



Our Own Story — Continued

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We had sold our 1100 sq ft home in Williston Park, L.I. in May 2005 for \$460K. At the time the total property tax was about \$7K. The new owner expanded the house to 2400 sq ft and his 2009 taxes are about \$14K; however without any changes our 2009 taxes would have been \$9K.

Living in 1100 sq ft had always been a challenge. One bath, small closets, no dining room; built in 1947 it was the typical GI Cape. We couldn't afford to expand it and we couldn't have afforded the taxes that would have meant.

With the \$460K in the bank, we went house hunting in the Nashville area, quickly settling on Hendersonville as the best value and lifestyle for the dollar. After seeing dozens of homes, we closed a deal for \$240K on a 3000 sq ft house, 4 bedrooms, 2.5 baths, 2 car attached garage on 1/3 acre with a golf course view.

Our property taxes of \$2K get us an excellent school system, with new modern facilities, a 92 member local Police Department, a 103 member paid full time Fire Department, numerous well maintained city parks and



Our new home in Hendersonville where we have lived since 2005 and wish we had raised our family.

easy access to Old Hickory Lake and its 97 mile length.

Results: Better home, \$200K in the bank, \$7K savings in property tax.

Friendly people, easy living, less winter—Priceless.

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.**

10 Great Low-Tax Places to Retire

U.S. News and World Report listed Nashville, Tennessee as one of the 10 Great Low-Tax Places to Retire.

In an article by Emily Brandon posted November 25,

2008 they said:

“Full-time work is often taxing. Retirement shouldn't be. Picking a retirement location with low taxes gives you more cash to spend exploring the surrounding

scenic beauty, taking in the local nightlife, or hoarding your hard-earned dough for future expenses. Kicking less money up to Uncle Sam also helps retirees on fixed incomes better cope with food, gas, and utility costs.”

The Open Road in Tennessee



An overpass on the Natchez Trace Parkway—Nashville to Natchez.

Begun in 1938, the Natchez Trace Parkway's entrance lies only a few hundred yards from the Loveless Café and the Parkway is visited by many each year. The parkway had its completion ceremony on May 21, 2005, and now runs the full 445 miles beginning just southwest of Nashville.

The entire Parkway is a two-lane, undivided linear drive between Nashville, Tennes-

see, on the north and Natchez, Mississippi, on the south, and is maintained by the National Park Service.

Driving the Parkway is to me time travel. It is virtually impossible today to duplicate the driving experience of this road. It is a serene, majestic return to the days of pleasure driving. Beautifully landscaped, a single lane in each direction twists slowly up and down rolling

hills through the Tennessee countryside. At times it almost seems like computer generated virtual reality.

This day we drive the 110 miles to the Tennessee River without a single vehicle in front of us (or behind). With the windows open to the 75 degree fragrant air, we set our cruise control to 50 MPH and play our favorite music CDs. Life is beautiful again.

LP Field — Home of the Tennessee Titans.



LP Field — Nashville, Tennessee

LP Field, which seats approximately 68,798 fans, is a state-of-the-art, open-air, natural grass facility used primarily as the home stadium of the NFL's Tennessee Titans (among the NFL's lowest priced tickets) but also used as the home football field for the

Tennessee State University Tigers.

It is also the site of the Music City Bowl; a postseason college football game played each December.

LP Field is located on the east bank of the Cumberland River, directly across

the river from downtown Nashville. It has 60 concession stands throughout stadium.

LP Field also doubles as a large concert venue; and is the main stage for the annual CMA Music Festival, held every June.

Leaving Long Island: For many, high cost is issue.



Long Island, New York — Our home for over sixty years.

This headline from an article in Newsday on April 26, 2009 reported:

“Long Island's high cost of living continues to force people to pack up and leave.” The article stated that the Long Island Regional Planning Council,

found that: “the Northeast, including Long Island, has long lost population to the South and Southwest.”

It also reported that “Martin R. Cantor, director of Dowling College's Long Island Economic and Social Policy Institute, said the

region must "get a handle" on taxes and energy costs.”

"If people can move there [to the South] at lower cost... and not miss a beat then they're going to move there," he said.

Many people are apparently seeing what we saw in 2005.

