks at dark and where neighbors sleep with their doors unlocked. Church attendance is high, and Baptist churches are particularly plentiful.

There are shopping centers, strip malls and a few large, national retailers, including Sears and Home Depot. The nearest Wal-Mart is in Pearl, about five miles away. That the majority of retailers are locally owned contributes to Brandon's small town flavor.

While most restaurants are also locally owned, national chains Ruby Tuesday and Pizza Hut have their place here, too. Abbie's Fish House serves up smoked barbeque sandwiches and the best fried catfish in town while the Heart and Soul Diner specializes home style food. Several nearby communities, including Flowood and Madison, have more dining and shopping options.

Much of life here revolves around the reservoir, locally known as "The Rez." With 33,000 acres and 105 miles of shoreline, boating, fishing and swimming fill many a day. In the early mornings, when the air is fresh, and in the evenings, when the katydids chirp and the sun slowly loses its glow, there is no better place to be than on the water outside of Brandon, Mississippi.

But there is more to Brandon than just the reservoir. The Black Rose Theatre brings in audiences from around the

area. The Brandon Day Festival each May celebrates "everything Brandon" and has arts and crafts, delicious food and a free concert on the last night.

The Brandon Public Library has free online books, a genealogy room and free internet access. Hinds Community College has a continuing education department.

The Old Brandon Cemetery, which dates from 1834, is the final resting place of 200 Union and Confederate soldiers who died in the Battle of Shiloh. Visitors often report seeing a strange mist over the cemetery, and long-time residents say that it may be haunted.

The Brandon High School football team, the Bulldogs, enjoys strong community support. In fact, townspeople wear red on Fridays to support the team. Hinds Community College has a football, baseball and basketball team, all of which appreciate new fans.

There are six community parks, and three golf courses, including the beautiful Bay Pointe Resort and Golf Club, have a Brandon address. Jackson's big city amenities are a short drive to the west along Interstate 20, and the Mississippi Gulf Coast is three hours away along Interstate 55.

Jackson-Evers International Airport is just outside of town and has more than flights in and out per day. No public bus system is here, but the county transports seniors to social service agencies (nutrition sites, etc.).

Crossgates River Oaks Hospital is accredited by the Joint Commission. It is also an Adult Level IV Trauma Center, and it accepts Medicare patients. River Oaks Hospital in

Flowood, about seven miles away, is award-winning for excellence in spine surgery and joint replacement and is accredited by the Joint Commission. It, too, accepts Medicare patients. Jackson has several well-regarded hospitals, as well as a VA hospital.

The Brandon Senior Center is open to anyone age 55 or better and offers a robust exercise program, special events, trips, classes, lunches, dances, movies, a computer lab and more. It also publishes a monthly newsletter to keep everyone current on Center events.

Summers are hot and steamy, particularly after the rains come, and winters are mild and damp. Summer temperatures are in the 80s and 90s, and winter temperatures are in the 30s and 40s. On average, Brandon receives 55 inches of rain per year, and on the comfort index, a combination of temperature and humidity, it comes in below the national average. The sun shines 215 days of the year.

Retirement in Brandon has some downsides. The tornado risk is 300% higher than the national average. Some people say the town is somewhat insular, but others speak favorably about its Southern hospitality.

With its languid pace, safe neighborhoods and water recreation, Brandon entices many a retiree. Those who have retired here are happy to call Brandon home and think that anyone who visits will want to call it their home, too.

Oxford, Mississippi

Rural but Literary Oxford, Mississippi Beckons to Retirees
Seeking Gracious Living, Southern Sophistication, a

Creative Vibe, Intellectual Stimulation and an Intense Collegiate Football Culture

Cost of Living: Below the National Average

Is Mississippi Considered a Tax Friendly State for Retirement? Yes

Reasons to retire in Oxford (population 19,000) are many, but the town's alluring literary tradition may be one of the best. Located in the rolling hills of north central Mississippi, this vibrant hamlet is home to the University of Mississippi (Ole Miss) and has been the inspiration for writers William Faulkner, John Grisham, Willie Morris, Cynthia Shearer and many others. Residents are diverse and educated. In fact, nearly 50% of adults age 25 or better hold at least an undergraduate degree. Locals love to talk of the town's famous "literary mystique," that intangible something that gets the creative juices flowing and beckons to poets, novelists, and, yes, retirees.

With a cost of living 4% below the national average, Oxford offers a rich, laid-back but cosmopolitan ambiance at a reasonable price. It is also a Certified Retirement City, meaning that it offers much of what retirees are seeking. Politically, residents lean to the right, and 26% of them are age 45 or better. The crime rate is well below the national average.

The median home price is \$185,000. Most residences sit along leafy streets, and a good variety of housing exists, from beautifully restored antebellum mansions and palatial French country manors to ordinary ranch ramblers. There are several master planned developments, including Wellsgate and Steeplechase. There are two mobile home parks, but neither is age-restricted.

From the Civil War, when much of the town core was torched by a Union general, to civil unrest during the 1960s, Oxford has seen its share of upheaval. Today, though, it is growing and becoming gentrified. People are helpful, well-mannered and still respond with "yes, ma'am" and "yes, sir."

Much of life in Oxford happens in the historic downtown Square where coffeehouses, pubs, banks, retailers, art galleries, law offices and Neilson's Department Store, which is the oldest department store in the South, rub shoulders. More than 50 very good restaurants, including some award winning ones, are here, too.

Rowhouse condos with colorful balconies, the Oxford Midtown Farmers' Market and the renowned Square Books bookstore, where book signings take place and where famous authors are said to hang-out, add to the Square's stimulating atmosphere. Students help keep the area hoppin', but everyone seems to enjoy the festive feeling.

Oxford has a vibrant music scene, and jazz piano riffs and blues tunes are often heard wafting from various buildings. Historic sites are at nearly every turn.

Each spring, Ole Miss (19,000 students) hosts the Oxford Conference for the Book, an event that brings some of the nation's most authoritative writers, poets and publishers to town. It is open to the public and is always well-attended. Each August, the University also presents another literary get-together, the Faulkner and Yoknapatawpha Conference, which brings in William Faulkner scholars from around the world. While in town, many tour Faulkner's home, Rowan Oak.

In addition, Ole Miss presents live theater events, concerts, museum exhibits and lectures for the public. The University library is also open to all residents. Theatre Oxford, the local community theater group, presents plays throughout the year, and the annual Double Decker Arts Festival showcases food, art and music.

The Lafayette County and Oxford Public Library has books by mail, an interlibrary loan program, classes, public computers, workshops and the highest circulation rate in the state. Churches are many, with Baptist and Methodist being the most popular. There are numerous shopping centers, as well as Wal-Mart, J.C. Penney, Belk and other national chains.

Sports enthusiasts revel in the University's football culture, which is nearly a religion. The Ole Miss golf course, the Country Club of Oxford and several other courses each offer 18 holes of challenging play. Walkers and bicyclists love the city's system of meandering paved paths, and Holly Springs National Forest, just to the east of town, has opportunities for fishing, backpacking and hiking.

Baptist Memorial Hospital - North Mississippi is accredited by the Joint Commission. It is a Level III adult trauma center and is part of the award-winning Baptist Memorial Healthcare system. Both Medicare and Medicaid patients are accepted. For military retirees, the closest VA outpatient clinic is in Byhalia, 35 miles away, but the closest VA hospital is in Memphis, Tennessee, 60 miles away.

For those who still yearn to learn, the University's Division of Outreach and Continuing Education lets people age 65 or better enroll tuition free in limited undergraduate classes. Its Communiversity is for all ages and has non-credit

classes in everything from dancing to cupcake decorating. People age 55 or better receive a tuition discount. The program also partners with the Academic Traveler to offer overnight and day trips to local areas of interest, including the Mississippi Delta, Birmingham, Strawberry Plains Audubon Center and more.

The Three Rivers Area Agency on Aging provides services to the mature population in Lafayette County. These include meals, Medicare assistance and legal help. The Retired and Senior Volunteer Program (RSVP) has volunteer opportunities for retirees. Meals on Wheels is active, too.

Public transportation is provided by OUT (Oxford University Transit). There is a municipal airport, but the closest international airport is 60 miles away in Memphis, Tennessee.

The weather is hot and humid in the summer with temperatures are in the high 80s and low 90s but pleasant in the winter with temperatures in the 40s and 50s. On average, the area receives 55 inches of rain and a trace of snow annually. The sun shines 215 days of the year. On the comfort index, a combination of temperature and humidity, Oxford comes in well below the national average. The city occasionally experiences after-effects of Gulf Coast hurricanes.

For all of its appeal, Oxford does have drawbacks as a retirement spot. There are signs of urban sprawl, and traffic congestion has been increasing. The parks and recreation department does not have much in the way of 55+ classes, and senior services are somewhat limited. The tornado risk is 157% higher than the national average. The

city has a high poverty rate, although much of this is attributed to the large student population.

Despite these negatives, the city's rich Southern character, quiet sophistication and fun collegiate flavor, all available at a reasonable cost, are hard to resist. Oxford is indeed a great retirement spot!

Missoula, Montana

Lively Missoula, Montana, Remote But Sophisticated,
Beckons to Retirees Seeking a Casual Western Retirement
in a Rugged Mountain Setting

Cost of Living: Above the National Average

Is Montana Considered a Tax Friendly State for
Retirement? No

Situated at the foot of the Bitterroot Mountain range in western Montana's Rocky Mountains, Missoula (population 68,000) was once called the "Paris of the '90s" by writer John Updike and today is known as "Garden City." It started out as the Hellgate Trading Post in the mid-1800s and later became a mill town and an army fort.

These days the city is the site of the University of Montana (12,000 students) and is the most liberal spot in an otherwise very conservative state, one primarily populated with working ranches and small, rural communities. Missoula residents enjoy a lively cultural ambiance, very good medical facilities, some jaw dropping mountain scenery, four seasons and nearly unlimited outdoor recreation. In fact, 81% of the people who live here say Missoula's quality of life is good or excellent.

Thirty percent of residents are age 45 or better, and 62% of all residents call themselves Democrats. The crime rate meets the national average. The cost of living is 10% above the national average.

The median home price is \$230,000, and the city has roughly 20 separate neighborhoods. Some of these have a very urban feeling and others have a distinctly rural character. Everything from farm houses to condominiums is for sale, but ranch ramblers and raised ranch ramblers are the norm.

For the most part, neighborhoods are nicely kept and laid out in orderly grids. A few areas close to downtown, including Lewis and Clark, are very walkable. In the years building up to the Great Recession, Missoula was attracting a lot of out-of-staters with money, and there are some very expensive homes with acreage on the outskirts of town.

Missoula straddles the clean Clark Fork River and sits in a high altitude valley 3,200 feet above sea level. National forests and wilderness areas are all around, and elk herds graze just outside of town. Locals and tourists alike engage in camping, hiking, cross country skiing, river rafting, kayaking and golfing on seven courses.

Opportunities abound for photographing nature's bounty or just enjoying some quiet solitude. Fly fishing is particularly popular in these parts. In fact, the nearby Big Blackfoot River and the Bitterroot River were featured in the 1992 movie "A River Runs Through It."

The lifestyle is casual, and the ambiance is an interesting combination of Western independence and liberalism. Not many towns see a similar mix of old school hippies, students, ranchers, affluent urban transplants and

smokejumpers (Missoula is a Forest Service base). The city is animal friendly and has won national recognition for being bicycle friendly.

UM Grizzly football, basketball, soccer and cross country athletic activities ensure that there is always a game to attend. The University's School of Visual and Performing Arts has an extensive calendar, with 20 to 30 different performances each month. These jazz festivals, guest artist recitals, dance presentations and more are always well attended. The Missoula Symphony Orchestra and Chorale is very active, as is the city's alternative music scene.

The Missoula Cultural Council supports a wide range of cultural events and groups, including the Downtown Dance Collective, the First Friday Gallery Night and the Montana Writers' Guild. Montana Shakespeare in the Park, the Rocky Mountain Ballet Theatre and the Montana Repertory Theatre give residents even more venues for enjoying the arts. There are also lots of festivals and fairs, including the Lewis and Clark Outdoor Art Gala, the Garden City Brew Fest and the Montana Festival of the Book.

The trendy downtown is variously described as "quaint" or "pretentious," depending on one's point of view, with restaurants, pubs, shops, coffee houses, bookstores and galleries. The farmers' market, held throughout the summer, is here, too, and it features fresh produce, baked goods and live music.

The North Reserve Corridor has chain restaurants and national retailers, including Costco, Home Depot, Target and others. Southgate Mall is anchored by Sears and Dillard's and has 100 specialty stores.

Mountain Line provides free public transportation Monday through Saturday, and it has a ride to the airport. Door to door para-transit transportation is available, too.

Interstate 90 runs through the city, but outside of city limits, wide open country stretches for miles. The nearest town with a population of more than 55,000 people is Great Falls, 135 miles to the east. Spokane, Washington (population 200,000) is 175 miles to the west. Glacier National Park is three hours to the north, and Yellowstone National Park is four hours to the southeast.

The Missoula Senior Citizens Center is for people age 50+ and has a good selection of events and activities, from Tai Chi classes to country western dances. It also has trips to museums and theater events. Lunches are served Monday through Friday. The Center also acts as a referral hub for other senior agencies in the area.

The Missoula Public Library has two branches and offers downloadable ebooks, free wi-fi, 20 public access computers, book discussions, a writers' group and roving librarians.

For people with a love of learning, the UM sponsors the Osher Lifelong Learning Institute, also known as MOLLI. This program, similar to the other OLLIs around the country, is open to anyone age 50 or better and offers a full catalogue of classes, everything from History of the Law and Creative Writing 101 to Classic Problems in Philosophy. The emphasis is on learning for learning's sake, so there are no tests or grades. Fees are very reasonable.

The Community Medical Center and St. Patrick Hospital provide the local medical care. Community is a Level III

Trauma Center that emphasizes cardiac care, diabetes care and orthopedics care but also has two emergency care units. It has won awards for its coronary intervention and is accredited by the Joint Commission.

