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November/December 2015

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FOR IMMEDIATE RELEASE

Dothan Featured in *Where to Retire* Magazine

Houston, TX (October 7, 2015) – Dothan, AL, has been selected a top retirement destination by *Where to Retire*, the only magazine in America geared toward helping people with retirement relocation decisions. Dothan is profiled in a feature titled “8 Appealing Low-Cost Cities” in the November/December 2015 issue, available nationwide on October 13, 2015.

Where to Retire Editor Annette Fuller said these eight cities, including Dothan, appeal to retirees for more reasons than just financial perks. “Walkable downtowns with unique shops, thriving arts communities that offer a variety of cultural opportunities, and outdoor adventures in some of the most scenic parts of the country abound in these cities. The good life is certainly not sacrificed for the sake of cost. It’s only enhanced by the lower property taxes, homeowners’ insurance, groceries, utilities, health care and transportation – all of which are factors when determining where to retire,” Fuller said.

Each year, 700,000 Americans relocate to new towns to retire. Generally, relocating retirees are healthier, better educated and more affluent than those who choose to not relocate. They bring significant economic benefits to their new states and hometowns. Nationally, two dozen states and hundreds of towns seek to attract retirees as a source of economic development.

Where to Retire magazine, launched in 1992 with the goal of helping its readers find the ideal place to retire, is published six times a year. The magazine covers the best retirement regions, towns and master-planned communities, and has a national circulation of 200,000. The magazine is sold on various newsstands and at Barnes & Noble bookstores. A one-year subscription to *Where to Retire* is \$18 (a 39 percent savings from the newsstand price). For a magazine subscription or to purchase a back issue, visit WhereToRetire.com. All material in the magazine is protected by copyright law, and reproduction of content requires the permission of the magazine. Print and electronic reprints of an article may be purchased through Dave Hart, DHart@WhereToRetire.com.

8 Appealing Low-Cost Cities: Augusta, GA; Bowling Green, KY; Colorado Springs, CO; Dothan, AL; Georgetown, TX; Jackson, MS; Sumter, SC; Tampa, FL.

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Walkable downtowns, thriving arts communities and outdoor adventures abound in *Where to Retire's* eight low-cost cities. Here, the riverwalk in Augusta, GA, allows strolls along the Savannah River.

8 Appealing Low-Cost Cities

The good life is on sale in these eight locales, with no discount in livability.

BY MARC D. ALLAN

WHEN RETIREES Jim and Nancy Duffy left Ramsey, NJ, in 2012 for the Augusta, GA, area, they found a welcoming community, warm weather and a location that's an easy drive to the mountains and the ocean.

They also discovered an added bonus: Their property tax bill dropped from \$1,200 to \$200 a month, even when moving into a larger home.

"That is quite a difference for us," Jim says. "We talked to people who retired to Florida. The cost of living may be cheaper, but their homeowners' insurance was outrageous because of the hurricanes. People have moved from Florida into this area because we're far

enough away from major storms."

Like so many who relocate, the Duffys wanted to balance financial security with quality of life. They are happy with their new life and the savings that come with it. Augusta, about 150 miles east of Atlanta on the Georgia-South Carolina border, has bragging rights as the home of The Masters golf tournament at the Augusta National Golf Club — the game's ultimate prestige. It also boasts a lower cost of living than the national average in groceries, housing, utilities, health care and transportation.

Last year, a Wells Fargo/Gallup Poll survey found that 46 percent of investors in the U.S. are worried they will outlive their savings.

One way to help beat that is to retire someplace with a lower cost of living — such as these eight cities.

AUGUSTA, GEORGIA

This city known for golf has other attractions, such as the downtown riverwalk in a municipal park by the Savannah River. Events include the Saturday Market on the River and the Candlelight Jazz Series, held every Sunday from May to August, as well as performances in the 1,800-seat open-air Jessye Norman Amphitheater overlooking the water.

Jim, 60, retired as a systems analyst from UPS Inc.; Nancy, also 60, was a school aide. Living in nearby Evans, GA, they're walking

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distance from a grocery store, pharmacy, hair salon and emergency-care center. They've taken daytrips to Savannah, GA, and Charleston, SC.

Other popular cultural attractions are the Augusta Canal National Heritage Area, which features a discovery center and boat tours, the historic Imperial Theatre, which hosts both live events and movies, and Fort Gordon Dinner Theatre. The James Brown Arena and the Bell Auditorium, home to the Broadway in Augusta series, are in the Augusta Entertainment Complex.

