



## *Our Own Story — Why Hendersonville? Continued.*

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Continuing our story from last month, there were many reasons why we focused our home search on Hendersonville. It was not only the lake (Hendersonville has 26 miles of shoreline on Old Hickory Lake) and its many marinas, lake front parks and boat ramps that made Hendersonville attractive.

We were impressed with the local government's effort to control spending and require developers to bear the full cost of improvements such as streets, sewers and other infrastructure. Also in its favor was that

according to the Hendersonville Tomorrow steering committee: "The planning board has made great efforts to ensure that by 2020 Hendersonville will have transformed itself from a bedroom community to a city with a clear identity. While many will continue to work in Nashville, an increasing number will be employed in a growing Hendersonville professional business community. Hendersonville will be an attractive city with a clear sense of community, one that has both well-planned growth and a commitment to renewing, re-

building, and preserving older areas. Hendersonville's schools will be among the top schools in the metropolitan area and the city will be enriched by a variety of cultural events and recreational opportunities."



*One of the many fishing spots on Old Hickory Lake in Hendersonville, TN.*

### The Case for Middle Tennessee:

- **No state income tax.**
- **Great property values.**
- **Low property taxes.**
- **Low auto and property insurance rates.**
- **Great medical facilities.**
- **Four distinct seasons with mild winters.**

## *Who wants to be in Real Estate?*

After retiring from the New York City Police Department in 1992, I was unsure of what other career challenges awaited me. Many of my colleagues in law enforcement seemed to gravitate to the private security field after retirement from a government position. I wanted to try my hand at something new.

So I began working in the residential real estate field in Queens, NY. Later I changed jobs, joining a commercial real estate firm in Manhattan which catered to upscale corporate clients.

When I retired to Tennessee in 2005, I thought I would spend my days on the lake or riding my motorcycle on

country roads.

Recently, I have received so many requests from readers, for help in finding suitable property here in Tennessee, that I have decided once again to get back to business and I have joined Reliant Realty here in Hendersonville. My office information is listed on page 4.

## *The Open Road in Tennessee — Longview Drive*



*Longview Drive  
Sumner County, TN*

When was the last time driving was a pleasure? It seems that as I get older, the experience of driving in the northeast's congested conditions, with the attendant stress of overly aggressive drivers, all in a hurry to get somewhere, becomes more unpleasant with each passing year.

These days, though, driving has become a pleasure again. My wife and I like to

head out about an hour before sunset and just enjoy the scenic roads near our home in Hendersonville, Tennessee.

Starting out northbound on Lower Station Camp Creek Road, we parallel the rippling creek while under its tree lined canopy. Soon a left turn takes us east on Jenkins Lane, past the well manicured lawns of the large homes lining its should-

ders. Next, it is Longview Drive through some steep hills and past the wooded home sites of secluded houses up private drives. At its end is Long Hollow Pike and westward to large estates and horse ranches and cattle farms. This is all within an easy drive with little or no other vehicles sharing the road while we watch the colors of the sky change with the setting sun.

## *The Fitness Center at Sumner Station*

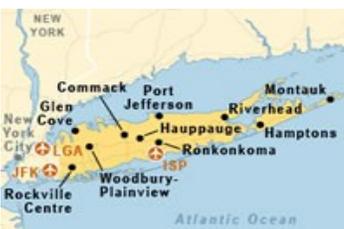


Located on the Vietnam Veterans Highway at Big Station Camp Boulevard, in Sumner County, TN, the new Fitness Center at Sumner Station is on a beautiful campus setting that will make your dedicated exercise time more like a vacation than a routine. Here programs are super-

vised by health professionals who understand the connection between good health and physical fitness. Among the most advanced exercise facilities, equipment, amenities and services are: an expansive strength training area, advanced resistance equipment, cardiovascular training equipment, group

fitness and cycling studio, a four-lane, 75-foot lap pool, a warm water therapy pool, massage therapy and personal training. Here a staff of exercise science professionals will start you on a program that is based upon your medical history, your clinical data and your goals.

## *Leaving Long Island: "Jumbo Pension" costs.*



*Long Island, New York —  
Our home for over sixty years. We  
left for Hendersonville, TN in 2005.*

On 6/6/09 LI Newsday reported that "As state officials struggle to close gaping holes in the budget and deal with skyrocketing retirement costs, records show that at least 1,325 retirees collect six-figure pensions from the state - and nearly one-half of them are from Long

Island...Pension experts say these jumbo pensions will continue to climb as baby boomers retire. And with New York state retirement funds compelled to make up losses of more than \$73 billion because of the recession, many are worried that school districts and local

governments will have to turn to taxpayers to cover the costs." "There's going to be massive increases in taxes to make up for the losses," said E.J. McMahon, executive director of the Empire Center for Public Policy, a conservative think tank in Albany.