Non-profit St. Patrick is a Level II Trauma Center, a Primary Stroke Center and has won several national awards for excellence in patient safety. It, too, is accredited by the Joint Commission. Both hospitals accept Medicare patients. For military retirees, Missoula has a VA outpatient clinic, but the nearest VA hospital is in Fort Harrison, 95 miles away.

The weather here is as might be expected. Winters are long with temperatures in the teens, 20s and 30s. Skies are gray much of the time, and snowfalls can be heavy. Summers are cool and sunny, with temperatures in the 70s and 80s. This part of Montana is more humid than the eastern section, but on the comfort index, a combination of humidity and temperature, it is still well above the national average. The sun shines 165 days of the year.

A Missoula retirement has some drawbacks. Not all long-time residents like the fact that the city is growing and attracting newcomers (sometimes called "outsiders"). The city is isolated.

And yet this progressive city, with its striking setting, bounty of outdoor recreation and energetic cultural scene, beckons. It is safe to say that retirees who come to Missoula usually want to stay in Missoula.

Santa Fe, New Mexico

Understated and Sophisticated, Santa Fe, New Mexico
Boasts a Rich Cultural Fabric, a Hint of Mysticism, Great
Restaurants and Unique Architecture

Cost of Living: Above the National Average

Is New Mexico Considered a Tax Friendly State for
Retirement? Somewhat

Founded in 1610, Santa Fe (population 85,000) is a favorite with artists, historians, musicians, writers, opera lovers and the occasional celebrity, as well as retirees. It is the oldest capital city in the United States and the oldest European community west of the Mississippi.

A somewhat remote place, the city sits at 7,000 feet above sea level in the shadow of the Rocky Mountains' Sangre de Cristo mountain range in north central New Mexico. This is a high desert, and outside of the city limits, there really is not much but prairie, mountains, scrub brush, cacti, coyotes and a few historic sites. Inside this unique city, though, a wonderful world of art, music, architecture, cuisine and culture awaits.

The cost of living is 17% higher than the national average, and politics lean decidedly to the left. Forty-two percent of residents are age 45 or better. The crime rate meets the national average.

Sophisticated, understated and a little rustic, Santa Fe exudes an ambiance not found in many other U.S. towns. Anglo, Mexican and Indian cultures, mixed together with

Catholicism and pagan traditions, create a slightly mystical ambiance.

Bunches of brilliant red chili peppers are for sale at roadside stands. Brightly painted wooden doors bedeck century-old dwellings. Elegant art galleries beckon from nearly every street. Colorful flower pots adorn weathered window wells. Five-star, open-air restaurants with sagging floors and tiled porticos serve everything from northern Italian cuisine to eye-watering spicy chili rellenos.

The median home price is \$30,000, and the majority of homes, even new ones, are Spanish Pueblo style with a tile roof, a courtyard and garden walls. All residential construction adheres to building codes that first began in the 1920s and codified in the 1950s to preserve the city's distinctive architectural heritage.

There are numerous gated enclaves, some established and some new. Las Campanas and Aldea de Santa Fe are both attractive communities and popular with retirees, as is the historic district on the east side of town.

Artists' love of Santa Fe has transformed the city into the world's third largest art market with nearly 300 art galleries and art dealers. Each August the juried Santa Fe Indian Market, held in the Old Town Plaza, attracts 1,200 Native American artists from 100 tribes and is the place to find authentic, high-quality Native American art. More than 100,000 people attend the Market each year.

The outdoor Santa Fe Opera is world famous, attracting renowned guest artists, and it has a vibrant summer season. The Santa Fe Chamber Music Festival brings in musicians from around the globe. The New Mexico Symphony

Orchestra presents a full schedule, and several theater and dance companies have devoted followers.

The Georgia O'Keeffe Museum houses 1,100 of her sculptures and paintings, and the Institute of American Indian Arts has the nation's most comprehensive display of contemporary Indian art. The sprawling, year-round Santa Fe Farmers' Market started in the 1960s and is still going strong. The centuries-old Santa Fe Fiesta, a celebration of the city, is the oldest community event in the country.

There are dozens of historic sites in and around town, from ancient Native American ruins to Spanish Colonial churches. Not to be missed is wonderful Loretto Chapel and its "miracle staircase."

Old mining towns, cattle ranches and a Civil War battlefields are all within a few miles of town. New Mexico's warm climate allows for year-round outdoor recreation, and national and state parks in the nearby Sangre de Cristos provide an abundance of hiking, camping, bicycling and fishing venues. The Santa Fe Ski Area, 16 miles from downtown, has a 12,000 foot summit and 40 runs. Golf is available year-round at several local courses.

Santa Fe Trails Transit provides public transportation. Albuquerque International Airport is an hour away and is served by most major airlines. Interstate 25 runs north to Denver, Colorado, which is six to seven hours away, and south to Albuquerque, which is one hour away.

Christus St. Vincent Regional Medical Center, the primary medical facility, is accredited by the Joint Commission. It also accepts Medicare patients. Presbyterian Hospital in Albuquerque, 65 miles away, and Los Alamos Medical

Center in Alamos, 35 miles away, are also accredited by the Joint Commission. Santa Fe also has a VA outpatient clinic, but the nearest VA hospital is in Albuquerque.

The city's Division of Senior Services has a good selection of programs and activities, including classes (painting, ceramics, fitness, woodworking, etc.), trips, tax assistance, Meals on Wheels, congregate meals, transportation, Senior Olympics, health screenings and more. It also operates seven senior centers.

The elevation here helps moderate the summer heat, but in July, temperatures can still reach the 90s or higher during the day. January temperatures can dip into the 20s but the average day temperature is 45 degrees. On average, the area receives 13 inches of rain and 25 inches of snow per year. The sun shines 300 days of the year, and on the comfort index, a combination of temperature and humidity, Santa Fe ranks well above the national average.

For all of its low key charm, Santa Fe has some drawbacks. The city is somewhat isolated, although it is not far from a major interstate. The area is dotted with Juniper trees, which can trigger allergic reactions. Some people think Santa Fe is pretentious, and there is some resistance to newcomers. The city also has obvious class lines. A middle class does not really exist, at least not in large numbers. The building codes are very restrictive, although not everyone objects to this. Tourists come in droves.

Even with these issues, and they are not insignificant, Santa Fe is still a little bit mystical and a little bit magical. For retirees seeking a liberal, laid back Southwestern destination, one bursting with history, art and intriguing architecture, Santa Fe might even be a little bit perfect.

Chapel Hill, North Carolina

Inviting and Progressive, Chapel Hill, North Carolina Has a Funky, Academic Vibe, Leafy Neighborhoods, Good Medical Facilities and Great Restaurants

Cost of Living: Above the National Average

Is North Carolina Considered a Tax Friendly State for Retirement? Somewhat

Lush, leafy and academic, Chapel Hill (population 60,000) is located in north central North Carolina and is a slightly rural college town that grew up around the University of North Carolina (population 25,000), the oldest state-supported university in the United States. It is part of the Raleigh/Durham/Chapel Hill "Triangle," with North Carolina State University, Duke University and one of the largest and most reputable high-tech research parks in the nation, the Research Triangle Park (RTP), just down the road.

Professors, university staff and RTP employees live in Chapel Hill, and as a result, its residents are generally liberal, affluent and well-educated. In fact, 73% of adults have at least a baccalaureate degree and 45% have an advanced degree. Residents lean overwhelmingly to the left politically, and 23% of them are age 45 or better. The crime rate is below the national average.

The overall cost of living is 32% above the national average, and the median home price is \$340,000. The city dates from 1752, and its long history is reflected in much of its architecture. Many beautiful, older residences and

country homes with ample Southern character give lush, tree-canopied neighborhoods a regal flavor.

There are newer homes, too, many built in the years building up to the Great Recession. Some of the more affordable home developments, although not age-restricted, include Briar Chapel-Newland and Rosewalk at University Lake.

Cosmopolitan but with a small town warmth, Chapel Hill is known for its engaging music scene, stimulating foodie culture and funky hospitality. Well-kept neighborhoods, a healthy downtown, agreeable weather and good medical facilities are a few reasons why retirees come here. A very livable place, the city exudes the easygoing confidence of a generally prosperous place. And while the University definitely gives parts of Chapel Hill a very youthful atmosphere, some sections of the city have a very suburban feeling.

Chapel Hill has plenty of activities to keep any retiree happy and involved. For people who appreciate a college atmosphere and all that goes with it, downtown is the place to be. More than 300 shops, music venues, pubs, bookstores, cafes, coffee shops, boutiques and other various specialty stores attract tourists and locals alike. This is the place to people watch as the area usually hums with activity.

Musical acts as diverse as James Taylor and the Squirrel Nut Zippers have gotten their start in Chapel Hill, and today new acts continue to hone their skills in dozens of clubs and taverns. Jazz and bluegrass festivals, concerts and fairs bring neighbors of all ages together for good food and great music. In the process, Chapel Hill's community fabric grows even stronger.

Several of the city's markets and restaurants, in particular Foster's Market and Caffè Driade, have achieved a certain level of fame by being featured on such shows as "Martha Stewart Living" and "\$40 a Day with Rachael Ray." There are outdoor markets, gourmet markets and specialty markets, including Fresh Market and Weaver Street Market, one of the largest organic markets in the U.S.

One gourmet market in particular, the award-winning A Southern Season, spreads out across 60,000 square feet and brings in world-renowned chefs to teach cooking classes. The market has been described by the "New York Times" as "a wall to wall and floor to ceiling visual and gustatory delight."

Eateries range from posh, white table cloth establishments to more down home spots such as Breadmen's, the original 24-hour restaurant. In fact, Chapel Hill has such a robust foodie culture that Bon Appetit magazine has called it "America's foodiest small town."

Museums, historic plantation homes, the Coker Arboretum, the Forest Theatre, the Morehead Planetarium, Montrose Gardens and more contribute to Chapel Hill's cultural menu. Parks, wooded areas and even the beautiful UNC campus give residents ample green spaces for walking, bicycling or rollerblading.

And, of course, the UNC Tar Heels give locals plenty of exciting sporting events to attend during all seasons. For people who would rather participate in games than watch them, golf courses are plentiful throughout the city, and the city's parks and recreation department has programs and events for people age 55 or better.

The surrounding region abounds with lakes for boating, swimming and fishing, and two hundred hiking and bicycling trails are within a 60 miles radius.

Chapel Hill Transit, the local bus system, is completely free and is thorough enough that a car is almost unnecessary. The Raleigh-Durham International Airport is just 18 miles away.

Health care facilities in Chapel Hill are very good. Award-winning, North Carolina Memorial Hospital (NCMH) is owned by the state of North Carolina and is part of a non-profit integrated health care system that stretches throughout seven North Carolina counties. NCMH, accredited by the Joint Commission, is a Level I Trauma Center and a teaching hospital. It accepts both Medicare and Medicaid patients.

The UNC School of Medicine is a top research and training facility, and 11 miles down the road in Durham, Duke University Hospital is another nationally-ranked medical center. Durham also has a VA outpatient clinic and a VA hospital.

The Seymore Senior Center is managed by the county and is in a modern building. It has a hot lunch program, wellness classes, computer classes, trips abroad and more.

The climate is moderate. Winters are mild with temperatures in the 30s and 40s, and summers are warm with temperatures in the 80s and 90s. On average, the city receives 45 inches of rain and 5 inches of snow per year. On the comfort index, a combination of humidity and temperature, Chapel Hill comes in below the national average. The sun shines 215 days of the year.

A Chapel Hill retirement does have some potential drawbacks. The city has grown by 10% in the last decade, increasing traffic and housing sprawl. The poverty rate is above the national average (but much of this is attributed to the large student population). UNC has a lively party scene (but it does not spread across the city).

Despite these possible downsides, Chapel Hill remains a very appealing place. People looking for a liberal, progressive Southern city with a rich quality of life will want to add Chapel Hill to their list of great retirement spots.

New Bern, North Carolina

Wide Rivers, Grand Homes, a Slower Pace and More Than Three Hundred Years of History Greet Retirees in Charming New Bern, North Carolina

Cost of Living: Below the National Average

Is North Carolina Considered a Tax Friendly State for Retirement? Somewhat

New Bern (population 30,000 and pronounced Noo-bun by longtime locals) sits in North Carolina's Inner Banks region where the Neuse River and Trent River converge. It is about 30 miles inland from the mid-coast's Pamlico Sound and Atlantic Ocean and is often overlooked by tourists as they hurry on their way to North Carolina's Outer Banks. This is too bad for the tourists but good for New Bern residents who are left to enjoy their charming town in relative peace and quiet.

Settled by Swiss and German immigrants in the early 18th century and named after Switzerland's capital city, this 305-year-old port is the state's second oldest town and served as its capital for a time. It nearly burned to the ground in the Great Fire of New Bern in 1922, but today it is an affordable, growing riverfront community popular with retirees seeking a mellow lifestyle in a generally mild climate.

Forty one percent of the population is age 45 or better, and most residents lean to the right politically. The city has grown by 24% in the last decade, and the crime rate meets the national average. The cost of living is 8% below the national average.

The median home price is \$150,000. Housing is diverse and includes single family homes, town homes and condominiums, many next to the water. New Bern's historic districts consist of elegantly renovated homes, as well as houses waiting to be restored to their original dignified condition

The downtown historic district is one of the most beautiful in all of North Carolina. Dotted with homes from the late 1700s and early 1800s, it has elegant mansions, neat bungalows and is zoned residential and commercial. The Ghent Historic District, dating from 1913 to WWII, has classic residences, many with screened-in porches and antebellum column fronts. This neighborhood started out as a "trolley car" suburb and today has large flowering fruit trees, tidy lawns and old-fashioned street lamps.

