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The Case for Middle Tennessee:

- No state income tax.
- Great property values.

Condo.

- Low property taxes.
- Low auto and property insurance rates.
- Great medical facilities.
- Four distinct seasons with mild winters.

The Hermitage Hotel's 100th Year

September 17, 2009, marked the first day of The Hermitage Hotel's 100th year. Nashville has seen remarkable change in 99 years. The Hermitage Hotel was one of 3 "skyscrapers." Radio was new, and television was a thing of science fiction. Ford was seven years old, GM was two and Chrysler was not yet formed. The primary mode of transportation was the



horse and buggy. The War to End All Wars was still to come in that decade, and the Great Depression would follow 19 years later.

Guests who spent their wedding nights 60 years ago have returned to remember those special nights. Many guests have made the Hermitage their home over the years as return guests or for extended periods of time.

The Hermitage Hotel has hosted everyone from the famous to the infamous, as well as titans of business and leisure travelers who come to explore Nashville.

Nissan's electric car investment may top \$1Billion in Tenn.

Nissan's operations in Middle Tennessee — where the automaker is investing \$1 billion to build a lithium-ion battery plant and modify its



Nissan NA Hdqtrs. Franklin TN

existing facility to build a mass-market electric car—are poised for a dramatic shift. Crews are to break ground by the end of the year on the battery plant. Nissan also is preparing to modify its Smyrna facility to allow for the production of the Leaf, what the company is billing as the first family-sized, affordable electric

vehicle for the mass market. At full production, the plant is to build 150,000 electric cars a year and create 1,300 jobs for the region.



Nissan's Smyrna TN Facility

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The Open Road in Tennessee — The Great Smoky Mountains.



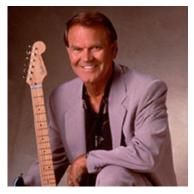
Linn Cove Viaduct crosses Grandfather Mountain.

Ridge upon ridge of forest straddles the border between North Carolina and Tennessee in Great Smoky Mountains National Park. World renowned for its diversity of plant and animal life, the beauty of its ancient mountains, and the quality of its remnants of Southern Appalachian mountain culture, this is America's most visited national park.

Great Smoky Mountains National Park is a hiker's paradise with over 800 miles of maintained trails ranging from short leg-stretchers to strenuous treks that may require backcountry camping. But hiking is not the only reason for visiting the Smokies. Car camping, fishing, picnicking, wildlife viewing and auto touring are popular activities.

Most visitors come to the Smokies hoping to see a bear. While some 1,500 bears live in the park; the Smokies have the most biological diversity of any area in the world's temperate zone.

Glen Campbell and Jimmy Webb: a perfect pair.



Campbell and Webb performed with the Nashville Symphony

Some singers and songs were meant to go together. Just ask songwriter Jimmy Webb. Among the hundreds of artists who have performed his material, one name in particular stands out: Glen Campbell. During the late 1960s, the singer recorded a remarkable run of songs written by Webb,

most notable among them "By the Time I Get to Phoenix" and "Wichita Lineman." The combination of Webb's compelling narratives and Campbell's supple voice yielded a singular chemistry. "It's almost a metaphysical thing," Webbsays. "If there hadn't been a Glen Campbell, I would

have had to invent one, because my songs don't come alive in quite the same way in anyone else's hands." Four decades later, Campbell and Webb remain good friends. They performed with the Nashville Symphony on September 24-26, as part of the Bank of America Pops Series.

Leaving LI: free health care hangs over taxpayers.



