



## *New offices to boost local economy.*

Inside this issue:

<i>The Open Road in Tennessee.</i>	2
<i>The Middle Tennessee YMCA.</i>	2
<i>Leaving NY: State pension fund loses \$44B since last year.</i>	2
<i>Saint Thomas Hospital — Nashville, Tennessee</i>	3
<i>Living Well on Less</i>	3
<i>Featured Home</i>	4
<i>Existing Home Median Asking Price Comparison</i>	5
<i>This Month's Featured Condo.</i>	6

### **Shared tech services save costs, attract tenants.**

From the Hendersonville Star News, August 19, 2009:

The high-tech equipment at one of Hendersonville's newest office buildings is just one reason why a California entrepreneur recently relocated her headquarters here. "We have employees

all over the United States, who have to be connected, and they are because of this building," said Pam Ogden, president of the now Hendersonville-based Commercial Credit Reports that collects and sells credit-related information from and to business partners. "It's like my employees are in the same office. This is the

place to be, and no place in California could offer us the same technology."

The latest communication and technological equipment is available to tenants at the 53,000-square-foot Parkside Plaza One, the first of two twin buildings as part of the 2.4-million-square-foot, shared office space of the Indian Lake Village mixed-use development that despite the weak economy, continues to grow.

Another service the building offers is the so-called virtual office for smaller companies with fewer employees.



### **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.**

## *The Business Outlook in Tennessee*

"Middle Tennessee businesses are well represented on the latest iteration of Inc. magazine's list of the country's fastest-growing private companies.

Simplex Healthcare, the fast-growing diabetes products supplier that recently signed a big Cool Springs lease, topped the local list of 50 businesses. The company

has grown revenues from about \$7 million in 2005 to almost \$57 million last year.

Not surprisingly, the health care sector is the biggest contributor to Nashville's fastest-growing companies, supplying 11 of the 50 companies represented. In addition, firms with close ties to the industry — such as statement printer Letter-

Logic and IT consultants Cumberland Consulting Group — also made this year's list. Rounding out the top five local firms on the list are e-mail marketing firm Emma, construction equipment supplier Buffalo Lumber, health care consultants Community Ties of America and construction manager SRS." — Source: NashvillePost.com

## The Open Road in Tennessee — Interstate 24 and 75 to Florida



Interstate 24 crosses the Tennessee River, near Chattanooga

Having a son and grandchild in Orlando, Florida

means frequent road trips to those environs. Luckily we have an almost straight run of seven hundred miles with a 70 MPH speed limit most of the way.

The trip consists of 150 miles on I-24 to the merge with I-75 at the Georgia state line. From there we head another 350 miles south; past Atlanta to the Florida border, and then it's I-75 and the Florida Turnpike for just another 200

miles to the home of the Magic Kingdom.

Making good time on these fast moving interstates means the trip can usually be accomplished in one day, but occasionally we stop in Atlanta where we find the abundance of hotel space usually means a bargain.

The Orlando area also has an over-supply of hotel space with 4 star hotels going for as little as \$52 per night through Hotwire.com.



The Sumner County YMCA in Hendersonville, Tennessee

## The Middle Tennessee YMCA

The YMCA has been a part of Nashville and Middle Tennessee since 1875. Today, it reaches more than 271,324 lives through 30 centers and 343 program locations in 12 counties. It lives its not-for-profit, charitable mission daily by providing life-changing programs and services that enrich people from all walks of life. In addition to the swimming

pools, strength training and aerobic fitness equipment they provide Free Health and Wellness Assessments powered by MicroFit . The YMCA's free health and wellness assessments can provide you with a 360-degree view of your health and fitness status. Powered by MicroFit, these computerized assessments will measure everything from your body fat

percentage to cardiovascular endurance, strength, flexibility and how your current lifestyle is affecting your overall well-being. At the end of your session, you'll receive a printout with your results and have the chance to discuss ways you can improve with a wellness specialist. Membership includes unlimited access to thousands of group fitness classes.