The Degraffenried District, just north of Ghent, may be New Bern's most distinguished neighborhood, with many stately two-story Federal brick homes on large lots with dogwoods, azaleas, red crape myrtles and cypress trees

thick with Spanish moss. Riverside, built from 1896 to WWII, has a nice mix of home styles, from bungalows to high-peaked, two-story Victorian structures with wrap around porches.

New Bern also has a good selection of newer neighborhoods, many with country club amenities, including golf, boating, tennis and swimming pools. A few of these are Trent Woods, Fairfield Harbour, Greenbriar and Taberna, which is popular with retirees. More modest but well-tended neighborhoods, many with one story dwellings and small yards, include Sellhorn Heights, Derby Park and Jimmies Creek.

Sailors, power boaters, fishermen and other water devotees love New Bern. Nestled along the banks of the two wide, gentle rivers, one of which has direct access to the Intracoastal Waterway, and surrounded by deep navigable creeks, the city abounds with marinas, docks and piers. This ideal riverfront location is what prompted Baron Christophe von Graffenreid, New Bern's founder, to settle here in 1710.

By the early 19th century New Bern was a major lumber and ship-building center, and that tradition continues, if to a lesser extent, with Hatteras Yachts, a luxury watercraft company that is headquartered here. New Bern is also the birthplace of the state's first public school, the state's first newspaper and Pepsi Cola, the soft drink giant.

The 56-square-block downtown, where the rivers meet and create a cityscape of white fishing trawlers, blue water and historic real estate, is listed on the National Register of Historic Places and has structures from three centuries. Pedestrian friendly and charming, this section of town boasts cute shops, cafes, art galleries, antique stores,

clothing retailers, banks, public art, coffee houses and more. The farmers' market is open on Saturdays. Nightlife, other than a leisurely stroll along the waterfront after a tasty meal, is, however, practically non-existent.

Tryon Palace is worth a visit and boasts four beautiful homes furnished with 18th century antiques and art, a variety of lovely gardens and well-done demonstrations of period crafts, cooking and blacksmithing. For live performance buffs, the New Bern Civic Theatre presents varied dramas, comedies, musicals, and other entertainment.

The New Bern-Craven County Public Library City is small but has computers with Internet access. Craven Community College offers lifetime learning opportunities from computer courses to film and lecture series. Tours by trolley or carriage along with the Firemen's Museum, the Bank of the Arts, the New Bern Academy Museum, a monthly art walk and seven golf courses are further ways to stay active.

The nearby Croatan National Forest, a battle site during the Civil War, has areas for camping, picnicking, hiking and fishing.

The New Bern Parks and Recreation Department has a good menu of activities for all ages and has a number of programs specifically for people age 55 and better, including a Golden Age Club, Senior Activity Days, Senior Appreciation Day, Seniorcise and more. It also sponsors the Neuse River Senior Games and Silver Arts Show, a health-promoting event for adults who are age 55 years and better.

Craven County Senior Services, located in New Bern, provides services and activities, too, including exercise

programs, yoga, health screenings and various enrichment classes in cooperation with Craven Community College. Lunch is provided, and the agency operates the county's Meals on Wheels program. The Senior Pharmacy Program assists people age 60 and better with costs for prescription medications.

CarolinaEast Medical Center is the primary health care provider. It has dedicated units for cardiac care, critical care, intensive care and more. It is accredited by the Joint Commission and accepts Medicare patients. For military retirees, the nearest VA hospital is in Fayetteville, 100 miles away. Midway Park, 30 miles away, has a VA outpatient clinic.

This area's climate is humid subtropical, which translates into hot, damp summers with thunderstorms and somewhat chilly winters with a trace of snow. Summer temperatures are in the 70s and 80s, occasionally reaching the low-90s. Winter temperatures are in the 30s, 40s and 50s. On average, the area receives 55 inches of rain per year. The sun shines 213 days of the year.

Public transportation is provided by CARTS. It is a fixed route service with a call ahead service that caters to older residents and disabled folks. Thirty-five vans and mini-buses travel to Wal-Mart, Twin Rivers Mall and CarolinaEast Medical Center, among other stops. The Coastal Carolina Regional Airport provides passenger air service with flights daily to Charlotte, North Carolina and Atlanta, Georgia.

Retirement in New Bern has a few drawbacks. The poverty rate is above the national average, and manifestations of this can be seen in some neighborhoods. Higher-end retailers and nicer restaurants are not the norm.

The town is set back 30 miles from the Atlantic, but it has been brushed by hurricanes and will be again. The river banks are high, but parts of the city, including downtown, have flooded in the past. The chance of a tornado is 25% greater than the national average.

Despite these downsides, New Bern brims with Lowcountry hospitality, gentle charm and easy living. Its deep roots and Southern traditions create a strong sense of place. Women in wide-brimmed hats tend to Victorian gardens. Men inspect their water vessels before heading out for a long day of fishing. The sweet aroma of magnolias hangs in the air. For many people, Noo-bun comes close to retirement heaven.

Rutherfordton, North Carolina

In Lush Western North Carolina, the Gentle Hamlet of Rutherfordton Beckons with Its Rich History, Quaint Downtown and Country Flavor

Cost of Living: Below the National Average

Is North Carolina Considered a Tax Friendly State for Retirement? Somewhat

Rural, sleepy Rutherfordton (population 4,200) is nestled in the lush, rolling foothills of western North Carolina's Blue Ridge Mountains and dates from 1787. Named after a popular Revolutionary War general, it is a town that is proud of its heritage. Western North Carolina's first school and first newspaper began here. It was the home of the mint that produced the nation's first \$1 gold coin. Union soldiers sacked the town during the Civil War, and yet it has this area's only remaining clutch of antebellum

homes. Perhaps most importantly of all, Rutherfordton has an appealing, old fashioned country charm and is a quiet oasis in a hectic world.

The cost of living is 10% below the national average, and so does the crime rate. Residents are generally conservative, and 45% of them are age 45 or better.

The median home price is \$135,000. In addition to some pre-Civil War homes, residences range from country estates, A-frames and cabins to modest bungalows and comfortable ranch ramblers. Older homes in low density, sedate neighborhoods are common, and most dwellings sit on a wooded lot. Sparks Crossing is a gated, 55+ community with white fences, plenty of green spaces and brick homes.

Listed on the National Register of Historic Places, Rutherfordton's small but quaint downtown has street side parking and is full of red, two story brick buildings with awnings. This is the seat of Rutherford County, so county government buildings are scattered about, too.

There are two museums, one that houses early medical equipment and one that is an interactive kids' museum. Several churches, a handful of art galleries, eight banks, couple of movie theaters, some hardware stores, a CVS pharmacy, an upscale women's store, a Food Lion and similar merchants round out the cityscape.

Restaurants include sports bar, a steak house, a Mexican place, a seafood place, a diner and others. Livermush and country ham are a staple on many a breakfast menu. Just south of town, Earthperks is a sustainable farm that sells locally grown meats, eggs from pasture-raised chickens and organic fruits and vegetables. For larger city

amenities, Asheville is 40 to 55 miles away depending on the route.

Nearly everyone turns out for the annual Mayfest Street Festival and October's Hilltop Fall Festival, both of which are held downtown. The Lions Club, the Rotary Club and the Kiwanis are active, and Isothermal Community College has a variety of classes, although none specifically for older adults. Lilliputian and cozy, the Norris Public has DVDs, CDs, large print books, public computers with Internet access and comfy chairs.

Several city parks, including 26-acre Crestview Park, and three golf courses add to Rutherfordton's tranquility. Nightlife is quiet, although a couple of restaurants have musical bands.

This is a region with sweeping mountaintop vistas, sparkling lakes and rambling streams. Chimney Rock State Park, 15 miles to the west, is the place to go for outdoor recreation. The Park sits in the scenic Hickory Nut Gorge and provides opportunities for boating, deep water fishing, rock climbing, bird watching, camping, swimming and more. Not far from the Park, Lake Lure has been named by "National Geographic" as one of the world's most beautiful man-made lakes.

Rutherford County operates several senior centers, including one in Rutherfordton and one in neighboring Spindale, about three miles away. Hot meals, exercise classes and other services are offered. Meals on Wheels is also active through the Area Agency on Aging.

Rutherford County Transit (RCT) provides fixed route public transportation in town and in neighboring towns, stopping at the Food Lion, the nearby Wal-Mart, the senior

center, etc. With advance notice, drivers will deviate up to 1/2 mile from a bus stop to pick up or drop off passengers. RCT also offers free and low cost scheduled rides to people who are age 60 or better, disabled or on Medicaid. On Thursdays, free rides are provided to local food banks.

Rutherford Regional Health System is accredited by the Joint Commission and has an accredited cancer program. It has been named a Thompson Reuters Top 100 Hospital for several years running and in 2012 placed in the top 18% of hospitals nationally. Medicare patients are accepted. For military retirees, Rutherfordton has a VA outpatient clinic, and Asheville has a VA hospital.

Sitting in an isothermal belt 935 feet above sea level, Rutherfordton has a more temperate climate than other mountainous parts of North Carolina. Summer temperatures are in the 70s, 80s and 90s, and winter temperatures are in the 30s, 40s, 50s and 60s. On average, the area receives 52 inches of rain and 5 inches of snow each year. On the comfort index, a combination of temperature and humidity, Rutherfordton comes in slightly below the national average. The sun shines 214 days of the year.

Rutherfordton does have some drawbacks. The tornado risk is 27% higher than the national average. The town is in a very rural area and not easily accessible. Cultural amenities are few.

Despite these downsides, Rutherfordton, with its slow pace, safe, quiet neighborhoods and rich history, gets under the skin. It may not be the most sophisticated place to retire, but it may be one of the most comfortable and welcoming. At least, current Rutherfordton retirees seem to think so.

Swansboro, North Carolina

Retirees Find Welcoming Residents and a Simpler Lifestyle in the Quaint, Homey Coastal Village of Swansboro, North Carolina

Cost of Living: Meets the National Average

Is North Carolina Considered a Tax Friendly State for Retirement? Somewhat

Founded in 1783 and nestled between the Intracoastal Waterway and the White Oak River on North Carolina's mid-coast, quaint, homey Swansboro (population 3,200) got its start as a shipbuilding center. After the Great Depression, it transformed itself into a fishing village and remains one today.

Just 70 miles northeast of Wilmington, Swansboro has been growing but is still mostly off the national radar. Residents enjoy clean beaches, unspoiled boating areas, a cute downtown waterfront and plentiful fishing spots.

Laid back, friendly and in no hurry to become a tourist destination, this unassuming community attracts fishermen, families, a few lost vacationers and retirees. Forty percent of the population is age 45 or better, and most residents lean to the right politically. The crime rate meets the national average.

The median home price is \$175,000, but as in most towns, price depends on location. Houses close to the water generally cost more than homes a little farther inland. Housing stock ranges from early-20th century cottages to new construction, and most upscale neighborhoods and

subdivisions have private community boat slips. Many residences are located within a flood plain and require flood insurance.

Swansboro is on the southern end of an oceanfront stretch known as the Crystal Coast. This line of sand includes some Outer Banks coastline, some Inner Banks coastline where Swansboro is located and a handful of other beach towns. By land, North Carolina Highway 24 (NC-24) is the only way in and out of Swansboro. Even though this hamlet is known as "The Friendly City by the Sea," it is often overlooked as people pass through it on their way to other beach communities.

The good citizens of Swansboro, however, do not seem to mind that their home is often paid little attention by vacationers since this fact has helped it retain its mellow charm and rich quality of life. An estuary brimming with dolphins, herons and ospreys is just beyond the waterfront. Boats of all shapes and sizes bob in the water, and gentle waves lap at the docks. The sea air soothes, and the relaxed, authentic coastal ambiance entices. Before long, the spell is cast, and nearly all who enter Swansboro feel right at home.

Seventy-four of Swansboro's buildings are on the National Register of Historic Places, and architectural styles include Federal, Craftsman and Greek Revival. The historic downtown is cute and has kept the flavor of an earlier, seafaring way of life. The main street, Front Street, is lined with various shops and boutiques, including Russell's Old Tyme Shoppe, a fun gift and home-furnishings store.

There are enough service providers, such as dentists, veterinarians and handymen, to meet most needs, but there are also retail chain stores such as Lowe's Home

Improvement, Walgreens and Wal-Mart on town outskirts or within a short drive.

Residents also enjoy a good selection of delicious restaurants, including Captain Charlie's Seafood Paradise, which serves what may be the world's finest fried seafood, and Yana's Ye Olde Drug Store, which has a 1950s-style lunch counter and great milkshakes. For fresh, healthy food, the downtown farmers' market is open Wednesdays and Saturdays from May through October.

The sea has provided a living for generations of Swansboro residents. Water culture is everywhere, and fishing (both salt water and fresh water) is still a way of life. Boating traditions run deep, and with three marinas, Swansboro sees plenty of boat traffic, some local and some transient.

Casper's, in the center of the waterfront, is the primary marina. Flying Bridge Marina is mostly composed of "boataminiums" (boat condos). Bogue Inlet offers quick ocean access for deep sea fishing and SCUBA diving.

There are dozens of public beach access points in and around town, and the beaches are clean and often uncrowded. Nearby Hammocks Beach State Park is a nearly 900-acre recreation area that is a nationally recognized coastal wildlife nature preserve and nesting area for loggerhead sea turtles. Two islands make up the Park, and access to Bear Island is by ferry only but is worth the 15 minute trip. It is an excellent spot for kayaking.

Residents enjoy a number of fun annual festivals, including Arts by the Sea, the Christmas Flotilla, Swanfest and the Mullet Festival, which celebrates fish, not the haircut. Numerous clubs and organizations, such as the American Legion, Rotary Club and Shriners, are active.

Churches hold seafood potlucks and lobster festivals. The Onslow Volunteer Center, located in Jacksonville 20 miles to the south, places volunteers in various jobs around Onslow County.

The Onslow County Public Library is small but has two dozen public computers with internet access.

There are also three nearby military bases. Camp Lejeune in Jacksonville is the largest.