Residents choose from more than 300 restaurants, including several chef-owned establishments. For outdoor activities, Phinizy Swamp Nature Park, designated a Global Important Birding Area, offers the opportunity to see great blue herons, red-shouldered hawks, river otters and more.

Population: 197,350 in Augusta-Richmond County

Climate:

January: High 58°/ Low 33°

July: High 93°/ Low 70°

Housing cost: Median \$169,000*

Sales tax: 8% (4% on groceries), prescriptions exempt

State income tax: 1% to 6%, with Social Security benefits and retirement income up to \$35,000 (ages 62-64) and \$65,000 (65+) exempt.

Property tax: \$35.841 per \$1,000 of assessed value, with homes assessed at 40% of market value. For owner-occupied residences, there is a \$2,000 exemption off the assessed value for the state tax and an additional \$30,000 off for county and school taxes. Estimated tax on a \$169,000 home with the exemptions: \$2,523 yearly. A 62+ and 65+ exemption may apply, including a total homestead exemption for those 65+ from the school tax portion (19.972), over half of the entire mill rate.

Personal property tax: Annual vehicle registration fees start at \$20.

Information: Augusta Metro Chamber of Commerce, (706) 821-1300 or AugustaMetroChamber.com. Augusta Convention and Visitors Bureau, (877) 284-8782 or VisitAugusta.com.

*Source: Greater Augusta Association of Realtors Inc. For single-family homes, first half 2015.

BOWLING GREEN, KENTUCKY

Ron Bunch, president and CEO of the Bowling Green Area Chamber of Commerce, is proud to sell his community — particularly when it comes to cost of living, which is 11 percent lower than the national average.

The city is “very welcoming, very diverse, really Southern in its feel,” says Bunch, who relocated in 2010 from South Florida.

Bowling Green, about 65 miles north of Nashville, TN, and 110 miles southwest of Louisville, KY, thrives because of its mild four-season weather and diverse economy driven by tourism. People come to explore Lost River Cave and nearby Mammoth Cave. They visit Beech Bend Park, an amusement park, and Beech Bend Raceway. The National Corvette Museum is here, and Western Kentucky University hosts state and regional sports tournaments. The area also is on the edge of Kentucky's Bourbon Trail.

Six golf courses beautify the landscape, including the Club at Olde Stone, rated No. 2 in Kentucky by Golf Digest. Miles of greenways for biking and walking and more than 20 parks beckon folks outside under blue skies. Drakes Creek is close by for kayaking and canoeing.

The square in the center of downtown is known for its historic beauty, and Bowling Green is in the midst of a central city renaissance connecting the Western Kentucky campus to the medical complex at the river. Some \$240 million has gone toward capital projects, including an 1,800-seat performing arts theater, Western Kentucky buildings, student housing and a ballpark hosting the Bowling Green Hot Rods, a Tampa Bay Rays farm team.

Population: 61,488

Climate:

January: High 45°/ Low 26°

July: High 89°/ Low 68°

Housing cost: Median \$157,750*

Sales tax: 6%, groceries and prescriptions exempt

State income tax: 1% to 6%, with Social Security benefits and up to \$41,110 (or higher in some cases) in pensions exempt.

Property tax: \$13 per \$1,000 of assessed value, with homes assessed at 100% of market value. Estimated tax on a \$157,750 home: \$2,051 yearly. A 65+ exemption may apply.

Personal property tax: An annual registration fee of \$21 plus an ad valorem tax, with vehicles and boats assessed at 100% of market value and taxed at \$15.43 per \$1,000. The rate decreases yearly.

Information: Bowling Green Area Chamber of Commerce, (866) 330-2422 or BGChamber.com. Bowling Green Area Convention and Visitors Bureau, (800) 326-7465 or VisitBGKY.com.

*Source: Realtor Association of Southern Kentucky, first half 2015

COLORADO SPRINGS, COLORADO

The people of Colorado Springs like to boast about being surrounded by nature in the middle of a city. The locale, some 70 miles south of Denver near the base of Pikes Peak, is home to more than 150 parks, 48 open spaces and 260 miles of trails for hiking and horseback riding.