## Leaving NY: State pension fund loses \$44B since last year.



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

**Bloomberg News reported on May 29, 2009:** “New York State's pension fund declined 26 percent for the year ended March 31, its worst performance ever, said New York Comptroller Thomas DiNapoli ....The fund, which is audited annually, dropped to \$109.9 billion this year from

\$153.9 billion as of March 2008... State and local governments will need to increase contribution rates beginning in fiscal 2011. ...The investment losses are so large local and state governments will have to increase their contribution rates for employees covered by the fund... However,

[Gov. David A.] Paterson said the increases in employer pension contributions ‘will have a devastating impact on already overburdened local property taxpayers...I am also concerned that there may be long-term ticking time bombs in the system that have yet to be addressed,’ Paterson said.”

## Saint Thomas Hospital — Nashville, Tennessee

Thomson Reuters has named Saint Thomas Hospital one of the nation’s 100 Top Cardiovascular Hospitals. This marks the seventh time that Saint Thomas Hospital has received this recognition, based on excellence in care, efficiency in operations and sustainability of cardiovascular performance.

HealthGrades has designated Saint Thomas Heart as the #1 Heart program in

Nashville for the second year in a row. Our hospitals have five star ratings in cardiac, orthopedic, critical care, and vascular services.

Saint Thomas Hospital cardiac surgeons are now performing minimally invasive coronary artery bypass surgery (MIDCAB) a new alternative to conventional coronary artery bypass surgery, which may be done with several small incisions and can offer patients a shorter

stay, faster recovery, less bleeding and blood trauma, and a lower infection rate.



## Living Well On Less.

Moving from Nassau—Suffolk, Long Island, to Nashville - Davidson, TN gives you a 61% increase in purchasing power. Source: Cost of living comparison calculator at BankRate.com based on ACCRA [www.costofliving.org](http://www.costofliving.org)

Product	Nassau — Suffolk, LI	Nashville-Davidson	Difference
Equivalent Income for same Standard of Living.	\$100,000.00	\$62,009.18	\$37,990.82
Home Price	\$665,667.00	\$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
Gasoline	\$2.75	\$2.25	\$0.50

**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 Sumner County for under \$205K with over 2400 square feet of living space.*

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

# 4400 Sq Ft Home - Only \$339,000 - Taxes \$2608

**Residential** MLS No. [1096539](#) List Price **\$339,000**  
 Status **Active**  
 Type **Site Built** Er/Ea Exc. **Right to Sell**  
 Address **313 Seminole Ct** City **Goodlettsville** Zip **37072**  
 County **Sumner** Sub/Dev **Indian Hills Club Sec 2** MLS Map  
 Lot Number Tax ID **143N F 027.00** Deed Book/Page **336/457**



Directions **I-65 N to exit 97 (Long Hollow Pike), Right on Long Hollow Pike, Right on Caldwell, Left into main entrance of Indian Hills subd.(across from entrance to Moss-Wright Park) Right on Chickasaw, Left on Iroquois, Right on Seminole Ct. to home. Look for sign.**

### General Information

Style <b>Traditional</b>	Stories <b>3.00</b>	Year Built <b>1993 / Existing</b>
Acres	Total Rooms <b>11</b>	Completion
Size <b>49.66 X 151.51 IRR</b>	Lot Level	Assoc Fee <b>\$40 /mo</b>
Constr <b>All Brick / Vinyl</b>	Floors <b>Carpet / Finished Wood /</b>	Basement <b>Full / Finished</b>
Driveway <b>Aggregate</b>	Waterfront /	Garage <b>2 / Attached - REAR</b>
Community Amenities <b>Pool / Tennis Courts / Underground Utilities /</b>		Roof

### Rooms and Dimension Information

Liv <b>11X14 / Formal</b>	Rec <b>25X16 / Main Level</b>	Bed 1 <b>16X14 / Master BR Downstairs</b>
Din <b>12X12 / Formal</b>	Hobby /	Bed 2 <b>12X13 / Bath</b>
Kit <b>21X12 / Eat-In</b>	Other <b>12X13 / Office</b>	Bed 3 <b>12X12 / Ex. Lg. Closet</b>
Den <b>29X15 / Fireplace</b>	Other /	Bed 4 /