Swansboro does not have its own hospital, but Carteret General Hospital is in Morehead City, just two miles away. It is accredited by the Joint Commission and accepts Medicare patients. Onslow Memorial Hospital, accredited by the Joint Commission, is 15 miles away in Jacksonville, North Carolina. For military retirees, Jacksonville (15 miles) has a VA outpatient clinic, but the nearest VA hospital is 105 miles away in Fayetteville, North Carolina.

Swansboro also does not have a senior center, but the Onslow Senior Center, a certified Senior Center of Excellence, is located in Jacksonville fifteen miles away and provides a number of services, including exercise programs, Meals on Wheels and medical and nutrition transportation throughout Onslow County.

The climate is sub-tropical. The average August temperature is 80 degrees, and the average January temperature is 46 degrees. The average annual rainfall is 53 inches. July is the wettest month and April is the driest. The sun shines 215 days of the year.

Of course, a Swansboro retirement has some drawbacks. There is no public transportation, and senior services are

somewhat limited. The North Carolina coast is prone to hurricanes, and in 1996, Hurricane Fran, a Category 3 storm, caused damage to Swansboro's waterfront. Hurricane Irene came ashore in August, 2011 but caused minimal damage. The area is growing, some say too fast, and it may lose its idyllic quality in the years to come.

Despite these issues and for now, Swansboro's appeal is hard to deny. Retirees who settle in this seaside gem consider themselves a lucky bunch, no longer wandering in search of the perfect retirement spot.

Bend, Oregon

Growing and Cosmopolitan, Bend, Oregon is Nestled Amid Breathtaking Scenery and Beckons to Retirees Seeking an Active, Healthy Lifestyle

Cost of Living: Above the National Average

Is Oregon Considered a Tax Friendly State for Retirement?
No

Beautiful Bend (population 87,000) is situated in scenic central Oregon. It is to the east of the Cascade Mountain Range and along the Deschutes River where the Great Basin high desert meets a towering pine forest. Founded as a logging town in 1905, today this mountain metropolis is progressive and sophisticated. It is a gateway to popular, awe-inspiring outdoor recreation areas where "Bendites" partake in everything from rafting and skiing to camping and bicycling.

Bend has also gained a reputation as a cultural hub for central Oregon, and it has been booming, growing by 45%

in the last decade. Tourists, families, professionals and retirees are all drawn here, and at one point not too long ago one person was moving to Bend every two hours.

The city's quality of life, safe neighborhoods and remote location contribute to a cost of living that is 30% above the national average. But as the locals say, "If you visit Bend, you will stay in Bend." Residents lean slightly to the right politically, and 35% of them are age 45 or better.

The median home price is \$350,000. Neighborhoods are well maintained and are sprinkled with pine trees. Housing stock includes chalets, cabins, Craftsmans, bungalows, raised ranch ramblers, condos, town homes, riverfront properties and 20-acre ranches. Generally speaking, the west side of the city is more upscale than the east side.

Bendites can never complain of not having enough to do. More than 2 million acres of public lands are within an hour's drive of the city, and the Deschutes River runs through many of them. Whether skiing down Mount Bachelor, hiking in the Cascades, rafting on the Deschutes or just enjoying the solitude of one of four nearby national forests, Bendites worship the outdoors and revel in a healthy lifestyle.

This area is a cyclist's dream, and world-class fly fishing brings in anglers from around the region. Within city limits alone, there are 48 miles of walking and bicycling trails and 71 parks, including Drake Park, a soothing green oasis along the river. For the less athletically inclined, the Cascade Lakes Highway is a great way to view the Cascades, majestic Mt. Bachelor and sparkling lakes via automobile.

Although the outdoor adventure lifestyle is king here, Bendites also enjoy a rich menu of cultural events, including wine tastings and festivals such as the acclaimed Bend Film Festival. Central Oregon Symphony presents a robust performance schedule. First Friday Art Walks each month and free summer concerts at the Les Schwab Amphitheater are always popular. The BMC Cascade Cycling Classic, WinterFest and Balloons Over Bend attract sizable crowds.

Another of Bend's highlights is its compact but eclectic downtown, home to art galleries, swanky restaurants, dinner clubs, trendy retailers, bookstores, day spas, cafes, boutiques, the historic Tower Theatre and the "eco-chic" Oxford Hotel. The Old Mill District is appealing, too. This 270-acre mixed use development, on the site of an old sawmill, boasts shops, restaurants, housing, a 96-room inn and some breathtaking views of the Cascades.

Cascade Village Shopping Center boasts Best Buy and Trader Joe's, while the Bend River Promenade has Macy's and TJ Maxx. Bend is also proud of its numerous microbreweries. Few things are better than sipping a cool brew at an outdoor cafe along the river after a hard day of hiking or fishing.

The city has a definite bent toward "green" practices, making it easy to find environmentally-friendly merchants. There are numerous small groceries with locally grown food, and the Bend Farmers' Market is a hoppin' place. And while not "green," Wal-Mart has a presence here, too.

And, of course, no city is complete without a public library. Bend's library, the Deschutes Public Library, has a bookmobile, public computers with Internet access and a program called Second Sunday, in which regional writers

and poets read from their works. Oregon State University also has a small Bend campus (535 students).

Saint Charles Medical Center provides medical care. A Level II trauma center, it is award-winning for clinical excellence, patient safety, women's healthcare and emergency medicine. It is also accredited by the Joint Commission and accepts Medicare patients. For military retirees, Bend has a VA outpatient clinic, but the closest VA hospital is 210 miles away in Roseburg, Oregon.

Cascade Area Transit provides limited fixed route bus service, and the city has a call ahead dial-a-ride service. Bend sits along US Highway 97, a primary north/south route, and along State Highway 20, a major east/west road. The Pacific Ocean is 5 hours to the west.

The Bend Senior Center is managed by the Parks and Recreation Department and has classes, lunches, blood pressure clinics, trips, holiday parties and more.

People tend to think of Oregon as rainy and wet, but Bend sits at 3,630 feet above sea level and is protected by the Cascades. On average, the city receives just 11 inches of rain and 32 inches of snow per year (the surrounding volcanic mountains receive much more of the white stuff). Summer temperatures are in the 60s, 70s and low 80s (and nights are cool). Winter temperatures are in the 20s, 30s and 40s. On the comfort index, a combination of temperature and humidity, Bend comes in well above the national average. The sun shines 175 days of the year. Sunsets over the Cascades are spectacular.

There are a few drawbacks to a Bend retirement. Tourists, many seeking outdoor thrills, flock here year round (but primarily during the summer months). Even

though the city sits along two well-maintained highways, it can feel isolated. The rapid growth has put a strain on some local services, and long-time residents occasionally grumble that their pretty town has been "discovered." Some people say that the city is pretentious.

Despite the downsides, Bend beckons and has attracted national attention for its cosmopolitan ambiance, dramatic scenery and healthy quality of life. It is a vibrant city, a place where one can ski in the morning, golf in the afternoon and catch a symphony concert in the evening. For many a retiree, Bend is hard to beat.

Eugene, Oregon

Offbeat and Mellow, Eugene, Oregon Draws Retirees With Its Leafy Neighborhoods, Rich Cultural Scene, Collegiate Vibe and Very Liberal Outlook

Cost of Living: Above the National Average

Is Oregon Considered a Tax Friendly State for Retirement?
No

When he first viewed Oregon's rich Willamette Valley, the future home of Eugene (population 165,000), New Yorker Eugene Skinner wrote to his sister, "I have found

Paradise." And today, the area is still regarded by many as "Paradise," thanks to its lush landscape and proximity to both the mountains and the sea. Located on the Willamette River 110 miles south of Portland, growing Eugene is nicknamed "The Emerald City," but it was first known as Skinner's Mud Hole. The first college here was Columbia College. After it burned down, town leaders raised funds to

start a public university and the University of Oregon (UO) was founded in 1872.

Today it is hard to overstate the influence that the University (population 25,000) has on the city. This is a college town through and through, and it has a very liberal, eclectic population. Eugene also boasts rich cultural amenities, good senior programs, an average crime rate and good health care facilities. Of the residents, 34% are age 45 or better. The cost of living is 11% above the national average.

The median home price is \$250,000. Residences come in all shapes and styles, from bungalows and single-family raised ranch ramblers to condominiums and manufactured homes. Many are located in the hills that surround the city on three sides. Areas north of the river are more conservative than areas south and west of the river where the University is located and the college atmosphere is most strongly felt.

With the truly beautiful 250-acre University of Oregon at its core, Eugene embraces all things left-leaning. The city is a little grungy and a little funky, home to hippies, tie-dyed shirts, Birkenstocks and other visible vestiges of the 1960s. It has a deep tolerance for "alternative" lifestyles and a strong interest in environmentalism. It has even had members of the Communist Party sit on its city council.

The city ranks highly when it comes to the arts, outdoor recreation and cultural diversity. Indeed, Eugene is known as a "Great City of the Arts and Outdoors." It is the home of the Hult Center for the Performing Arts, renowned for its acoustical perfection and where operas, ballets and symphonies are performed year round.

The internationally known Oregon Bach Festival features a wide range of concerts at the University's Beall Concert Hall and includes the music of Bach, Brahms and Mozart, as well the music of 20th-century and 21st-century artists. The Oregon Festival of American Music takes place every August, and the annual Oregon Bach Festival happens in late June. Older adults are eligible for discount ticket rates, and the Festival's Road program blends concerts with lectures and workshops. The city also has excellent museums, including the Jordan Schnitzer Museum of Art.

Fairs and markets are plentiful, too. The Oregon Country Fair, held in late July, is a combination of outdoor musical festival and renaissance crafts fair. The outdoor Saturday Market features arts and crafts, food booths and music. Held each weekend from April to November, it is a good place to shop for fun craft items and is the oldest weekly open-air crafts festival in the country.

Coffeehouses, pubs, microbreweries and eclectic shops dot the city, and small organic food stores are common in almost every neighborhood. Restaurants, from Chinese to vegetarian, are plentiful. Several vineyards and wineries within a short drive of town limits. Hinman Vineyards is one of the best and offers daily tastings.

Located 60 miles from the coast and about 60 miles from the Cascade Mountains, year round opportunities for hiking, camping, boating, bird watching, bicycling and more abound. Residents also enjoy the three waterfalls at Kentucky Falls, 45 miles west of the city. The Rogue River is a great spot for whitewater rafting. Willamette Pass Ski Area and Hoodoo Ski Area to the east are winter favorites.

Golfers enjoy eight courses, six that are open to the public and two that are private. Sports fans love to cheer on the mighty University of Oregon Ducks.

Eugene is also ranked as one of the top 10 bicycling towns in the U.S., with an extensive network of cycling and walking trails. In fact, the city has 28 miles of off-street paths and 78 miles of on-street bicycle lanes. The off-street paths are built along the Willamette River and meander through lush parks and gardens.

PeaceHealth Sacred Heart Medical Center is the primary health care facility and has been named one of the best hospitals in Oregon. It has also won numerous consecutive consumer choice awards. Its accreditation comes from DNV Healthcare, a relatively new accreditation organization, and it houses the Gerontology Institute, a program that specializes in medicine for the more mature set. For military retirees, Eugene has a VA outpatient clinic, but the nearest VA hospital is in Roseburg, 60 miles away.

The Lane Transit District (LTD) is the local bus system.

Eugene may be a college town, but it has a solid senior support system. The Campbell Community Center offers field trips, meals, social activities, classes, volunteer opportunities, referrals to other community resources and much more. The Area Agency on Aging and Disability Services for Lane County manages the Senior and Disabled Services and offers senior meals and in-home care.

The University of Oregon is a wonderful resource for retirees. It has a continuing education program, and its Osher Lifelong Learning Institute (OLLI-OU) is targeted to the mature Eugene demographic. For a reasonable semi-

annual or annual fee, people age 55+ attend classes, lectures and events. Many regular classes can be audited for no charge. Lane Community College also has a continuing education department with personal enrichment classes. People age 65 or better taking eight or fewer credits may receive a tuition waiver.

Residents enjoy three beautiful short seasons and one long, mostly rainy winter, which lasts from November to at least April. The climate is moderate with summer temperatures in the high 70s and mid 80s and winter temperatures in the 30s and 40s. On average, the area receives 45 inches of rain and 5 inches of snow per year. On the comfort scale, a combination of temperature and humidity, Eugene comes in above the national average. The sun shines 140 days of the year.

There are drawbacks to retirement in Eugene. The air quality is below the national average. The poverty rate is slightly above the national average, but much of this is attributed to the large student population. Transients and homeless teenagers are very visible in some areas of the city, particularly downtown. The anything goes attitude and the number of college students may be too much for some people. And, of course, the weather is not everyone's cup of tea.

Yet, despite these drawbacks, Eugene's verdant landscape and liberal ambiance entice many a retiree. Anyone seeking a growing city with a live and let live attitude, a love of the arts and outstanding outdoor recreation will feel right at home in Oregon's "Emerald City."

Murrells Inlet, South Carolina

Once a Pirate Hideout, Charming Murrells Inlet, South Carolina is Today Known for Its Boating and Fishing Culture, Tasty Seafood and Easygoing Lifestyle

Cost of Living: Meets the National Average

Is South Carolina Considered a Tax Friendly State for Retirement? Yes

Situated along the northern South Carolina coast and once a pirate hideout, quiet Murrells Inlet (population 8,000) is a quaint fishing village that has experienced 45% growth in the last decade. The town got its footing in the early-1700s when several Englishmen, including John Murrell, were awarded land grants and started indigo plantations.

When the Civil War brought an end to the South's plantation era, Murrell's Inlet attracted recreational and commercial fishermen, and it still does so today. It is known as the "Seafood Capital of South Carolina," and although it is just 10 miles south of touristy Myrtle Beach and the entertainment-rich Grand Strand, it has so far eluded a lot of splashy commercial development

The cost of living meets the national average, and residents are a mature bunch. In fact, 53% of them are age 45 or better. The crime rate is below the national average, and politics lean to the right.

