

## Inaugural Issue

*The first of many we hope will inform and inspire readers about Middle Tennessee, this extremely traditional, promising and economical area of our great country.*

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### 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.



## Our Own Story

June 1, 2005 finds us crossing the George Washington Bridge on our way to a new life in Tennessee. Tired of long winters, high taxes, traffic congestion and a generally exorbitant cost of living, we had finally made the move and were on our way.

The U-Haul trailer behind our car contains the last of our personal property, our furniture and large items having been sold, trashed, or given away weeks before. Here we go to an apartment in Nashville which will serve as our base while we look for a house to purchase.

We had visited Nashville several times over the preceding years, and had become convinced that it offered the best opportunity for us to retire to the lifestyle we wanted.

So the home in Williston Park had been sold for more than we had thought it would ever be worth and the proceeds put in our bank account. Now we were off to find the house of our dreams in a market where our money would go a lot further.

"Do you folks know anyone in Tennessee?" a neighbor

asks at our last yard sale.



*Our home in Williston Park where we lived from 1971 to 2005 and raised our family.*

"Not really" is our reply. "Boy, you people have guts." is his response.

This amuses us since we have already learned about the wonderful friendliness of the people of Tennessee.

## "Nashville: Music Is Just the Beginning."

The quote is from the June 2006 issue of Kiplingers Magazine, which reports in an article entitled 50 Smart Places To Live:

#1 Nashville, Tennessee.

"Our top pick offers afford-

able homes, a mild climate and a phenomenal entertainment scene that goes far beyond country."

Listing Nashville, Tennessee as their top pick among great, affordable places to live, Kiplingers writes:

"Southern hospitality. Gently rolling hills with big, affordable homes. A mild climate. With such an appetizing mix, it's easy to see why Nashville keeps attracting people from across the nation."

## *The Open Road in Tennessee*



*My New Ride — a  
Honda 1300 VTX Retro*

Do you remember when Long Island offered the open road? When I was young I could go out for an enjoyable pleasure drive unencumbered by traffic.

No aggressive drivers, no pressure or road rage. Just the open road and the luxury of a drive with the windows open and clean air.

Since moving to Middle Tennessee, I have enjoyed

frequent such drives on beautiful, well maintained roads, with little or no traffic.

With good weather year-round there are plenty of opportunities for a leisurely drive in the country. A chance to recapture that feeling you had in your youth before crowded roads became the norm.

And whether you are now a

motorcycle enthusiast, or think you might enjoy the pastime, Tennessee is a great place to ride. The roads don't suffer from the harsh winter damage typical in the northeast, and courtesy is the norm for drivers in the Volunteer State. With light traffic conditions on beautiful scenic country roads, you get the ideal conditions to enjoy this special brotherhood of the road.

## *Where is Middle Tennessee?*

**Nashville is 500 miles south of Chicago and two-thirds of the US population is within a day's drive.**

Middle Tennessee is a distinct portion of the state of Tennessee, delineated according to state law as the 41 counties in the Middle Grand Division of Tennessee.

Middle Tennessee is known for its rolling hills and fertile

stream valleys, as well as for its major city, Nashville, which is the state capital. Other major sizeable cities in Middle Tennessee include Clarksville and Murfreesboro. Geographically it is composed predominantly of the Nashville Basin and the Highland Rim.

Nashville is approximately 500 miles south of Chicago and about an 880 mile drive from New York City. It is also only 700 miles from Orlando, Florida; much of that on wide open interstates with 70 MPH speed limits.

## *Our Music Is Not Just Country.*



*Schermerhorn Symphony Center — Home of the Nashville Symphony.*

At the center of the Schermerhorn Symphony Center is the 30,000 square feet, 1,872-seat Laura Turner Concert Hall, which is home to the Orchestra. Modeled after concert halls such as the Concertgebouw in Amsterdam and the Musikver-

ein in Vienna, the Hall is one of only a few such venues in the world to feature natural lighting, which streams in through 30 soundproof, double-paned windows that ring its upper walls. The Center's neoclassical exterior belies the tech-

nological and acoustical advances embodied inside. The orchestra level seats can be lowered through the floor, revealing an ornate parquet floor and enabling the Hall to be converted from a concert hall into a ballroom.