Waterfalls are at North Cheyenne Canon Park and red sandstone formations beautify the Garden of the Gods Park. The new Mount Muscoco Trail leads to the highest point in the city's park system, an elevation of 8,020 feet.

Colorado Springs is home to more than 100 arts groups, the U.S. Air Force Academy and a vibrant downtown with many locally owned stores. Activities include a rotating sculpture exhibit called Art on the Streets and ▶



The National Corvette Museum in Bowling Green, KY, the world's largest car museum for a single model, boasts its own racetrack.



Downtown Colorado Springs, CO, has more than 100 unique shops and many sculptures.

a summer concert series in Acacia Park.

Although it's a tourist mecca, Colorado Springs is relatively affordable, and the Colorado economy is on the rise.

Retirees are active here, working in parks and in the municipal airport as ambassadors and guides, says Krithika Prashant, senior communications specialist with the city. "Retirees and volunteers have helped in so many different ways to make projects happen that the whole community can enjoy."

Population: 439,886

Climate:

January: High 43°/ Low 18°

July: High 85°/ Low 57°

Housing cost: Median \$244,000*

Sales tax: 7.63%, groceries and prescriptions exempt

State income tax: A flat 4.63%, with exemptions up to \$20,000 (ages 55-64) and \$24,000 (65+) for pensions and Social Security benefits.

Property tax: The average rate in the city is \$66.76 per \$1,000 of assessed value, with homes assessed at 7.96% of market value. Estimated tax on a \$244,000 home: \$1,297 yearly. A 65+ exemption may apply.

Personal property tax: An ownership tax for motor vehicles is based on the original taxable value, with a first-year rate of 2.1% that decreases annually to 0.45% the fifth year until the 10th year and beyond, when a minimum tax of \$3 applies.

Information: Colorado Springs Regional Business Alliance, (719) 471-8183 or Colorado SpringsBusinessAlliance.com. Colorado Springs Convention and Visitors Bureau, (800) 888-4748 or VisitCOS.com.

*Source: Realtor Service Corp./Pikes Peak Association of Realtors. For single-family homes, second quarter 2015.

DOTHAN, ALABAMA

After they retired from their education jobs in Jackson County, FL, Tim Chase, 67, and his wife, Laura, 68, bought a motor home and traveled the Lower 48 states for six years. They chose to settle in Dothan and moved there in 2012.

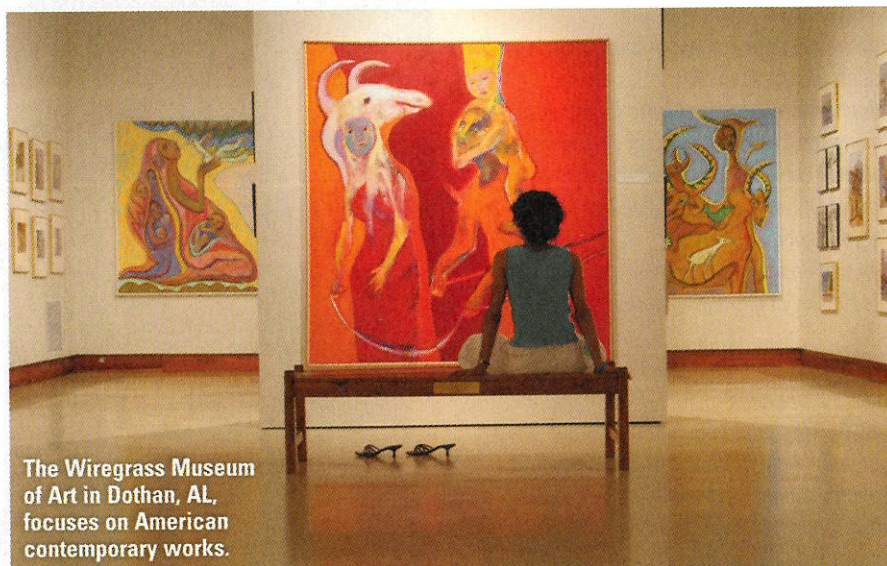
"We found something that we already believed: that there was no place in this country any friendlier than this part of the country," says Tim, a former school superintendent. "We love the people, we love the food. Southern food, you can't beat it. It's a small city — I don't like big cities — but it has

everything we need."

The Chases also enjoy the low cost of living that comes in a place where the median sales price for a home is less than \$145,000, compared with \$229,400 nationally.