The median home price is \$195,000, and real estate includes everything from manufactured homes to beautiful waterfront residences and condos with boat slips. Several

new subdivisions from Pulte, Lennar and Ryland Homes, most with single family homes, are here, too.

The lifestyle is leisurely and revolves around fishing and boating. As a result, locals seem to love this town. It is also popular with naturalists, photographers and artists who revel in the scenic juxtaposition of seascapes, marshlands, cypress trees and hazy blue skies. Commercial fishing boats venture out in the early morning and return with catches of shrimp and flounder, mimicking the easy comings and goings of everyday life here.

Numerous festivals add to Murrells Inlet's appeal. The annual Atalaya Arts and Crafts Festival brings in more than 100 artists and large crowds for a celebration of food, music and art. The Low Country Herb Society Fall Herb Festival is for anyone who loves learning about herbs, vegetables and other plantings. The Annual Surfrider Lip-Rippin' Chilypmics Chili Cook-Off is a competition with cash prizes and lots of spectators.

Brookgreen Gardens is a nationally-recognized garden museum and zoo, and nearby Huntington State Park boasts pristine beaches and hiking trails. Wacca Wache Marina, on a stunning stretch of the Waccamaw River, is a popular stop for boaters traveling up and down the river. The Marshwalk is a mile long boardwalk overlooking a salt marsh teeming with egrets, osprey and pelicans. And with a history of pirate visits, including one from the infamous Blackbeard, Murrells Inlet plays up the various ghosts said to be in residence around town.

Golfers enjoy nine local courses. Another 90 or so in nearby Myrtle Beach and the surrounding area.

When it comes to dining, Murrells Inlet lives up to its nickname, with 30 or more restaurants serving the seafood caught earlier in the day (although some eateries let diners catch their own dinners). Shopping is not world class, but most of the basics can be found here. Many residents shop at Broadway at the Beach or Coastal Grand Mall in Myrtle Beach.

Costa RTA runs shuttle buses up and down the coast and makes seven stops a day in Murrells Inlet, including at the hospital. A paratransit service is available, too.

Waccamaw Community Hospital is award-winning for patient safety and patient experience. It is accredited by the Joint Commission, and Medicare patients are accepted. Conway Medical Center is just 15 miles away and also accepts Medicare patients and is accredited by the Joint Commission. For military retirees, the nearest VA hospital is in Charleston, 75 miles away, but Myrtle Beach has a VA outpatient clinic.

The Bureau of Aging Services in Georgetown County has programs for older adults (age 60+), including medical transportation, home delivered meals and home care services (light housekeeping, personal assistance, etc.). Murrells Inlet does not have a senior center, but neighboring Pawleys Island, 15 miles away, has a center with limited services. Georgetown, 20 miles away, has three centers with transportation provided to and from them.

Murrells Inlet does not have a public library, either, but the Georgetown Public Library System has a branch location in Pawleys Island, and the bookmobile travels to Murrells Inlet.

This area has summer high temperatures in the low 90s and winter temperatures in the 50s and 60s. On average, Murrells Inlet receives 54 inches of rain per year. On the comfort index, a combination of temperature and humidity, the town ranks below the national average. The shines 210 days of the year.

Retirement in Murrells Inlet has some drawbacks. Aside from no public library and no senior center, some infrastructure struggles to keep up with the recent growth. Hurricanes are a reality. Hugo, Fran, Floyd, Charley and Hanna have all come close in the last 20+ years. Murrells Inlet is not a hot spot on the tourist map, but vacationers do wander into town during the summer and clog traffic and eateries. Some families have been here for generations, and fitting in can take a little effort.

And yet, despite these problems, this low key coastal hamlet beckons, with its charming character, clean beaches and plentiful water recreation. The pirates are gone, but the retirees are here, and most of them seem very happy to call Murrells Inlet their home.

Summerville, South Carolina

Gracious Summerville, South Carolina Charms Retirees with its Southern Hospitality, Leisurely Pace and Elegant Homes

Cost of Living: Meets the National Average

Is South Carolina Considered a Tax Friendly State for Retirement? Yes

Summerville, South Carolina, nestled on a ridge in the woods just 22 miles northwest of Charleston, has had a

history of ups and downs. In the late 1700s, wealthy Charleston plantation owners began arriving to build homes to escape the Lowcountry's mosquitoes and summer heat. In 1847, the collection of residences became an official village, but the Civil War and then an earthquake in 1886 took their toll.

Fortunes changed in 1899 when the International Congress of Physicians declared that Summerville, with its dry location and tall pine trees, was one of the best places for the treatment of lung disorders. Soon, visitors from across the world were coming to this quiet retreat, and many decided to put down roots. Today, Summerville is known as "The Flower Town in the Pines," and 49,000 people call it home. Of these, 33% are age 45 or better. Politics lean to the right, and the crime rate meets the national average.

The imprint of Charleston's early plantation owners is still seen in Summerville today, as many of their elegant homes remain standing in all of their antebellum grandeur. Nearly 700 of Summerville's structures, including private homes, merchants and hotels, are listed on the National Register of Historic Places. Many exemplify Colonial, Queen Anne and Georgian architectural styles.

For many years, the population here was about 3,000 people, but in the 1980s, the numbers began to grow, and during just the last decade, Summerville has mushroomed by 43%. The cost of living meets the national average.

The median home price is \$185,000. Established neighborhoods mix with new ones, some of which are gated. Del Webb has a misleadingly named active adult community in Summerville called Del Webb Charleston. Its homes come with all of the standard Del Webb amenities, including a large, stylish clubhouse. The tony

Club at Legend Oaks is a beautiful, Southern-style, all-ages golf course community.

An authentic small town hospitality permeates Summerville. Although newcomers, many of them from up north, have spurred growth in what was once just a sleepy stop on the way to Charleston, old fashioned ways, a country ambiance and a leisurely pace still dominate Summerville life. It is a place where manners still matter, and youngsters utter such phrases as "Thank you, sir," and "My pleasure, ma'am."

The city's mission statement, which will be "modified with guidance from God," is "the establishment of a quality of life for the Town of Summerville that provides a safe, healthy, beautiful and harmonious place to live and work." And, indeed, it seems to be true.

The downtown is small and simple, but there are enough stores and good local eateries to fulfill most needs. There is an original corner pharmacy with a working soda fountain and an old time barber shop, as well as a Target, a Publix, a Best Buy, two Wal-Marts and some other large retailers. Many residents make the 30 minute drive into Charleston along Interstate 26 for more dining, entertainment and shopping options. Attractive Tanger Outlets has 80 stores is in North Charleston.

For many people, the nickname "Flower Town in the Pines" explains why they love Summerville, as each spring millions of azaleas in public and private gardens explode into color. The annual three day Flowertown Festival each April is one of the Southeast's top attractions and celebrates this bounty of beauty in an event that draws artists, craftspeople and 200,000 tourists from all across the region.

Everyday life is fairly typical of a small southern city. There is a farmers' market every Saturday from April to October. The YMCA offers affordable memberships and is open to all. The Summerville Orchestra brings music to the community. Christmas glitters with holiday lights along Main Street. Churches abound.

A number of historic homes are open for tours. These include Drayton Hall (circa 1738), a fine example of Georgian-Palladian architecture and a survivor of both the Revolutionary and Civil Wars. Magnolia Plantation and Gardens is a 17th-century estate featuring year-round blooms from America's oldest gardens, a pre-revolutionary war plantation house and an antebellum cabin.

Flowertown Players is the community theater. Residents also enjoy two county libraries.

At least four golf courses are in town or within a short drive. The Pine Forest Country Club course has been given 4 stars by "Golf Digest." The Miler Country Club course has been challenging players for more than 75 years. The Coosaw Creek Country Club course is private and was designed by Arthur Hills. And for people to whom the water is preferable to the links, the Atlantic shore is just 45 minutes away.

Dorchester Seniors, Inc. is a private, non-profit organization that provides services for Summerville's residents age 50 and better. Housed in the Faith Sellers Senior Center, services include physical fitness classes, tax assistance, blood pressure screenings, arts and crafts, trips, tours and numerous social events. It also provides transportation to and from the Center, congregate meals, in-home services, home delivered meals and referral services.

Summerville Medical Center is a teaching hospital and is part of the TridentUSA Health System. It is accredited by the Joint Commission and is a certified stroke center. Medicare patients are accepted. Further health care is available in Charleston where there are four major medical facilities. Charleston is also home to the Trident Senior Health Center, which specializes in geriatric medicine. For military retirees, Goose Creek, 9 miles away, has an outpatient VA clinic, and Charleston has a VA hospital.

This area receives substantial rainfall throughout the year and experiences hot, humid summers and short, mild winters. Summer high temperatures reach into the 90s with lows in the 70s. Winter high temperatures reach into the 50s and 60s with lows in the 40s. On the comfort index, a combination of temperature and humidity, Summerville comes in below the national average. The sun shines 210 days of the year. Hurricanes have reached this far inland, but the city is not prone to flooding.

TriCounty Link provides regional bus service and limited local van service. Discounted weekly and monthly passes are available. Charleston International Airport is the closest airport, and it is served by several major airlines.

For all of its low key appeal and hospitality, a Summerville retirement has some drawbacks. The city's rapid growth has brought urban sprawl. Complaints about traffic in town and between Summerville and Charleston have increased. Not all long-time residents are thrilled with the new housing developments and the influx of newcomers. The KapStone paper mill is located in Charleston, and occasionally, if the wind is blowing just right, the fumes can reach Summerville.

Despite these negatives, Summerville retirees seem happy with their city. They note its charm, affordable living, gentle way of life, elegant homes, and, of course, its beautiful flowers. It is, indeed, an appealing Southern retirement spot.

Cookeville, Tennessee

A Quiet Pace, Nearby Lake Recreation, Impressive Cultural Amenities and Affordable Living Bring Retirees to Cookeville in Bucolic Middle Tennessee

Cost of Living: Below the National Average

Is Tennessee Considered a Tax Friendly State for Retirement? Somewhat

Located in the scenic Upper Cumberland Plateau of Middle Tennessee, about 80 miles east of Nashville, Cookeville (population 32,000) is surrounded by rolling hills, farmland, lakes, rivers and some spectacular waterfalls. It is a conservative place where traditional values are alive and well and where residents boast about the city's quality of life.

In fact, according to a 2010 city survey, a whopping 96% of residents say that they are either satisfied or very satisfied with Cookeville's general quality of life. They point to its small town ambiance, friendly neighbors, pretty scenery, affordable housing, excellent health care facilities and relatively mild climate as reasons that they live here.

Thirty-three percent of Cookeville's residents are age 45 or better, and more retirees are discovering this appealing mid-South city every day. In fact, the city has grown by

13% in the last 10 years. The crime rate meets the national average.

While Cookeville is the economic hub of Putnam County, its cost of living is 12% below the national average. The median home price is \$140,000, and a real estate dollar goes a long way here. Most neighborhoods are well-kept, but some have "fixer uppers" in need of a little TLC. Condominiums and town homes are not abundant. There are also at least 11 manufactured home/mobile home parks in and around Cookeville.

Residents find plenty to do in Cookeville, and cultural options are impressive for a city this size. The Bryan Symphony Orchestra presents year-round concerts and attracts top talent from throughout Tennessee. The Cookeville Performing Arts Center exhibits works by regional artists and sponsors a Third Thursdays Concert Series.

The professional Cookeville Drama Center produces the award-winning Backstage Series and presents Shakespeare in the Park during the summer and autumn. The Cookeville Arts Council sponsors a Sundays in the Park concert series featuring an eclectic array of jazz vocalists, bluegrass ensembles and mountain-style rock and roll.

The Cookeville Community Concert Band performs monthly from May through August at the Dogwood Performance Pavilion. The Cookeville Depot Museum, built in 1909, is home to an engaging collection of railroad memorabilia, and the Cookeville History Museum houses the city's extensive history collection. The city's historic West Side showcase's Cookeville's past and is home to shops and restaurants.

Tennessee Technological University (TTC), a four-year institution with 11,500 students, contributes to the community fabric through its concerts, art exhibits, athletic events, plays and workshops. Its Tuba Ensemble is internationally recognized, award-winning and has performed at Carnegie Hall.

The Appalachian Center for Craft, a satellite campus of TTC, has a 500-acre facility overlooking Center Hill Lake and presents many annual exhibits of hand blown glass, pottery, ceramic, fabrics, iron and metal pieces, handcrafted wooden items and other treasures. Public workshops are available as well. Nashville State Community College has a Cookeville campus and offers classes to all ages.

Festivals include the Fall Fun Fest (a family-friendly street event), the Renaissance Festival and Faire (a celebration of days gone by), and Taste of the Town (a foodie's delight as each spring as restaurants bring out their best dishes for free tastings) and the Appalachian Craft Center Celebration of Crafts.

Downtown Cookeville has been undergoing a renovation that is being overseen by a non-profit group called CityScape, and this is attracting new businesses. Short red brick buildings, particularly along historic Broad Street, now house ice cream shops, restaurants and art galleries.

Residents also have more than 100 restaurants from which to choose. Most eateries are chain establishments or mom and pop diners.

Jackson Plaza is anchored by Belk and Sears. Other major, stand alone retailers include Wal-Mart, Office Max, Bath and Body Works, Walgreen's, Kroger, CVS and more.

Cookeville also has 137 churches and at least two Jewish congregations.

For an outdoor-themed retirement, Middle Tennessee has a lot to offer. Three large man-made lakes, Cordell Hull Lake, Center Hill Lake and Dale Hollow Lake, are within an hour's drive of Cookeville and are peaceful places during the week. They can become crowded on weekends, though, attracting vacationing water skiers, fishermen, motor boaters and sailors.

State parks are plentiful, and several with waterfalls (Burgess Falls, Cummins Falls and Fall Creek Falls) are within 15 to 45 minutes of town. Hiking, camping and fishing opportunities are in abundance. In town, there are 13 parks, including Cane Creek Park, a lovely 262-acre community park, and Dogwood Park, a green downtown oasis. The active Cookeville Leisure Services Department, the Putnam County Family YMCA, a softball complex and 12 golf courses make staying in shape easy to do.