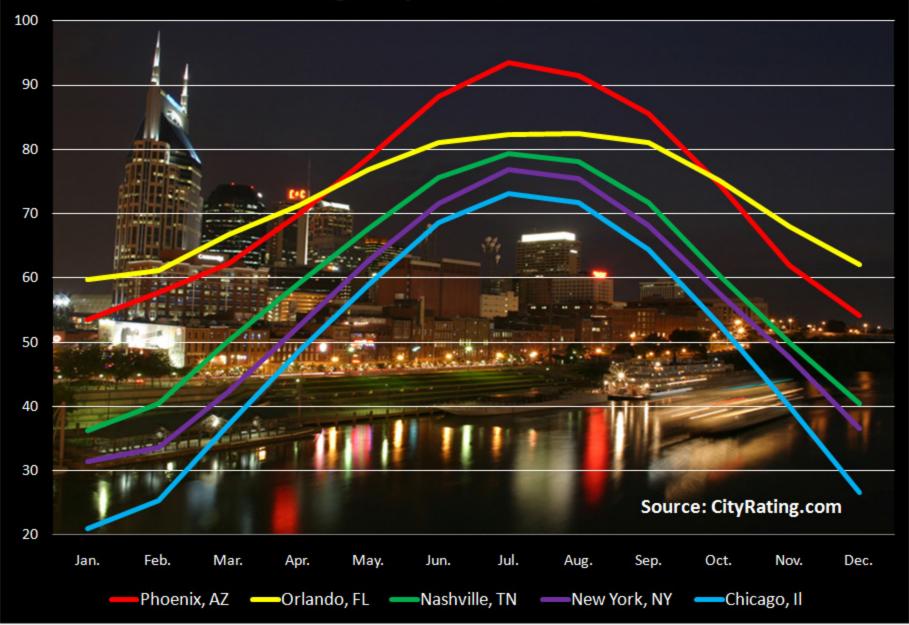
Long Island, New York — Our home for over sixty years. We left for Hendersonville, TN in 2005.

Newsday reported on June 23, 2009:

"Over the next 30 years, Nassau County expects to spend \$3.6 billion paying health care bills for its retired workers. Already this year, it spent more for retirees' health care than it did for their pensions, according to financial statements it plans to publish Wednesday. Suffolk County faces an even higher liability, according to its latest accounting - \$4.1 billion over 30 years, according to county comptroller Joseph Sawicki. Free health care for life is a prized benefit of public em-

ployment, but its rapidly rising cost to taxpayers is looming into view like the iceberg that sank the Titanic, thanks to the phasing in of a national accounting rule. That rule, issued in 2004, also applies to towns, villages, school districts and public authorities."

Average Temperatures in Five Cities



Veterans Affairs Medical Center in Nashville, Tennessee

The Department of Veterans Affairs Medical Center in Nashville is a 149-bed primary, secondary, and tertiary care medical facility immediately adjacent to the Vanderbilt University Medical Center. Professional services and medical training programs are developed in cooperation with the VA-Vice Chancellor's Committee of Vanderbilt University School of Medicine.

The VA Medical Center Nashville campus is a modern, fully equipped facility dedicated to providing care for the veteran patient.

The Surgical Service has 45 beds, in-

cluding an integrated state-of-the-art surgical intensive care/step-down area. Surgical procedures are performed in nine fully-equipped operating rooms which include an ambulatory surgery suite and an endoscopy suite. The recovery room is located near both the operating rooms and the surgical critical care units, and all areas utilize up-todate integrated monitoring equipment. A bedside computerized flow sheet and data acquisition system are currently utilized in the intensive care area to facilitate care of critically ill patients. A surgical outpatient clinic facility meets an increasing demand for the delivery of



outpatient surgical care.

A full range of surgical specialties exists, all fully integrated with the residency programs of the Vanderbilt Medical Center. The Cardiothoracic Service includes open heart and general thoracic surgery programs.

A Tale of Two Cities — Hendersonville, TN vs. East Meadow, NY.

Moving from East Meadow, Long Island, to Hendersonville, TN gives you a 56% increase in purchasing power. Source: Cost of living comparison calculator at BestPlaces.Net. Source: Sperling's BestPlaces / Fast Forward, Inc.

