

# Where to Retire

## The Authority on Retirement Relocation

January/February 2015

Editorial Calendar

**Closing Date:** October 10, 2014

**On-Sale Date:** December 16, 2014

### City Profiles

#### **Grass Valley/Nevada City, CA**

These two gold-rush era northern California towns are full of local character and warmth. Nevada City is a small historical community with a franchise-free zone downtown brimming with local wares and businesses. Grass Valley, right next door, takes up where Nevada City leaves off as far as conventional shopping and dining. The two locales are the best of both worlds with the Victorian charm in Nevada City and modern-world necessities in larger Grass Valley.

#### **Delray Beach, FL**

Delray Beach on Florida's beautiful east coast along the Atlantic Ocean is sometimes called the Most Fun Small Town in America. This city's small-town charm ropes in visitors and retirees with its vibrant downtown and bustling Atlantic Avenue. Delray Beach has everything from the seashore and golf courses to the Morikami Museum and Japanese Gardens, which features a bonsai garden and the Cornell Cafe.

#### **Tyler, TX**

This town, nestled in the Piney Woods in northeast Texas, tempts residents to stop and smell the roses with its world-famous Tyler Municipal Rose Garden, which has 14 acres of rose bushes in more than 500 varieties. The city also has many golf courses and lakes nearby for nature enthusiasts. Retirees find much to like in Tyler, including the University of Texas at Tyler and respected medical facilities.

#### **Gainesville, GA**

Settled in the foothills of the Blue Ridge mountains and cradling Lake Lanier, Gainesville in northern Georgia is an outdoorsman's paradise. Less than 60 miles from all the amenities in Atlanta, the city has a nationally ranked hospital system as well as Brenau University providing arts and culture. Retirees find plenty of opportunities to get involved in the community and gain rich life experience.

### Features

#### **8 Tax-Friendly Cities**

When evaluating taxes in your retirement relocation, there is no easy, one-size-fits-all formula, but retirees would be wise to consider state income tax, sales tax, estate tax, exemptions and more. These eight retirement locales are tax havens overall and have a ton of perks to boot, with climates that suit a range of interests: Fort Lauderdale, FL; Spartanburg, SC; St. Marys, GA; Hattiesburg, MS; Tempe, AZ; Manitou Springs, CO; Boulder City, NV; and Puyallup, WA.

#### **Perfect Distance from Adult Children and Grandchildren**

Choosing whether to retire right down the road from family or make a move across the country is tough. There are advantages and disadvantages of living a flight away from loved ones, a several hour drive away or next door. Experts and retirees discuss the joys and frustrations that come with great or small distances from children and grandchildren.

### Departments

#### **Financial Consultant: Cash vs. Mortgage in Buying a Home**

Financial advisers give the pros and cons of paying for a retirement home in cash, taking out a mortgage or even getting a reverse mortgage. All have assets and drawbacks; our story begins the discussion.

**Roads to Retirement:** Southern Arizona: Tucson to Green Valley to Sierra Vista

**Best Neighborhood:** Virginia Heritage in Fredericksburg, VA