Melia McKean, director of communications for the Dothan Area Chamber of Commerce, says she and her husband like Dothan's amenities, including major retailers and restaurants, the Robert Trent Jones-designed Highland Oaks golf course, nearby boating and fishing and educational opportunities at a Troy University branch campus and Wallace Community College.

Dothan, known for peanut producers and the National Peanut Festival every fall, is about 90 miles northwest of Tallahassee, FL, and 200 miles south of Atlanta. ►



The Wiregrass Museum of Art in Dothan, AL, focuses on American contemporary works.



Hiking and biking paths line the San Gabriel River in Georgetown, TX, providing outdoor enthusiasts with nearly 9 miles of trails.

Retirees 65 and older on a fixed income also pay lower tax rates under Alabama law, McKean says. "People will relocate from Florida — that's how low the cost is."

Population: 68,001

Climate:

January: High 60° / Low 38°

July: High 92° / Low 72°

Housing cost: Median \$143,973*

Sales tax: 9%, prescriptions exempt

State income tax: 2% to 5%, with Social Security benefits and public, private and federal

pensions exempt with a defined benefit plan.

Property tax: \$34.50 per \$1,000 of assessed value, with homes assessed at 10% of market value. Estimated tax on a \$143,973 home: \$497 yearly. A 65+ exemption may apply. Owner occupants can exempt up to \$4,000 of assessed value from the state portion and up to \$2,000 of assessed value for the county portion.

Personal property tax: An annual registration fee of \$23 plus an ad valorem tax, with passenger vehicles assessed at 15% and RVs at 20% of a state-determined market value

and taxed at the same rate as homes.

Information: Dothan Area Chamber of Commerce, (800) 221-1027 or Dothan.com. Dothan Area Convention and Visitors Bureau, (334) 794-6622 or DothanALCVB.com.

*Source: Alabama Center for Real Estate, second quarter 2015

GEORGETOWN, TEXAS

Ron Garland, 68, and his wife, Barbara, 66, were living in Portland, OR, when they retired on the same day in 2009. He was an executive with the Boy Scouts of America; she worked in blood services and donor recruitment.

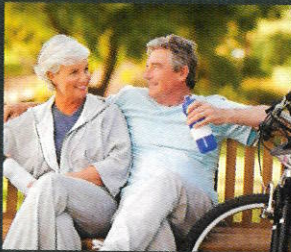
The next day, they moved to Georgetown, roughly 30 miles north of Austin, TX.

"We had found the community we wanted," Ron says, ticking off a list of things they love about Georgetown: friendly people, a thriving courthouse square, nice restaurants, city parks, outstanding recreational options, educational offerings at Southwestern University and volunteer opportunities.

He has served as a board member for the Georgetown Chamber of Commerce, president of the Rotary Club and scoutmaster. He also is chairing the expansion project at Del Webb's Sun City Texas, a massive 7,500-home active-

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adult development. "I'm involved and engaged in things, all of which are aimed at benefiting the community," he says.

In September 2004, Georgetown voters approved an initiative to freeze property taxes for homeowners 65 and older. "There's a great tax incentive to live here," says Karen Sheldon, president of the chamber.

She says retirees like the historic homes in Old Town and the shopping opportunities in Wolf Ranch Town Center. Moviegoers delight in the retro feel of the City Lights theater, and Mel's Lone Star Lanes is popular for bowling. Outdoor enthusiasts take advantage of the 960 acres of parkland, replete with walking trails as well as the five golf courses. They visit Lake Georgetown for boating and swimming.

One other reason to appreciate Georgetown: The city will be the first in Texas to be 100 percent powered by renewable solar and wind energy. "We're going green in 2017," Sheldon says.

Population: 54,898

Climate:

January: High 60°/ Low 36°

July: High 95°/ Low 72°

Housing cost: Median \$274,600*

Sales tax: 8.25%, groceries, prescriptions and over-the-counter medicines exempt

State income tax: None

Property tax: \$2.318529 per \$100 of assessed value, with homes assessed at 100% of market value. A statewide school exemption of \$15,000, city exemption of \$5,000 and county exemption of \$3,000 applies. Estimated tax on a \$274,600 home, with the exemptions: \$6,134 yearly. Additional 65+ exemptions may apply.

Personal property tax: Annual vehicle registration fees start at \$64.25.