## *But We Are "The Mother Church of Country Music."*

The Ryman Auditorium is a 2,362-seat live performance venue located at 116 Fifth Avenue North in Nashville, Tennessee, U.S., and is best-known as the one-time home of the Grand Ole Opry.

The auditorium was first opened as the Union Gospel Tabernacle in 1892. It was used for Grand Ole Opry broadcasts from 1943

until 1974, when the Opry built a larger venue just outside Nashville. The Ryman then sat mostly vacant and fell into disrepair until 1992, when Emmylou Harris and her band the Nash Ramblers performed a series of concerts there. The Harris concerts renewed interest in the restoring the Ryman; it was reopened as an intimate performance venue and mu-

seum in 1994. Audiences at the Ryman find themselves sitting in pews, the 1994 renovation notwithstanding. The seating is a reminder of the auditorium's origins as a house of worship, hence giving it the nickname "The Mother Church of Country Music".

In 2001, the Ryman Auditorium was designated a National Historic Landmark .



*The Ryman Auditorium  
Fifth Avenue North  
Nashville, Tennessee*

## *Living Well On Less.*

The difference in home prices between Middle Tennessee and many areas of the northeast offers a unique opportunity to those in a position to take advantage of this prospect.

Median home prices in Middle Tennessee are generally

one half that of median prices in many areas of the northeast, such as Long Island, New York and the difference in property taxes can be even more extreme.

For many in a position to relocate, the difference in the sale of their present

home and what they will pay for a comparable home in Middle Tennessee can amount to a tax free payout of hundreds of thousands of dollars. Add to that the thousands saved each year on property taxes and one can easily see the value of the move.

**My auto insurance in Hendersonville, Tennessee is half of what it was in Nassau County, New York, for the same coverage .**

## *Old Hickory Lake*

With over 22,000 acres of water and 440 miles of shoreline, Old Hickory Lake offers plenty of hiking, fishing, boating, skiing, and other lake activities.

Old Hickory Lake was constructed by the U.S. Army

Corps of Engineers beginning January, 1952. The lock opened to navigation June 14, 1954 and electrical power began production April 5, 1957.

The elevation of the reservoir is 445 feet above sea

level. The backwater length of the reservoir at the top of the gate level is 97.3 miles long. Old Hickory Reservoir at maximum pool has 440 miles of shoreline and contains 467,000 acre feet of water. The water shed area covers 11,674 square miles.



*One of many beautiful sunsets on Old Hickory Lake*

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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 Viridian.*



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

Urban living as Nashville has never seen before. Floor-to-ceiling windows with panoramic views of the city. Open, spacious floor plans in one-bedroom, two-bedroom and penthouse units. Ten-foot ceilings. Granite countertops and ceramic tile. 24-hour concierge and controlled access. Viridian is luxury at a comfortable price.

Viridian is located in the heart of downtown Nashville, surrounded by a thriving business and entertain-

ment district. Exciting performing and visual arts venues, sports, dining and the best of Nashville's nightlife are only steps away.

Few buildings have the impact of a Viridian, the 31-story, 305-unit condominium building that opened in downtown Nashville in October, 2006.

The gleaming \$70 million tower -- named Project of the Year by the Urban Land Institute's Atlanta District Council -- ignited a condominium boom in the Music

City's central business district, previously barren ground for condo development.

Viridian has a full-service grocery store on the ground floor and is close to entertainment, cultural and sports venues. Roughly two-thirds of the residents walk to work, thereby minimizing car use.

Located in the heart of downtown, where parking can be a problem, the Viridian boasts 430 parking spaces on the lower levels.