CATS is the public bus system and provides service 7 days a week, major holidays excluded. A call ahead van system offers rides to the doctor, the grocery, the hair salon and nearly anywhere else in the county. The inter-city express service has rides to Nashville.

The Cookeville Senior Citizens Center is operated by the county and offer social, recreational and educational classes and activities.

Outstanding Cookeville Regional Medical Center is a regional referrer hospital and offers a wide array of care. It is award-winning for excellence in cardiac care, joint replacement, coronary intervention, spine surgery and orthopedic care. Its Club 50+ program has support groups,

health screening discounts and more for people age 50 or better. The hospital is accredited by the Joint Commission, with some programs having received the Joint Commission Gold Seal of Approval. Medicare patients are accepted. Cookeville has a VA outpatient clinic, as well, but the nearest VA hospital is in Murfreesboro, 55 miles away.

With warm summers, mild winters, and breezy autumns, Cookeville's weather is seasonal but without many extremes. It sits at an elevation of 1,133 feet, which helps moderate summer heat somewhat. July daytime temperatures top out in the high-80s and low-90s. January temperatures are in the 20s, 30s and 40s. On average, the area receives 56 inches of rain and 8 inches of snow each year.

Cookeville is popular with residents, but there are a few drawbacks to retirement here. The Cookeville economy has been tethered to manufacturing and has suffered some setbacks in recent years, but retail, health care and education jobs have compensated for some of the loss of manufacturing jobs. The chance of a tornado is 115% greater than the national average. Traffic congestion is a problem. The poverty rate is above the national average, and manifestations of this can be seen in some parts of town.

And yet people keep coming here. In a hectic world, Cookeville is a welcoming place. And with 96% of residents saying that they are happy with its quality of life, Cookeville is a great retirement spot, indeed.

Smyrna, Tennessee

Affordable Housing, a Strong Sense of Community,
Nearby Lake Recreation and a Leisurely Pace Await
Retirees in Smyrna, Tennessee

Cost of Living: Below the National Average

Is Tennessee Considered a Tax Friendly State for
Retirement? Somewhat

Quite Smyrna (population 47,000) is located in rural Middle Tennessee, about 20 miles outside of Nashville. It started as a farming community in the early 1800s and was later home to Sewart Air Force Base. Today, automobile manufacturing is a key economic underpinning, and car manufacturer Nissan employs 4,500 people here.

Smyrna has been growing, increasing its size by nearly 40% in the last 10 years, and its residents are conservative, practical and hard working. The cost of living is 7% below the national average, and 26% of residents are age 45 or better. The crime rate meets the national average.

The median home price is \$175,000. Established neighborhoods have bungalows, brick ranch ramblers and raised ranch ramblers while newer areas have Craftsmans and contemporary foursquares. Some sections have elegant estate homes.

People enjoy Smyrna for its affordability and gentle pace. Outdoor recreation is another reason. Ten thousand acre J. Percy Priest Lake is just 10 miles outside of town and has 20,000 acres of public lands for fishing, camping, picnicking, boating, canoeing, hiking and horseback riding.

The lake has two yacht clubs, and a handful of marinas offer boat rentals. Residents also enjoy Smyrna's 10 public parks, 36-hole public golf course and seven miles of meandering greenways, many of which are found along pretty Stewarts Creek.

While residents spend a good deal of time on the lake, much of the Smyrna social scene revolves around church, and churches are around nearly every corner. Baptist and Methodist are particularly popular. In fact, Smyrna was named after a Presbyterian church. Community spirit is deeply ingrained, and volunteerism here has a long history.

Shopping venues include not just local retailers but national chains such as Target, Kohl's, PetSmart, Wal-Mart and Staples.

Smyrna boasts a bit of antebellum and Civil War history as well, as this area was once dotted by cotton and tobacco plantations. The Sam Davis Home is a state historical site. Built along the Stewarts Creek in 1820, it is open for tours and houses a museum.

Stonecrest Medical Center is a part of the TriStar Health System and is accredited by the Joint Commission. It has an accredited chest pain center, an award winning cancer program and a certificate of distinction for primary stroke centers. Medicare patients are accepted. For military retirees, Murfreesboro, just 11 miles away, has a VA hospital.

The Smyrna Senior Citizens Center, open to people age 55+, has exercise classes, congregate meals, tax assistance, trips, yard sales and more. Meals on Wheels is also active.

The Smyrna Public Library is located in an attractive brick building and is a part of the Linebaugh Library System. Wireless internet, computer classes, a bookmobile, book clubs are standard fare.

Smyrna is hot and sticky in the summer with temperatures in the 80s and 90s. Winters bring temperatures in the 20s, 30s, 40s and 50s. On average, the area receives 50 inches of rain and a dusting of snow each year. The sun shines 210 days of the year.

Retirement in Smyrna has some drawbacks. The tornado risk is 100% higher than the U.S. national average, and there is no public transportation system in town, although a bus does run to Nashville and neighboring towns.

Despite these issues, retirees who live in this quiet hamlet have good things to say about it, pointing to its down-to-earth way of life, affordable housing and lake recreation. With dynamic Nashville just down the road, Smyrna offers small town living with easy access to big city museums, shopping, dining and more. It is a great retirement spot!

New Braunfels, Texas

Retirees are Drawn to the Water Recreation, Welcoming Spirit and Rich German Heritage Found in the Lush Riverfront Town of New Braunfels, Texas

Cost of Living: Above the National Average

Is Texas Considered a Tax Friendly State for Retirement?
Yes

In 1845, when Texas was still the Republic of Texas, Germany wanted to establish a presence near the doorstep of the United States. So a German royal, Prince Carl of Solms-Braunfels, founded the city of New Braunfels (population 58,000) in the Texas Hill Country 30 miles northeast of San Antonio. Unfortunately for the Germans, the Republic of Texas joined the United States later that year, and the plans to establish a new Germany in the New World were squashed.

Despite this rough start, New Braunfels grew and thrived and today still has a large German community and a distinctive German heritage. Drawn by its unique character and riverfront setting, more and more retirees are relocating to this historic spot.

In fact, the city's population has mushroomed by 55% in the last decade, and 40% of residents are age 45 or better. Most locals are white collar workers, and they lean very much to the right politically. The crime rate meets the national average, and the cost of living is 2% above the national average.

The median cost of a home is \$215,000. Established, leafy neighborhoods mingle with new subdivisions, and all sorts of housing stock is available, from contemporary ranch ramblers and raised ranch ramblers to actual working ranches. Many homes are made from brick and back to one of the city's two cold spring rivers.

Water recreation is a particular highlight here as the Guadalupe River and the Comal River, which is just 3.2 miles long, both flow right through the middle of the city. Thick foliage lines the riverbanks, and Cypress trees grow in the middle of the water.

There are boat ramps, fishing spots, tube rentals, picnic areas and rafting companies up and down the river shorelines, and every day during summer's "river season" thousands of people of all ages meander down the water in their inner tubes. The city manages the rivers, regulates their use and issues status updates as needed. The country's largest waterpark, Schlitterbahn, attracts tourists and locals, too.

New Braunfels has a healthy downtown and lots of tasty BBQ eateries. The Wurstfest, an October celebration of sausage and German traditions, is practically world-famous.

The New Braunfels Public Library has a good menu of programs, as well as comfortable chairs, 24 public computers with Internet access and free wi-fi for laptop users. Perhaps best of all, the entire building is air conditioned. New Braunfel's citizens really do seem to love their city, and they exude a lot of Texas hospitality. Newcomers say they feel welcomed.

An interesting attraction here is Gruene, an authentic ghost town located entirely within the city of New Braunfels and placed on the National Register of Historic Places in 1975. Originally a German cotton-producing village in the late 1800s, the community was wiped out by the boll weevil epidemic of the 1920s and then by the Great Depression.

In subsequent years, New Braunfels absorbed the old town, and in the 1970s and 1980s, Greune reinvented itself as a historic tourist spot. Today its original structures house shops, restaurants and galleries, drawing thousands of visitors each year. The Grist Mill, a restaurant in Gruene, has a particularly good reputation.

The New Braunfels Senior Center is managed by the Comal County Senior Citizens' Foundation and has a full range of services, including blood pressure checks, first aid classes, ceramics classes and more. It also has one of the best fitness centers in town, and its indoor heated pool has a ramp for easy access.

Santa Rosa Hospital is the only local hospital, but it is accredited by the Joint Commission and has won several national quality awards. A cardiology unit, 24/7 emergency care, an ICU and diabetes care are a few of its services. Medicare patients are accepted. Guadalupe Regional Medical Center, 8 miles away in Seguin, is also accredited. More medical facilities can be found in San Antonio, about half an hour to the south, and in Austin, about half an hour to the north. For military retirees, San Antonio also has a VA hospital.

South central Texas is hot and humid in the summer and mild and damp in the winter. Summer temperatures reach into the 90s and low-100s, and winter temperatures are in the 30s, 40s and 50s. On average, the area receives 32 inches of rain per year, much of it in May and October. On the comfort index, a combination of temperature and humidity, New Braunfels ranks below the national average. The sun shines 226 days of the year.

New Braunfels has a few drawbacks. Its blossoming population has both citizens and city leaders concerned and seeking ways to manage the rapid growth. There is no public transportation. Summer tourists clog the roads. The tornado risk is 65% higher than the national average. The city has experienced flooding in the past, but the Dry Comal Creek Flood Retarding Structure was completed in 2013 has helped mitigate recent flooding damage.

Despite the downsides, New Braunfels charms with its welcoming spirit and easygoing way of life. With its proximity to San Antonio's big city amenities, the best of both small city living and big city living can be had here. As they say locally, in New Braunfels, "ist das leben schoen" (in New Braunfels, the living is good)!

San Marcos, Texas

Retirees Come to Amiable San Marcos, Texas for its Riverfront Locale, Friendly Residents, Low Cost of Living, Diverse Culture and Easygoing Character

Cost of Living: Below the National Average

Is Texas Considered a Tax Friendly State for Retirement?
Yes

In central Texas, about 30 miles southwest of Austin and along the headwaters of the clear, cool San Marcos River, a tableau of gently rolling hills and prairie farmland stretches into the distance. Here, on the edges of the verdant Texas Hill Country, the amiable city of San Marcos (population 60,000) makes its home.

Considered to be the oldest, continuously inhabited area in the Northern Hemisphere, this region was first home to a Paleo-Indian Clovis culture and then visited by Spanish explorers and settled by Mexican families. In 1846, the first Anglos arrived, and soon the fledgling village of San Marcos (pronounced "San Marcus") prospered as a cattle-raising hub and cotton-producing center.

The addition of what-was-to-be Texas State University (35,000 students) in 1903 furthered the city's growth, and

today this unpretentious metropolis receives great reviews for its gentle way of life, surrounding beauty and affordable living. Politics lean to the right, and the crime rate meets the national average.

Thanks to the University, San Marcos has a young population. In fact, just 28% of residents are age 45 or better. Yet most of the older residents enjoy the vitality of TSU and appreciate the economic stability that it brings. The city has grown by nearly 40% in the last ten years but still has a small town flavor. The cost of living is 10% below the national average.

The median home price is \$150,000. Real estate is a smorgasbord, everything from older, ramshackle ranch ramblers to lovely new Spanish Colonials. Many homes are built from brick, and most have mature landscaping, often with shady pecan trees and fragrant cedar trees. The Wellington is an attractive 55+ apartment community.

Friendly residents willing to lend a hand and old fashioned hospitality make newcomers feel welcome and a part of the community. In particular, lovers of BBQ, Tex-Mex food and tasty breakfast tacos will feel right at home here. And because San Marcos is situated between two big cities, historic San Antonio and music-loving Austin, amenities not found in town are close at hand.

The historic downtown, primarily along Main Street, has been recognized by the Texas Historical Commission and the National Trust for Historic Preservation, and the town center, dating from 1851, has recently undergone revitalization. The Hays County Courthouse has been restored, and popular 19th-century commercial architectural styles, including High Victorian Italianate,

Beaux Arts and Commercial Style, are common in this section of town.

The Belvin Street Historic District is another interesting neighborhood and boasts fine examples of grand 19th-century homes along a street canopied by giant live oaks. Residences here are open to the public during each year's Tour of Distinction.

Much of the recreation revolves around the San Marcos River, the quiet body of water that rises from the San Marcos Springs. It is thickly lined with caladiums and cypress trees, and locals say that the water is always 72 degrees, making fishing, snorkeling, SCUBA diving and canoeing possible nearly all year long. The river really brims with activity during lazy summer afternoons. A glass bottom boat ride at TSU's Meadows Center is a particular treat.

Texas is often thought of as dusty, dry and desolate, but here in the middle of the state, the landscape is often lush and green. A scenic drive up along a winding ridge route called the Devil's Backbone offers exceptional views of the Hill Country's amazing scenery. Pedernales Falls State Park, the Guadalupe River, Canyon Lake and the Lost Maples State Natural Area are all within 50 miles.

San Marcos has two golf courses, and Texas State basketball, football and baseball games give sports fans plenty of opportunities to root for the Bobcats. Miles and miles of walking and bicycling trails traverse varied habitats and interconnect riverside parks, lakes and neighborhoods.

AARP has a chapter here, and the two senior centers are active places.

The city also has plenty of organizations and groups, from the Great Books Discussion Group and the Arts League to the River Walkers, so getting involved and staying active is easy to do. Summerfest, Viva Cinco de Mayo and the Texas Water Safari are just a few of San Marcos' annual events. The University has theater presentations, public speakers and more.

The San Marcos Library is well stocked and has public computers with Internet access. It also has wireless access for laptop owners.

When it comes to shopping, many residents spend time at the Tanger Outlet Center and Prime Outlets, two popular outlet malls with more than 280 name brand outlet stores between them.