Information: Georgetown Chamber of Commerce, (512) 930-3535 or Georgetown

Chamber.org. Georgetown Convention and Visitors Bureau, (800) 436-8696 or Visit. Georgetown.org.

*Source: Williamson County Association of Realtors. For single-family homes, first half 2015.

JACKSON, MISSISSIPPI

Jackson has low housing costs and a laid-back atmosphere that retirees love, says Eric Jefferson, the city's director of planning and development.

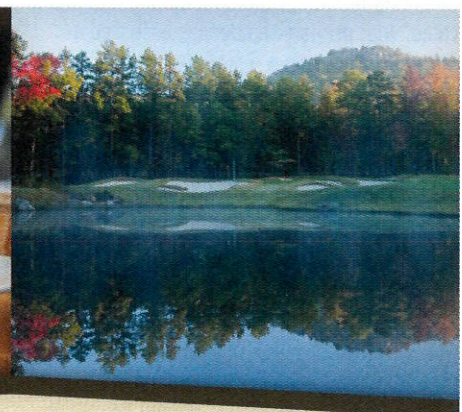
Amenities in Mississippi's state capital include 56 parks covering 2,300 acres, offering tennis courts and pools as well as golf and recreation centers. Battlefield Park is a popular option, with a pavilion, picnic areas

and loads of excuses to play outdoors.

Downtown is easy to navigate by public transportation and is undergoing a renovation with mixed-use developments designed to make it a great place to live and play. "Downtown Jackson used to be the business center, but now we're trying to make it residential and office," Jefferson says.

Attractions here include the Mississippi Museum of Art, the 1903 State Capitol and the 1842 Governor's Mansion. Two civil rights museums are scheduled to open in 2017.

Jackson, home to an international airport, is roughly equidistant between Memphis, TN, 200 miles north, and New Orleans, 200 miles south. ►

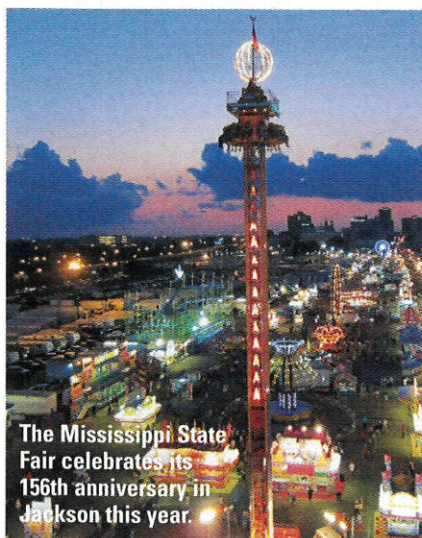


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The Mississippi State Fair celebrates its 156th anniversary in Jackson this year.

Greater Belhaven in Jackson was named one of 10 Great Neighborhoods in 2014 by the American Planning Association. "Among the residents are celebrated writers, artists and musicians," according to the association's website. "They are drawn to the neighborhood by its quiet ambience, diverse architecture and lovely green spaces."

Population: 172,638

Climate:

January: High 56° / Low 35°

July: High 92° / Low 72°

Housing cost: Median \$126,900*

Sales tax: 7%, prescriptions exempt

State income tax: 3% to 5%, with Social Security benefits and private, federal, state and local pensions exempt.

Property tax: \$178.80 per \$1,000 of assessed value, with primary residences assessed at 10% of market value. Estimated tax on a \$126,900 home, with a homestead credit: \$1,969 yearly. A 65+ exemption may apply.

Personal property tax: An annual registration fee of \$12.75 plus an ad valorem tax, with vehicles assessed at 30% of market value and taxed at the same rate as homes. The percentage decreases yearly until a minimum assessed value of \$100 is reached.

Information: Jackson Convention and Visitors Bureau, (800) 354-7695 or VisitJackson.com.

*Source: Central Mississippi Realtors, first half 2015

SUMTER, SOUTH CAROLINA

Dean Hallal spent his last four years in the military stationed at Sumter's Shaw Air Force Base, and after retiring in 2000, he and his wife, Kristin, saw no reason to leave.

"It's fairly cheap to live here compared to Columbia or some of the other cities in South Carolina," says Dean, a Rhode Island native. "It's close to the beach and close to the mountains."

Dean, 55, opened a one-man shop called Fix-It-All Home Repairs. Kristin, 50, works for a crisis pregnancy center.