	Bedrooms	Full Baths	Half Baths	Finished Square Feet (est)		
Main	1	1	1	Main	2485	Est. SqFt. Source
Other	2	2	0	Second	955	
				Third		
Total	3	3	1	Basement	960	Total 4400

### Schools and Utilities

Elem1 <a href="#">Madison Creek Elementary</a>	Elem2	Middle/JR <a href="#">Hunter Middle School</a>	High <a href="#">Beech Sr High School</a>
Water <b>City Water</b>	Sewer <b>Sewer</b>	Cool <b>Electric / Central</b>	Heat <b>Gas / Central</b>

### Features

Appliances	Interior Features	Exterior Features	Miscellaneous
Range <b>Cooktop / Electric</b>	Firepl <b>1</b>	Fence	Handicap Access
Oven <b>Built-in / Electric</b>	Drapes	Patio/Deck <b>Deck / Porch /</b>	Energy <b>Fireplace Insert /</b>
	Master Bath <b>Whirlpool /</b>	Pool	<b>Storm Doors / Insul Glass</b>
	<b>Double Vanities</b>		<b>Windows /</b>
Other <b>Disposal / Microwave /</b>	Other <b>Ceiling Fan / Extra</b>	Other <b>Garage Door Opener</b>	Other <b>Entry Foyer / Burglar</b>
<b>Dishwasher /</b>	<b>Closets / Smoke Alarm /</b>		<b>Alarm / Cable TV /</b>
	<b>Storage /</b>		

### Financing and Taxes

<b>Existing</b>	Assumable	Non-Qualifying	Taxes <b>\$2,506</b>		
<b>New</b>	Owner	FHA <b>Yes</b>	VA <b>Yes</b>	Conv <b>Yes</b>	Other

### MLS Information

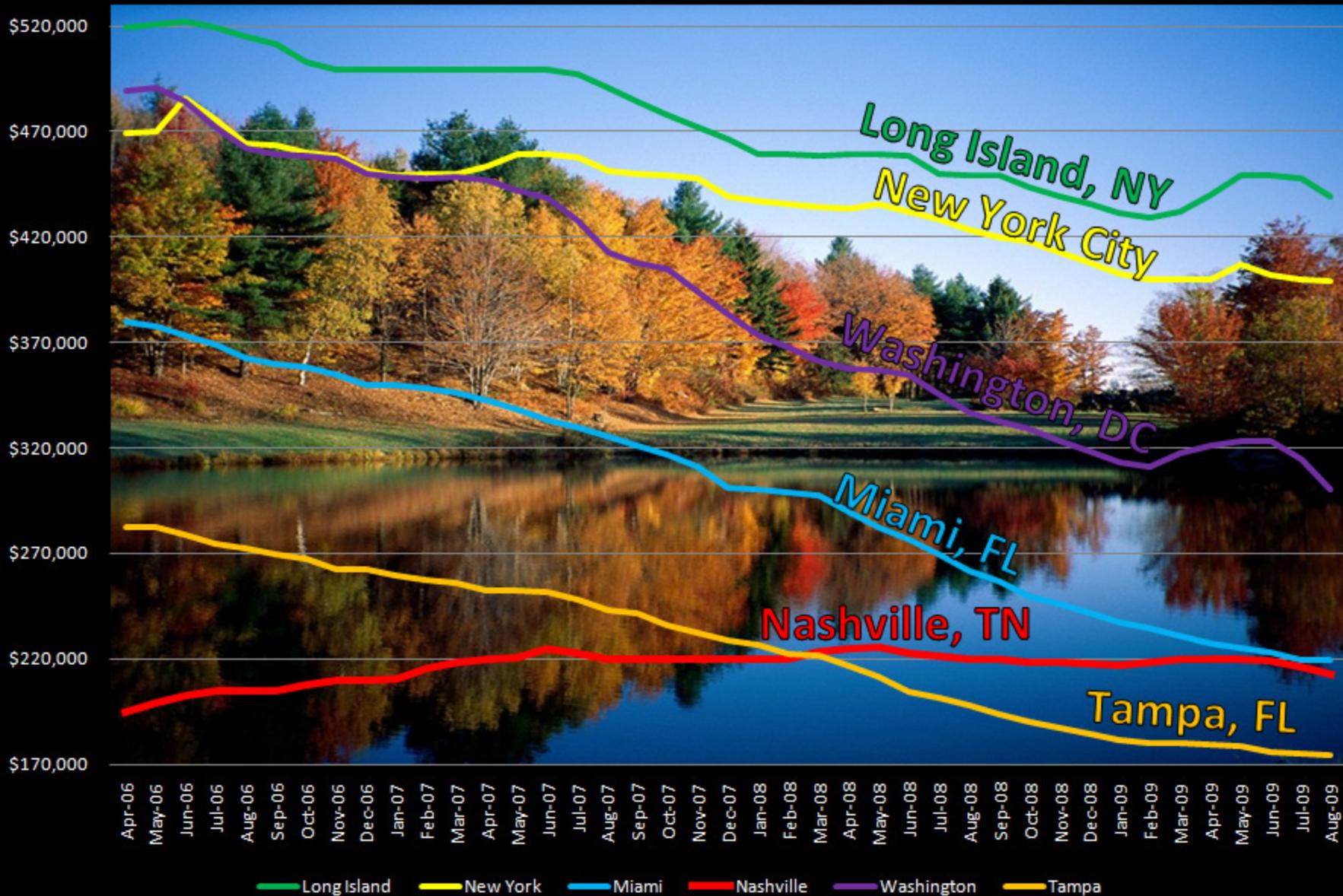
Photo **None** List Date **Jul 1 2009** Poss **Immediate**  
 Realtor Remarks: **\$6000 CARPET ALLOWENCE!! IMMEDIATE POSSESSION, NEIGHBORHOOD POOL AND TENNIS COURT, ACROSS THE STREET FROM MOSS WRIGHT PARK, BRING YOUR CLIENTS TO THIS WONDERFUL HOME AND THEY WON'T BE DISSAPOINTEED!!!**