## The Sarah Cannon Cancer Center at Centennial Medical Center

A new treatment option at The Sarah Cannon Cancer Center provides hope for inoperable tumors with Cyberknife.

The CyberKnife stereotactic radiosurgery system, a new image-guided robotic technology, is giving new hope to those whose tumors were previously thought to be inoperable and untreatable.

The Sarah Cannon Cancer

Center now has the ability to treat tumors anywhere in the body, even the brain, spine, lung, liver, pancreas and prostate, with such accuracy that there is little or no damage to surrounding tissue.

The new robotic radiosurgery technology is so sophisticated that it adjusts with every breath patients take. The robotic system

tracks the tumor's position, detects any movement of the tumor or the patient, and automatically corrects radiation delivery. It then targets the tumor with multiple pin-point beams of high-energy radiation, destroying abnormal tissue.

Treatment is pain-free and, unlike other forms of radiation therapy, can be completed within one to five days.



CyberKnife — the new robotic radiosurgery technology.

## Living Well On Less.

Moving from Nassau-Suffolk, NY to Nashville - Davidson, TN you may take a 37.99% decrease and still maintain your standard of living. Source: Cost of living comparison calculator at BankRate.com based on ACCRA [www.costofliving.org](http://www.costofliving.org)

Product	Nassau-Suffolk NY Metro Div.	Nashville-Davidson-Murfreesboro	Difference
Home Price	\$655,667.00	\$214,900.00	\$440,767.00
Payment + Interest	\$2,606.28	\$866.77	\$1,739.51
Apt. Rent	\$1,643.75	\$740.25	\$903.50
Total Energy	\$263.80	\$152.41	\$111.39
Doctor Visit	\$100.00	\$77.00	\$23.00
Dentist Visit	\$91.33	\$84.00	\$7.33
Optometrist	\$86.80	\$76.25	\$10.55
Washer Repair	\$65.00	\$59.30	\$5.70
Vet. Services	\$63.69	\$36.67	\$27.02
Beauty Salon	\$41.00	\$27.00	\$14.00
Phone	\$29.99	\$26.01	\$3.98
Hair Cut	\$13.80	\$11.25	\$2.55
Bowling	\$5.55	\$4.00	\$1.55
Hamburger	\$3.95	\$2.69	\$1.26
Toothpaste	\$2.57	\$1.73	\$0.84
Dozen Eggs	\$2.25	\$1.38	\$0.87
Gasoline	\$1.97	\$1.61	\$0.37

Electric rates for Cumberland Electric are less than half per kilowatt hour than those charged by the Long Island Power Authority.



One of the many homes available in the Nashville suburbs of upscale Summer County for under \$220K with over 2400 square feet of living space.

Kiplinger's Money Magazine rated Nashville, Tennessee as the number one Smartest Place to Live.

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*Please feel free to  
contact me with any  
questions.*

*Don Hackford*

*Dear Friends,*

*This Newsletter is published as an educational service to you, as a fellow retiree who may be interested in Middle Tennessee.*

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**R** Reliant  
**B** Realty

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## *This Month's Featured Home — in Braxton Park at Woodwyn*



Located in Braxton Park at Woodwyn, this 1800 square foot, 3 bedroom, 2.5 bath brick home is located on a private cul-de-sac in a secluded area of Goodlettsville, TN. MLS# 1088103

Selling at just \$190,000, it features an attached 2 car garage, beautiful landscaping and a large fenced backyard with a

wooden deck. This two story home was built in 1995 and has a 20 x 13 foot living room, a 13 x 12 dining room and an 11 x 13 kitchen.

The master bedroom is 14 x 11 and has its own double vanity master bath, complete with separate tub and stall shower. The other two bedrooms measure 12 x 11 and 11 x 11.

The entire house is equipped with central air-conditioning and is just a short drive from I-65 and shopping at Rivergate Mall.

Local shopping is less than 2 miles away on Long Hol-

low Pike.

Goodlettsville Tennessee is a city of 16,000 located just 16 miles north of Nashville.

The City of Goodlettsville has its own full time police and fire departments.

It is home to Dollar General Corporation's national headquarters and a number of other major businesses.