Central Texas Medical Center, established in 1960, is a 178-bed facility and is part of the Adventist Health System, one of the largest not-for-profit Protestant healthcare providers in the nation. Services include a 24-hour emergency center, outpatient surgery, rehabilitation services, an MRI unit and a cardiac catheterization lab. It is accredited by the Joint Commission and accepts Medicare patients. Award-winning hospitals are in both San Antonio and Austin. For military retirees, San Antonio has a VA hospital, and Austin has a VA outpatient clinic.

Public bus transportation is provided by CART. San Marcos has a small airport, but the closest international airport is the Austin-Bergstrom International Airport in Austin, 30 miles away.

The climate is hot and humid in the summer and mild and damp in the winter. Summer temperatures reach into the

high 90s, and winter temperatures are in the 30s, 40s and 50s. On average, the area receives 35 inches of rain per year. On the comfort index, a combination of temperature and humidity, the city is below the national average. The sun shines 235 days of the year.

San Marcos has a few drawbacks. With its growth has come traffic congestion. The risk of a tornado striking is 75% above the national average. Texas State University is known as a party school. The city has experienced damaging flooding. As the city states, when floodwaters come, they "can cover many blocks up to three or four feet deep."

Despite these downsides, the popularity of Texas as a retirement state continues, and San Marcos, with its easygoing character and friendly people, has a unique charm that is all its own. It is a great retirement town.

Lexington, Virginia

Deep in the Shenandoah Valley, Quaint Lexington, Virginia is Steeped in History and Boasts Beautiful Homes, a Scenic Setting and a Collegiate Ambiance

Cost of Living: Below the National Average

Is Virginia Considered a Tax Friendly State for Retirement? Somewhat

Tucked in the Shenandoah Valley in lush west central Virginia, Lexington (population 7,000) is a quaint, quiet burg steeped in history and tradition. It was settled in 1777 and is home to the prestigious Virginia Military Institute (1,500 students), which was established in 1839, and to the well regarded liberal arts college of Washington and Lee

(2,600 students), which was established in 1749. The entire downtown is listed on the State and National Registers of Historic Places, and General Robert E. Lee and General "Stonewall" Jackson are buried here.

Although Lexington is a bit isolated geographically, Civil War buffs and other tourists wander into town, and the two colleges give it a vitality not always present in small metropolises. It is a youthful place, but more retirees are discovering its charms. In fact, 33% of residents are age 45 or better. Politics lean to the left, and crime is practically non-existent.

Lexington is not a booming place but has grown by 2% in the last decade. The cost of living is 5% below the national average.

The median home price is \$165,000. Residential architectural styles include bungalow, Craftsman, Cape Cod, Colonial Revival and Victorian, as well as ranch ramblers and raised ranches. Many single family homes are large and at the end of long driveways. Some town homes are also available. Outside of town limits, horse farms and residences with acreage are the norm.

The two campuses abut one another and the historic downtown, which is full of sturdy, well-preserved red brick buildings, red brick sidewalks, shops, narrow streets and some very good restaurants. Nearly a dozen art galleries, studios and cooperatives are sprinkled about, and the Lexington Carriage Company offers horse drawn tours through the town center.

For a small town, Lexington offers plenty to do. The Lenfest Center for the Performing Arts on the campus of Washington and Lee presents more than 125 public theater,

ballet, music and opera performances each year. The Theater at Lime Kiln mounts 74 performances per year. Community events include the Rockbridge Community Festival, Restaurant Week, the Hop Harvest Fest, the Gallery Walk and many others.

Residents also enjoy an 18-hole golf course at the Lexington Golf and Country Club, a YMCA and two farmers' markets. For anyone needing a sports fix, both Virginia Military Institute and Washington and Lee boast active athletic departments with football games, basketball games and more. Washington and Lee's campus has been called one of the prettiest in the nation and is a perfect spot for an afternoon stroll.

The sprawling Virginia Horse Center, just outside of town, is the center of Virginia's horse industry and presents 100 or more events each year, including dressage competitions, rodeos and music jams. The Blue Ridge Parkway is just a short drive away.

Lexington is also proud of its Civil War and military heritage, and several museums and historic sites mark the town's place in history. The completely restored "Stonewall" Jackson house is a museum, and the Hunter's Raid Civil War Trail documents a Union general's 1864 raid through the Shenandoah Valley, including the burning of Virginia Military Institute.

The Virginia Military Institute Museum traces the history of the country's oldest state-supported military college, and the nearly hidden Museum of Military Memorabilia showcases uniforms worn by militaries around the world. The "Stonewall" Jackson Memorial Cemetery, surrounding the old Lexington Presbyterian Church on South Main Street, is a fascinating trip back in time and holds the

remains of Revolutionary War veterans, Confederate soldiers and General Jackson.

The Rockbridge Regional Library is the central library for this region and has a collection of 170,000 volumes. It also has an interlibrary loan program, a magnifier reading machine, books by mail, public computers with Internet access and free wi-fi for laptop users.

Retail shopping includes a country store, a food market, wine shops, outdoor gear stores, bookstores, shoe stores and the like, most located downtown on Main Street. Many residents, though, shop in Roanoke, 45 minutes away.

Dining options are plentiful and include the 5-star Cafe Michel, the delicious Southern Inn and the wonderful Palms.

The Valley Program for Aging (VPAS) is a part of the Commonwealth of Virginia's Department for the Aging. It is based in the town of Waynesboro but provides services for people age 60+ residing in Lexington. The Maury River Senior Center is one of several senior centers operated by the VPAS around the state, and although it is located seven miles away in Buena Vista, it is open to Lexington residents. Services include Meals on Wheels, social programs, exercise classes, trips and transportation to the center.

Carilion Stonewall Jackson Hospital is a critical care access facility with emergency services, cardiac care, respiratory care, surgical services, home health care and more. It is accredited by the Joint Commission and accepts Medicare patients. The nearest VA hospital is 50 miles away in

Salem, and the closest VA outpatient clinic is 45 miles away in Lynchburg.

Rockbridge Area Transportation System (RATS) has an on-demand, door to door van service Monday through Friday. Lynchburg and Roanoke both have a regional airport, but the closest international airport is in Washington, D.C., 180 miles away.

Lexington's elevation is 1,065 feet above sea level, and the climate is humid subtropical, with four mild but distinct seasons. Summer temperatures reach into the 80s and 90s, and winter temperatures are in the 30s, 40s and 50s. On average, the area receives 39 inches of rain and 15 inches of snow per year. On the comfort index, a combination of temperature and humidity, Lexington meets the national average. The sun shines 222 days of the year.

Retirement in Lexington has some drawbacks. Virginia Military Institute cadets and Washington and Lee students make their presence known, and the town is crowded during alumni weekends, homecoming weekends and commencements (Lexington does not, however, have a rowdy college town reputation). The poverty rate is above the national average, but this is attributed to the large student population. Lexington is also hilly.

Despite these issues, Lexington is worth a peek at retirement time. It is a comfortable, historic burg that is easy to call home.

Lynchburg, Virginia

Leisurely Lynchburg, Virginia Beckons with its Leafy Neighborhoods, Excellent Medical Facilities and Historic Sensibility

Cost of Living: Below the National Average

Is Virginia Considered a Tax Friendly State for Retirement? Somewhat

Lynchburg (population 80,000) is located amid rolling hills along the banks of the James River in central Virginia. Founded in 1757 and named after John Lynch, a young entrepreneur who started a ferry service, this quiet place once had a rowdy reputation and was at one time one of America's wealthiest cities. It was the only major Virginia town not to fall to the North during the Civil War, and it was the spot that Thomas Jefferson chose to build Poplar Forest, his minimalist but elegant personal retreat.

Today, Lynchburg boasts traditional, working class values, a mellow pace and an unassuming Southern character. The cost of living is 12% below the national average, and 37% of residents are age 45 or better. The crime rate meets the national average.

The median home price is \$135,000. Neighborhoods are leafy and tidy, and standing tall throughout many of them are fine examples of Italian Renaissance, Federal, Georgian, Jeffersonian, Queen Anne and Colonial architectural styles. There are also many contemporary ranch ramblers and raised ranch ramblers.

Lynchburg is home to five colleges, including Lynchburg College and Liberty University. Most of these institutions are small, but Liberty University has 15,000 students on campus and is the largest Christian evangelical university in the world. It wields considerable social and political clout throughout the city and even buses its students to polling places so that they can vote in local, state-wide and national elections.

Sometimes called "Hill City," Lynchburg is in a pretty location with the Blue Ridge Mountains in the distance. The downtown is small but attractive with shops, banks, bookstores and coffeehouses nestled along tree-lined streets. Old industrial buildings sport modern facades, and the inviting River Walk path meanders along the James River. The 56-acre Percival's Island Natural Area is a popular park right in the middle of the river.

The downtown, however, is not just about shops and preservation. The most prominent feature is the distinctive Monument Terrace, stretching Church Street up a hill to Court Street. It uses the landings of its 139 steps to commemorate the Lynchburg citizens who fought and died in the Civil War, the Spanish American War, World Wars I and II, the Korean War, Vietnam War and present day.

Nightlife is not robust, but the Ellington Fellowship Playhouse hosts musical acts, primarily jazz ensembles. The Little Town Players is a community theater. The Lynchburg Symphony Orchestra has a limited schedule but receives good reviews. Opera on the James presents three operas a season. The Academy of Fine Arts hosts live performances and offer classes.

History is really the draw here, with reminders of the past all around. In fact, the city has 40 structures on the

National Registry of Historic Places. Just outside of town, Appomattox Courthouse, where General Robert E. Lee surrendered to General Ulysses S. Grant in 1865, is a must for any history buff.

The Old City Cemetery has an extensive section of Confederate graves and an interesting, if somewhat gruesome, medical museum. Booker T. Washington's birthplace, with a recreated farm and slave cabin, is worth a visit. The Natural Bridge, a 215-foot natural stone arch bought by Thomas Jefferson from King George in 1774, is a fun excursion. Jefferson's wonderful Poplar Forest is open for tours.

The surrounding mountains are hazy, and the drive along the Blue Ridge Parkway is always a treat. Also nestled in the mountains are numerous wineries and vineyards.

Lynchburg College and Liberty University both have sports teams. The Lynchburg Hillcats are the Class High-A professional baseball team in the Carolina League.

Lynchburg has a few events as well. The James River Batteau Festival in June is a week-long event that celebrates the flat-bottom wooden craft that hauled tobacco downstream in John's Lynch's day. Garden Day is part of Historic Garden Week in Virginia, the largest house and garden tour in the country. The Bean to Bar Chocolate Tour and Tasting explores the wonderful world of chocolate and always leaves attendees feeling satisfied.

Lynchburg also boasts the Lynchburg Community Market, the third oldest farmers' market in the country. It is open year round from Tuesday through Saturday. For shoppers, there are strip malls, a small indoor mall with national retailers.

The Park and Recreation Department's Fifty Plus Program has a good selection of services and activities for, logically enough, people age 50 or better, and transportation to the programs, many located in neighborhood centers, is provided. The Commander Templeton Senior Center has been newly designated as the first city building just for adult programs and is ramping up its services. Meals on Wheels is also active.

Lynchburg Public Library has public computers with Internet access, an interlibrary loan program, a book discussion group, a public law library, a genealogy department and plenty of volunteer opportunities.

Lynchburg General Hospital is accredited by the Joint Commission. It is a Primary Stroke Center, a Level II Adult Trauma Center and is award winning for excellence in patient safety, overall patient experience, joint replacement, general surgery. It has also been named a Top 50 Cardiovascular Hospitals by Thomson Reuters. Medicare patients are accepted. For military veterans, Lynchburg has a VA outpatient clinic, but the closest VA hospital is in Richmond, 100 miles to the east.

The public bus system (GLTC) offers regular, fixed-route service as well as a para-transit service. The Lynchburg Regional Airport is served by regional carrier US Airways. The nearest international airport is in Richmond, 100 miles east. Amtrak has trains to major points and south.

Lynchburg has a humid, four-season climate with hot summers and cool winters. July temperatures are in the 70s, 80s and 90s, while winter temperatures are in the 20s, 30s and 40s. On average, the area receives 40 inches of snow

and 18 inches of rain per year. The sun shines 220 days of the year.

A Lynchburg retirement has a couple of drawbacks. The town is off the major airline route system and expensive to reach via airplane. The hilly terrain can take its toll on older knees.

So, while Lynchburg is not a perfect, its quiet streets, leafy neighborhoods, sense of history and pretty setting make for an affable city. Thomas Jefferson was happy here, and so, too, it seems, are the retirees who have chosen Lynchburg as their home

Sequim, Washington

Retirees Come to Northwestern Washington and Cozy Sequim in Search of a Beautiful Coastal Location, a Cool Climate and a Relaxed Lifestyle

Cost of Living: Above the National Average

Is Washington Considered a Tax Friendly State for Retirement? Yes

Cozy, closely knit Sequim ("Skwim"), Washington is situated on the pristine Olympic Peninsula, about 90 minutes northwest of Seattle. Settled by Europeans in the 1800s, it became a fertile farming center and today is growing in popularity with retirees, attracting people in search of a safe, pretty, peaceful community along the water and far from the hectic pace of modern life. Nestled among lavender farms and majestic natural beauty, Sequim has a cool climate with breezes from the Juan de Fuca Strait. Yet it does not receive much rain, just 16 inches per year, thanks to the "rainshadow effect" of the nearby

Olympic Mountains.

Sixty-five hundred people call this hamlet home, and another 20,000 live in the surrounding valley. Sixty five percent of residents are age 45 or better. The crime rate meets the national average, and politics are split down the middle.

Sequim has grown 25% in the last ten years, and retirees, many from California and Seattle, are fueling this growth. Most residents seem to love the lifestyle here, one with plenty of outdoor recreation, respect for nature and an appreciation for simple pleasures, from having coffee with neighbors and berry picking to beachcombing and shopping at the Open Air Market on Saturday mornings. The cost of living is 14% above the national average.

