



Our Own Story — Why Hendersonville?

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On arriving in Nashville in June 2005, we set up home in an apartment complex near the airport. We didn't want to make any hasty decisions on the purchase of a home, especially since we were new to the area and needed to take time to evaluate all the options.

With \$460K in the bank from the sale of our Long Island home we were in a strong position to bargain for a good deal, but we weren't sure just what a good deal would be in a new area where real estate values were a lot different from

what we had known.

When you come from a high-priced area to Middle Tennessee, everything looks like a bargain; so you have to guard against undue exuberance. Being retired from law enforcement, I naturally wanted the opinions of the local police. "Your best choice would be Williamson and Sumner counties," was their advice. Williamson looked very nice, but traffic seemed a bit heavy since the area had seen a lot of development recently. It was also pricier than Sumner, partly due to the number of cur-

rent Country Music celebrities that called it home.



Johnny Cash and June Carter Cash Grave Site in Hendersonville, TN.

The highways to Sumner County were undergoing expansion. There was also Old Hickory Lake with its 97 mile length and 440 miles of shoreline, so Hendersonville, TN became the focus of our new home search.

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.

Four Distinct Seasons — Just Less Winter.

Nashville, Tennessee		Elevation: 580 feet												Source: Weatherbase.com				
Average Temp																		
Years on Record: 48	YEAR	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.					
	°F	60	38	41	50	60	68	76	80	79	72	61	49	41				
Average High																		
Years on Record: 48	YEAR	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.					
	°F	70	47	51	60	71	79	87	90	89	83	72	60	50				
Average Low																		
Years on Record: 48	YEAR	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.					
	°F	49	28	31	39	48	57	65	69	68	61	48	39	31				



Ohio River — Owensboro, KY



Green River Parkway

The Open Road in Tennessee

A sunny day in May and it was time to explore the open road again. This time our destination would be Owensboro, Kentucky; a city of 55,000 on the banks of the Ohio River. It is 125 miles from our home in Hendersonville, all of it an easy drive with little traffic. We begin our journey on Vietnam Veterans Parkway westbound for ten miles to I-65. Then it is north 45

miles to Bowling Green, Kentucky and the connection to the Green River Parkway. From there it is 70 miles northwest to Owensboro along an open road with few vehicles and only eight exits before its end at the Ohio River. The Green River is so lightly traveled that we set our cruise control to the 70 MPH speed limit and don't touch the brake for the en-

tire one hour drive.

At our destination is the outdoor terrace of a little Mexican restaurant overlooking Riverfront Park and the rolling Ohio. The river is moving quite swiftly this day as we indulge ourselves with Margaritas and Quesadillas while watching the river traffic. Next stop – a short walk to River Park Center and the International Bluegrass Music Museum.

The Sommet Center — NHL Hockey and more.



The Sommet Center — Nashville, Tennessee

Sommet Center is an all-purpose venue in downtown Nashville, Tennessee, that was completed in 1996.

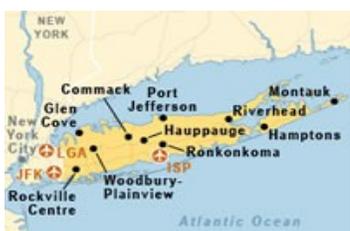
Sommet Center is owned by a subsidiary of the Nashville Predators National Hockey League franchise, which has been its primary tenant since 1998. The venue has

also hosted numerous concerts and religious gatherings, and some major basketball events. Since 2002, it has also hosted a PBR Built Ford Tough Series bull riding event every year.

The Ringling Brothers and Barnum and Bailey Circus appears there each January.

Sommet Center has a seating capacity of 17,113 for ice hockey, approximately 20,000 for basketball, 10,000 for half-house concerts, 18,500 for end-stage concerts and 20,000 for center-stage concerts. The arena can also be converted into the 5,145-seat Music City Theater for theater concerts.

Leaving Long Island: Crisis coming for school costs.



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

Even with falling property values, school districts across Long Island are asking to increase property taxes. But Newsday pointed out in an article May 15, 2009 that these incongruous increases do not address the coming crisis. “But keep in

mind that a couple of budget-busters are heading our way in two years, and school districts should begin planning for them now. Federal stimulus money is expected to disappear by 2011. And the teachers' retirement fund has lost so

much money in the market crash that schools' pension contributions will soon soar. A look at teacher salaries turns up some surprising findings for Long Island. In some districts, more than a third of the teachers are making over \$100,000.”

Vanderbilt University Medical Center

VUMC was ranked 15th in the U.S. in the 2008 "America's Best Hospitals" ranking by U.S. News and World Report magazine, and was one of only 19 hospitals in the U.S. named to the publication's "Honor Roll," which is based on excellence across a broad spectrum of medical specialties. Vanderbilt programs ranked by U.S. in 2008 were

Gynecology (ranked 9), Kidney (9), Urology (10), Cancer (14), Ear Nose and Throat (14), Endocrinology (15), Respiratory Disorders (18) and Heart (23).

VUMC also has numerous satellite facilities in and around middle Tennessee, serving a large community. VUMC is known for its highly-acclaimed teaching hospital and its ground-

breaking efforts in electronic medical records. Its 1,800 physicians see more than 1.2 million patients each year and its hospitals admit more than 65,000 patients. More than 600 physician scientists in more than 100 laboratories conducted more than \$389 million of federally and corporately sponsored research as of 2007.



Vanderbilt University Medical Center, Nashville, TN

Living Well On Less.

Source: ACCRA Cost of Living Index, Second Quarter 2008

City	Average Residential Home Price	Average Apartment Rental Rates
Dallas	\$208,499	\$724
Nashville	\$218,657	\$753
St. Louis	\$223,392	\$790
Austin	\$241,515	\$982
Cleveland	\$251,058	\$933
Charlotte	\$253,248	\$635
Orlando	\$263,558	\$839
Columbus	\$274,900	\$769
Atlanta	\$293,527	\$759
Phoenix	\$306,317	\$809
Detroit	\$318,900	\$856
Raleigh	\$323,657	\$760
Denver	\$345,770	\$835
Chicago	\$359,649	\$1,431
Philadelphia	\$422,778	\$1,392
Boston	\$453,000	\$1,500
San Diego	\$640,659	\$1,686
Los Angeles	\$779,733	\$1,887
New York	\$1,234,540	\$3,500

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, 3 bedrooms and 2.5 baths.

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.*

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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 Adelia.



*The Adelia in
Midtown Nashville*

Conveniently located in Midtown Nashville between Vanderbilt University and Music Row, in the perfect blend of nature, urban living and convenience, the Adelia is an 18 story mixed use community. The tower contains 186 luxury condominiums, from the brownstone inspired townhouses on ground level to large penthouse suites.

The residences feature 10 foot high ceilings and open floor plans, expansive floor

to ceiling glass, private balconies (some with terraces) and frameless showers and garden tubs.

Among its features is a Rooftop Amenity Deck which includes an Olympic size lap pool, lush landscaping, an outdoor fireplace and two large barbecue grills. There is also a private poolside lounge with catering kitchen and large flat screen television.

Among the building's highlights is a 3,000 sq ft fitness

center with on-site personal trainer.

There is additionally ground level retail, with pedestrian friendly sidewalks, tree lined streets, ornamental lighting and the 20,000 sq ft private Adelia Park. Included is a gated 5 level parking garage and 24 hour security and concierge service.

Adelia was recently honored by The National Association of Home Builders' [NAHB] as the "best of the best" in the multifamily housing industry.