PEOPLE	Hendersonville	East Meadow	United States
Population	47,032	37,633	301,621,157
Pop. Density	1,690	6,100	80
Pop. Change	13.78%	2.50%	5.88%
Median Age	38	39.6	37.6
Households	18,329	12,697	108,954,329
Household Size	2.53	2.95	2.6
Male Population	49.33%	49.97%	48.65%
Female Population	50.67%	50.03%	51.35%
Married Population	62.76%	65.87%	58.89%
Single Population	37.24%	34.13%	41.11%
Cost of Living Indexes	Hendersonville	East Meadow	United States
	Hendersonville		
Indexes		146	
Indexes Overall	94	146 140	100
Indexes Overall Food	94 99	146 140 153	100 100
Indexes Overall Food Housing	94 99 93	146 140 153 162	100 100 100
Indexes Overall Food Housing Utilities	94 99 93 83	146 140 153 162	100 100 100 100
Indexes Overall Food Housing Utilities Transportation	94 99 93 83 94	146 140 153 162 119	100 100 100 100 100
Indexes Overall Food Housing Utilities Transportation Health Miscellaneous Climate	94 99 93 83 94 84	146 140 153 162 119	100 100 100 100 100
Indexes Overall Food Housing Utilities Transportation Health Miscellaneous	94 99 93 83 94 84	146 140 153 162 119 181 135 East Meadow	100 100 100 100 100 100

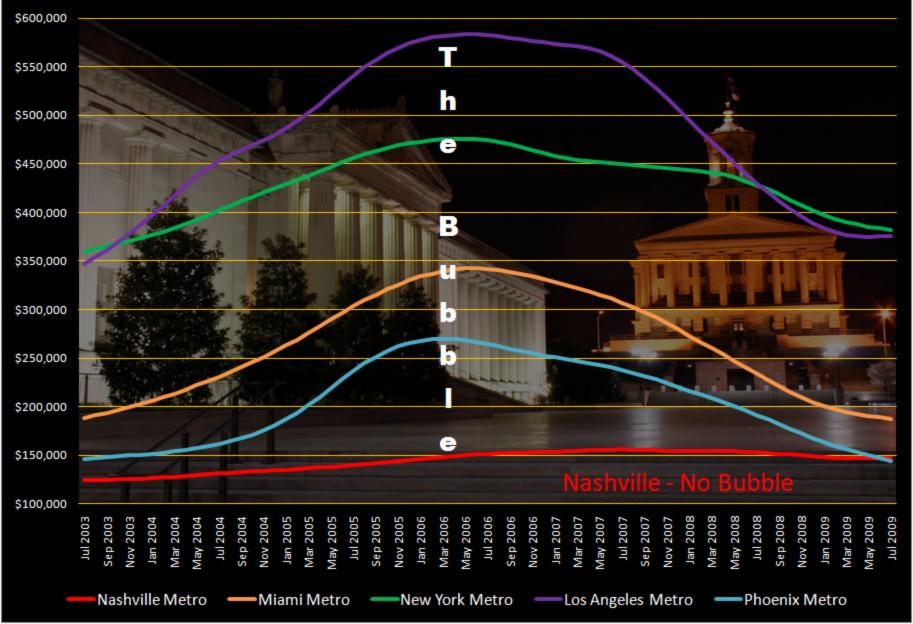


Selling at \$329,500 — Property Tax \$2,155 Hendersonville, Tennessee



Selling at \$329,999 — Property Tax \$10,269 East Meadow, Long Island, NY

Zillow 3 Bedroom Home Value Index for 6 years



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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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This Month's Featured Condo — The West End Condominiums.



Introducing a new sophisticated standard of luxury living and timeless traditional architecture positioned in the city's most enviable location at the corner of 31st and West End in Midtown Nashville. This most prestigious address allows you to experience the best that Nashville has to offer – all right at your doorstep.

The West End redefines condominium living. It is truly a HOME in the city with expansive floor plans, elegant finishes

and surprisingly spacious balconies and terraces designed to create superior views of Nashville's cityscape to the East, lush landscape to the West and the sprawling hillside vistas to the North and South. Prices Range From \$399,000 to \$2,000,000.

Surprisingly oversized balconies and terraces draw you out for a breath of fresh air and abundant space to relax or entertain. This vibrant Midtown neighborhood has heart unlike any other neighborhood in the city. Midtown offers an ideal balance of residential stability plus short walks to fine res-

taurants, lively outdoor cafes, cultural and artistic opportunities at Vanderbilt and Peabody colleges, and an exciting list of festivals, art exhibits, outdoor concerts and activities in Centennial Park, home of Nashville's famous Parthenon.