The median home price is \$240,000. Real estate consists primarily of two to four bedroom single family homes and town homes, many with either water or mountain views. Most residences in town are modest and in established, tidy, quiet neighborhoods, but the surrounding countryside has several private, gated communities with large, elegant and expensive homes. The edges of town have a few less desirable areas.

Herds of elk graze outside of town, and outdoor recreation comes in all shapes and sizes. The Dungeness National Wildlife Refuge is home to hiking trails, wildlife, a historic lighthouse and the seven mile long sand spit. Skiing at Hurricane Ridge in Olympic National Park is just a short drive away.

Nearby lakes and the Dungeness River are great venues for fishing. Dungeness River Audubon Center and Railroad Bridge Park are top spots for birdwatching. The John

Wayne Marina, located on land donated by the film star, is home to all kinds of pleasure craft.

Plays at Olympic Theatre Arts, exhibits at the Museum and Arts Center and live music at nearby Port Angeles Symphony Orchestra keep residents busy. A drive down Old Olympic Highway in springtime is a delight as strawberry farms, raspberry farms and lavender farms light up the countryside. The wonderful Lavender Festival is held every year, and the Irrigation Festival, which essentially celebrates water, brings people in from around the state each May. The region boasts six wineries and three lush golf courses.

Shopping is adequate, with a couple of hometown groceries and some chain stores, but restaurants are limited. The downtown is healthy with banks, bookstores, coffee houses and shops. Port Townsend and Poulsbo are within an hour's drive and have more stores, galleries and coffee houses. Nightlife is quiet.

Although there is not much rain or snow here, and even though the sun shines more in Sequim than nearly anywhere else in western Washington, skies are still often overcast, and fog can roll in from the Juan de Fuca Strait. There are not a lot of temperature fluctuations, with winter temperatures in the 30s and 40s and summer temperatures in the 50s, 60s and low 70s. On the comfort index, a combination of temperature and humidity, Sequim comes in above the national average. The town prides itself on its climate, but just a mile or two outside of town, typical western Washington weather reigns, with up to 150 inches of rain falling per year.

Olympic Memorial Hospital, a part of Olympic Medical Center, is located in Port Angeles, about 15 miles west of

town, and it is a Level III Adult Trauma Center. It is award-winning for excellence in patient safety and general surgery. Both Medicare and Medicaid patients are accepted. For military retirees, Port Angeles also has a VA outpatient clinic. The closest VA hospital is in Seattle, about 65 miles away.

The Sequim Senior Activity Center is located in a cute red and white building and is open Monday through Friday. Classes and activities, such as bridge, yoga and ping pong, are offered, and there are short boat cruises, ferry trips to historic Victoria, British Columbia and casino outings. Meals on Wheels is also active.

Clallam Transit provides public transportation around Sequim and to towns in the county. A dial-a-ride service and a para-transit service are also available. Kenmore Airlines is in Port Angeles and offers daily flights to Seattle. U.S. Highway 101 traverses the Olympic Peninsula and runs through Sequim.

Retirement in Sequim has some drawbacks. The outside world has discovered it, and supporting growth while not losing the qualities that make people want to live here is a challenge for city leaders. Traffic is becoming an issue, and not all long-time residents are happy with the recent population boom, saying that Sequim's rural farm quality is fading. The town is fairly remote.

Yet this colorful, peaceful village continues to entice. For those people hoping to find a quiet retirement in an idyllic, scenic town along the Pacific coast, Sequim is worth a look.

Walla Walla, Washington

Retirees Come to Welcoming Walla Walla, Washington for its Wine Culture, Quaint Downtown and Gentle Ambiance

Cost of Living: Above the National Average

Is Washington Considered a Tax Friendly State for Retirement? Yes

Off the beaten path, just north of the Oregon border in southeastern Washington, the mellow city of Walla Walla (population 32,000) was once a fur trading outpost and then the center of a region long known for growing wheat and delicious sweet onions. Today, this pretty metropolis is becoming a wine connoisseur vacation destination and is a comfortable, welcoming spot for retirement.

The town sits on a flat plain surrounded by rolling farmland and has a growing arts community, a charming downtown (named "Best Main Street in the West" by "Sunset Magazine") and two small colleges (Walla Walla University with 1,950 students and Whitman College with 1,500 students).

Residents tend to be conservative, and 38% of them are age 45 or better. The crime rate meets the national average, and the city is growing. The cost of living is 3% above the national average.

The median home price is \$198,000. Vintage single family homes, contemporary ranch ramblers, cottages, Craftsmans, town homes, condos and apartments are all available. The southern end of Walla Walla tends to be the most desirable, and the older neighborhoods around Whitman College have

an abundance of character. Many historic homes are within walking distance of downtown.

Walla Walla, which means "place of many waters," is a bit remote, about four hours driving time from Seattle and Portland. It is this location, however, that has helped Walla Walla remain undisturbed and able to maintain its gentle, small town way of life. And although it is a quiet place, annual festivals, including the Walla Walla Sweet Onion Festival and the Balloon Stampede, bring residents out to celebrate the Walla Walla way of life. While not a bastion of urbanity, Walla Walla does boast ArtWalla, the Little Theater of Walla Walla, the Walla Walla Symphony, the Walla Walla Chorale Society and free summer concerts downtown.

Washington's wine industry is relatively new, but no fewer than 64 wineries and 40 vineyards call Walla Walla and the surrounding Walla Walla their home. Outside of town, the fertile hills are covered with not just wheat fields and onion fields but with more and more grapevines.

Inside city limits, tasting rooms are tucked away in beautifully restored 19th-century Italianate and beaux arts commercial buildings. It is very easy to spend an afternoon sampling a variety of delicious, award-winning vintages without wandering more than a few blocks.

Sandwiched between the tasting rooms are top-tier sushi and steak restaurants, cozy cafes, well-used bookstores, unique mom and pop shops, art galleries, small museums, studios and antique retailers. Most are very quaint and not overrun with tourists.

For book lovers, the Walla Walla Public Library is open Monday through Saturday and has public computers with

Internet access, an interlibrary loan program and monthly book club meetings.

When it comes to outdoor activities, locals enjoy eighteen public parks, five golf courses and miles of flat bicycling trails. The nearby pretty Blue Mountains offer opportunities for hiking, camping and bird-watching.

Valley Transit provides reliable public transportation. A dial-a-ride service and monthly passes are available for people who cannot drive because of age or disability. The nearest Interstate is 40 miles away, but Valley Transit connects to Greyhound Bus and Amtrak for trips beyond the boundaries of Walla Walla. There is a regional airport with daily flights to Seattle.

The Center at the Park is the senior center and offers tours, classes, pharmacy consults, potlucks and card games to anyone age 50 or better. Congregate meals are provided to people age 60 or better, and both Meals on Wheels and the Retired Senior Volunteer Program are active. The Walla Walla YMCA also has a number of exercise and social programs for the senior set.

There are two local hospitals. Providence St. Mary Medical Center is ranked in the top 10% of hospitals nationwide for patient safety and was named by Consumer Reports as one of the nation's best surgical hospitals. It is a Level III Trauma Center. The other hospital, non-profit Walla Walla General Hospital, is managed by the Seventh-day Adventist Church. It is also a Level III Trauma Center. Both facilities are accredited by the Joint Commission, and both accept both Medicare patients. For military retirees, Walla Walla is home to the Jonathon M. Wainwright Memorial VA Medical Center.

Summer weather is warm and dry, with daytime temperatures in the 70s, 80s and 90s. Winter weather can be a bit dreary, however, with gray skies, fog and temperatures in the 20s, 30s and 40s. On average, the area receives 16 inches of rain and 19 inches of snow each year. Some days are windy. On the comfort index, a combination of temperature and humidity, Walla Walla comes in well above the national average. The sun shines 188 days of the year.

A Walla Walla retirement has some drawbacks. The overcast winters can make the city feel isolated. The poverty rate is slightly above the national average. And Washington State Penitentiary is located on the north side of the city. Surrounded by wheat fields, it has 2,200 inmates and is where death row executions occur. Some potential residents may consider the prison off-putting, but the facility contributes substantially to the local economy.

Despite these issues, this diamond in the rough called Walla Walla is coming into its own, becoming a little bit more sophisticated every day while still boasting a gentle way of life. Its wines are award-winning, and soon Walla Walla itself may be winning awards as a great place to retire.

Cody, Wyoming

With a Rich Western Heritage, Peaceful Cody, Wyoming Draws Retirees Seeking Traditional Values, Rugged Mountain Scenery, Sunny Skies and Dry Air

Cost of Living: Above the National Average

Is Wyoming Considered a Tax Friendly State for Retirement? Yes

The name Cody, Wyoming (population 9,500) rustles up images of a place and a time far removed from the hectic pace of modern city life. Hidden away in Wyoming's rugged northwestern corner, this peaceful place is named after Buffalo Bill Cody, the "Wild West" showman who helped found the town as a business investment in the late-1800s. Cody was one of the last places to be settled in the United States and even today has a definite "Old West" feeling about it.

In the shadow of the Big Horn Mountains and the Bridger Mountains, the town inspires with its striking natural beauty and grand landscape. In the summer the nearby peaks shimmer in greens and blues, and in the winter, they sparkle with fresh snow. To some people, Cody may feel like the ends of the earth, but its scenic setting, down to earth way of life and conservative values continue to attract newcomers, including retirees. In fact, Cody has grown by 5% in the last decade, and 41% of residents are age 45 or better. The crime rate meets the national average, and the cost of living is 10% above the national average.

The median home price is \$2300,000. Many in-town homes are modest ranch ramblers, but there are also exclusive neighborhoods with large brick homes on expansive lots. To the east of Cody, ranchettes, small farms and sprawling working ranches dot the landscape. Homes with horses, corrals and stables are common throughout the area.

Some properties abut national forest land. The Bureau of Land Management (BLM) owns a lot of the acreage around Cody, and much of it is leased by ranchers.

As the eastern gateway to breathtaking Yellowstone National Park, which is 50 miles to the west, Cody attracts a plenty of visitors, primarily during the summer months. The town works hard to cultivate and promote its Western mythology for the benefit of tourists.

Residents are independent-minded and practical. Cowboys and ranchers in Stetsons mingle with vacationers, and cattle auctions attract lively crowds. The "Cody Stampede," one of the largest rodeos in the nation, takes place in early July and brings in ranchers and performers from all over the West.

For city slicker visitors, Cody presents a rodeo every single night from June through August. A nightly, somewhat hokey re-enactment of a Wild West shootout in the street next to the Irma Hotel, the establishment built by Buffalo Bill for his daughter, always draws a crowd. The Irma is worth a visit in its own right, too. It remains a popular restaurant and bar, and its focal point is the massive cherry wood bar that was a gift to Buffalo Bill from England's Queen Victoria.

Laid out on a grid, Cody was designed with wide streets so that horse-drawn wagons could turn around easily. Sheridan Avenue, the town's main drag, is lined with western apparel shops, comfort food restaurants, art galleries, furniture stores and souvenir stores. The avenue heads west over the Shoshone River toward Yellowstone's east entrance and into some truly stunning high country scenery.

An unexpected surprise is the quite amazing Buffalo Bill Center of the West, a gorgeous world-class facility that covers seven acres. It houses the Buffalo Bill Museum (the most complete depository for items related to the life and

times of Buffalo Bill), the Whitney Western Art Museum, the Plains Indian Museum, the Firearms Museum and the Draper Museum of Natural History. And just down the street, the less lofty but interesting Dug Up Gun Museum has more than 800 jammed and rusted pistols displayed in the dirt in which they were found.

Shopping and services meet most needs. There are grocery stores, automobile dealers, discount stores, including Wal-Mart, and the like. Many residents do, however, make regular forays to Billings, Montana (100 miles north) to stock up on supplies.

The Cody Library, a branch of the Park County Library System, is more than 100 years old but is in a modern building. It has public computers with Internet access and free wi-fi for laptop users. A book/film series, discussions, free concerts and downloadable books are just a few library highlights.

Outdoor recreation is very much a way of life here, and fishing in particular is exceptional. The many nearby lakes, rivers and streams are loaded with native trout, mackinaw and other species of fish. Wildlife viewing west of town, even before entering Yellowstone National Park, is outstanding.

The Cody Council on Aging operates the Cody Senior Citizen Center and provides nutrition services, public transportation with lift-equipped vehicles, a blood pressure clinic, assistance with insurance forms and claims, legal assistance, senior companions, outreach as needed, free notary services and more, including a number of support groups. Meals on Wheels is also active.

West Park Hospital is award-winning for pulmonary care and spine surgery. It is not accredited by the Joint Commission but receives good patient reviews. Seventy-one percent of patients would recommend it to a friend or family member, a rate that slightly exceeds the national average. Medicare patients are accepted. For military retirees, the closest VA hospital is in Sheridan, 105 miles away. Powell, 25 miles away, has a VA outpatient clinic.

Cody sits at 5,100 feet above sea level and has four seasons. Winters usually bring temperatures in the 20s and 30s with 40 inches of snow. Summers are cool with temperatures in the 60s, 70s and low. Rainfall reaches 10 inches per month. The humidity is practically nil, and on the comfort index, a combination of temperature and humidity, Cody ranks well above the national average. The sun shines 215 days of the year. There are no tornados, floods or earthquakes.

For all if its Western appeal, retirement in Cody has some drawbacks. It has been transitioning from a working ranch and farm community into a resort destination and not always to the delight of long-time locals. There is no public transportation, and the city is remote and hard to reach (although it does have a small airport with flights to Denver, Salt Lake City and other western destinations). Winters are quiet and can make one feel isolated.

Despite these drawbacks, Cody has a certain mystique about it. It is the West personified and is a place where the sky stretches for miles, and the air is clean and dry. At night, the stars are never-ending and coyotes howl not too far in the distance. The hustle and bustle of the modern world can feel far away. Buffalo Bill loved this town, and today's Cody seem to love it, too.

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