Requested by: **Don Hackford**

*Information believed to be accurate but not guaranteed. Buyers should independently verify all information prior to submitting any offer to purchase.*

RealTracs  
 Solutions®  
 Report Date:  
**8/28/2009**

# Existing Home Median Asking Price - HousingTracker.Net



## Retire to Tennessee Information

Donald Hackford  
Reliant Realty  
505 East Main Street  
Hendersonville, TN 37077

Phone: 615-537-2646  
Office: 615-859-7150 Ext 544  
E-mail: [Don@RetireToTennessee.Info](mailto:Don@RetireToTennessee.Info)

We're on the Web!

[www.RetireTN.Info](http://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.*

*The materials in this newsletter are provided for general information purposes only. Every effort has been made to ensure the accuracy of the information in this newsletter at the time of its inclusion but neither I nor Retire To Tennessee Information guarantees the accuracy of such information.*

*You may end your subscription to this newsletter at any time you wish by emailing us at [Stop@RetireToTennessee.Info](mailto:Stop@RetireToTennessee.Info).*



To ensure that you continue receiving our emails, please add us to your address book or safe list. Got this as a forward? [Sign up](#)

## *This Month's Featured Condo — The Rhythm at Music Row*



The Rhythm at Music Row is located on Demonbreun Street at the end of Music Row. A night and daytime hotspot, the area is home to big names in the music industry and an eclectic collection of local restaurants, nightclubs, and boutiques. Retail/Office space on the ground floor of the Rhythm will

face the street and complete the row of shops and eateries on Demonbreun Street.

Walk out your door and right to one of the many hotspots on Demonbreun. Whether its dinner, a drink, or shopping you desire, it is at your fingertips with life at Rhythm. Rising 14-stories, the condos at Rhythm have impossibly stunning views of Downtown, Music Row, and The Gulch.

The 5th Floor Amenity Deck features a pool and jacuzzi, and other amenities including outdoor kitchens and lounging areas. The price includes 1 controlled access garage parking space.

One bedroom units are available starting at \$200K and two bedroom, two bath units start at \$300K.

Condo association fees are estimated to be \$0.22 per square foot per month.