The city, about 50 miles east of the state capital of Columbia, and 110 miles southeast of Charlotte, NC, is the kind of place where "you can speak one-on-one to someone and you don't feel rushed," says Kathleen Head, a specialist with Sumter City-County Tourism.

Residents enjoy the proximity to a state forest, two state parks and more than 30 city and county parks. The 120-acre Swan Lake Iris Gardens is home to all eight known species of swans and an abundance of Japanese iris plants. The 1,000-acre Poinsett State Park is a favorite spot for boating, hiking, biking, camping and fishing. A Penny for Progress tax passed by voters in 2008 is being used to make downtown more walkable, among other things, Head says.

Entertainment options include auto racing at the Sumter Speedway and shows at the 520-seat Sumter Opera House and the 1,017-seat Sumter County Patriot Hall. Continuing education is at the University of South Carolina's Sumter campus and Central Carolina Technical College.

Population: 41,190

Climate:

January: High 55° / Low 32°

July: High 91° / Low 70°

Housing cost: Median \$129,000*

Sales tax: 8% (2% on groceries), prescriptions exempt

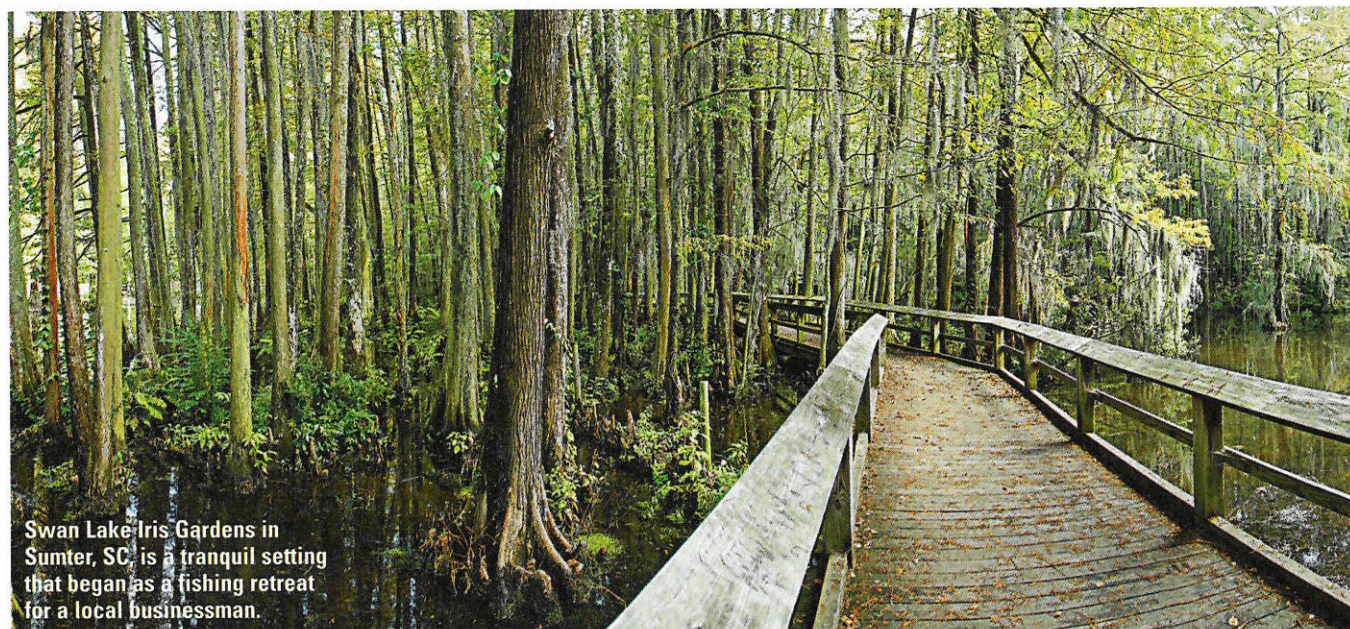
HOW THE 8 CITIES WERE CHOSEN

We researched cost-of-living statistics, provided by municipalities and sources such as C2ER, that are a weighted composite of expenses, including groceries, housing, health care, transportation and utilities. A list of 54 cities was compiled that had an overall cost-of-living index of less than 90, based on the U.S. average of 100. We added a few cities with a score just higher than 90 to include preferable states and achieve geographic diversity. We evaluated each finalist's overall tax picture and looked at livability, from nice downtowns to natural beauty. Our eight cities emerged, with populations ranging from roughly 41,000 (Sumter, SC) to 440,000 (Colorado Springs, CO). Let us know what you think of our selections by emailing Editors@WhereToRetire.com.