The Tennessee Performing Arts Center

The Tennessee Performing Arts Center is the first of its kind in the nation: Owned by a state, but managed by a non-profit organization, giving Tennessee citizens the same opportunities in the performing arts and cultural heritage available to people living in major cities nationwide, introducing school children to the worlds of theater, ballet,

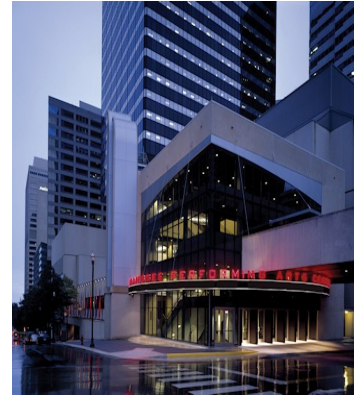
symphony and opera, to enhance their education, inspire their imagination, and enrich their lives.

Three professional companies have taken up residence at TPAC: Nashville Opera, Tennessee Repertory Theatre, and Nashville Ballet. Today, the center is booked to near-capacity, presenting up to 500 performances each year, attended by up to

500,000 audience members.

Nashville is now a major market for Broadway tours, while TPAC also presents special engagements of artistic relevance and popular acclaim.

The performance venues at TPAC are Andrew Jackson Hall (2,472 seats), James K. Polk Theater (1,075 seats) and the Andrew Johnson Theater (288 seats).



The Tennessee Performing Arts Center — Nashville, Tennessee

Living Well On Less.

Source: ACCRA Cost of Living Index, Second Quarter 2008 (U.S. Average=100)

City	100% Composite Index	12.49% Grocery Items	29.84% Housing	9.94% Utilities	10.73% Transportation	4.07% Health Care
St. Louis	90.2	98.8	76.8	92.9	102.3	97.7
Dallas	90.7	100.2	68.6	106.3	104.8	103.9
Nashville	91.8	100.9	74.6	91.0	95.1	88.9
Charlotte	93.7	102.1	80.1	92.3	98.2	109.1
Columbus	93.7	96.9	89.3	101.0	96.2	103.2
Austin	95.5	93.4	84.4	87.8	96.5	96.9
Cleveland	95.7	103.8	86.7	107.1	98.0	102.7
Atlanta	96.1	98.8	91.7	85.7	100.4	100.5
Phoenix	99.8	100.6	98.5	91.6	99.0	100.6
Detroit	100.7	92.5	102.8	112.4	100.4	97.2
Denver	103.5	103.9	110.3	89.4	99.1	107.0
Raleigh	104.8	104.5	102.3	98.0	97.8	109.5
Philadelphia	123.5	124.3	142.9	119.5	102.5	108.8
San Diego	135.0	111.6	207.8	90.3	110.6	113.0
Los Angeles	148.1	112.3	249.6	89.7	113.5	107.6
New York	220.3	145.2	408.5	177.3	115.8	133.3

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



The General Jackson cruises the Cumberland River near Nashville, Tennessee

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

Retire to Tennessee Information

Donald Hackford
PO Box 1393
Hendersonville, TN 37077-1393

Phone: 615-537-2646
Fax: 615-658-9190
E-mail: Don@RetireToTennessee.Info

We're on the Web!

www.RetireTN.Info



*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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At the time of this issue we were providing this newsletter for general informational and educational purposes and not offering real estate for sale, however we are in the process of affiliating with a Tennessee real estate firm, and will update you in future issues.

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This Month's Featured Condo — The Encore.



*The Encore - located in the heart of
downtown Nashville.*

It's more than a condominium. It's an attitude. It's a statement about you and about how the world looks at you. It's freedom. It's empowerment. It's about living a fabulous life. Encore is downtown. In SoBro. New. Cool. Alive 24/7. One beautiful building across from the new Schermerhorn Symphony Center. 20 stories high. So you can see where you've been and where you're going. Encore is about lifestyle and space.

A resort that you can call home, with a balcony where you can lift your arms high into the sky and take your well-deserved encore.

Encore is more than four walls. It's style and space. Big, wide open space that is the stage for the performance of your life. Style that is yours and yours alone. Encore is fabulous residences with high ten-foot ceilings and huge floor-to-ceiling windows that capture every sunbeam, blue sky,

view, and mood of the day. Encore is kitchens that are a chef's delight. Beautiful wood cabinets in your choice of cherry or maple, granite countertops and stainless-steel appliances. Encore is chic bathrooms, big closets and balconies that bring the outdoors in and vice versa. Encore is wired. For video. For custom in-home audio. For ultra-high-speed Internet. For your future. You are worth an encore!