State income tax: 3% to 7%, with Social Security benefits and up to \$3,000 in retirement income exempt (up to \$15,000 for age 65+).

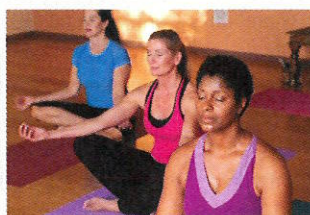
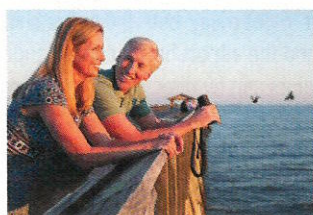
Property tax: \$420 per \$1,000 of assessed value, reduced with an exemption from school operating costs for owner-occupied primary residences, assessed at 4% of market value. Estimated tax on a \$129,000 home: \$1,067 yearly. A 65+ exemption may apply.

Personal property tax: A biennial registration fee starts at \$24 plus an ad valorem tax, with vehicles assessed at 6% and RVs/boats at 10.5% of market value and taxed at the same rate as homes. The percentage ►



Swan Lake Iris Gardens in Sumter, SC, is a tranquil setting that began as a fishing retreat for a local businessman.

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KOLTER

decreases yearly until the 15th year when a minimum assessment of \$50 applies. A 64+ and 65+ discount may apply.

Information: The Greater Sumter Chamber of Commerce, (803) 775-1231 or Sumter Chamber.com. Sumter City-County Tourism, (803) 436-2500 or SumterSC.gov/relocation.aspx.

*Source: Sumter Board of Realtors, second quarter 2015

TAMPA, FLORIDA

John Ellington loves everything about living in the Tampa area. "The cost of living is very affordable," says John, 68, who relocated in 2014 from Lafayette, IN, after a career running car dealerships and a finance company. "I'm close to everything. And, of course, I love the weather."

He lists ways he saves money — no state income tax, cheaper electricity and no heating bills.

All kinds of recreational activities are here, from golf to water sports, says Bob Rohlack, president and CEO of the Greater Tampa Chamber of Commerce. Electric boats and paddleboats can be rented for trips to Harbour Island and Davis Islands.

Downtown is undergoing a massive

Tampa, FL, has a thriving nightlife, with many restaurants and bars overlooking the water.

redevelopment. A 2.4-mile riverwalk goes from the downtown Channel District to an area called Tampa Heights, featuring new restaurants and retail. Plans call for the area around the Hillsborough River to become the center of downtown.

Busch Gardens theme park is popular with grandchildren, and the University of South Florida has an Osher Lifelong Learning Institute. The NFL's Tampa Bay Buccaneers draw the crowds to games in the 65,890-seat Raymond James Stadium. Broadway plays and major concerts hit the stage at the Straz Center for

the Performing Arts, and the International Plaza and Bay Street has high-end shopping.

The beach is nearby, and Orlando, FL, is an easy 80-mile drive northeast. For those who want to get away, both the cruise ship terminal and the airport have been expanding.

Travelers can fly direct to England, Switzerland and Panama City, and flights to Frankfurt, Germany, soon will be available.

Population: 352,957

Climate:

January: High 70° / Low 52°

July: High 90° / Low 76°

Housing cost: Median \$175,000*

Sales tax: 7%, groceries, prescriptions and over-the-counter medicines exempt

State income tax: None

Property tax: \$20.9279 per \$1,000 of assessed value, with homes assessed at 100% of market value. Estimated tax on a \$175,000 home with a \$25,000 homestead exemption and \$25,000 off the value for some taxes: \$2,780 yearly. A 65+ exemption may apply.

Personal property tax: Annual vehicle registration fees range from \$28.10 to \$46.10.

Information: Greater Tampa Chamber of Commerce, (813) 228-7777 or TampaChamber.com. Visit Tampa Bay, (800) 448-2672 or VisitTampaBay.com.

*Source: Florida Realtors. For existing single-family homes, second quarter 2015. **W**

Marc D. Allan is a writer in Indianapolis.

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