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# WHERE *to* RETIRE

SEPTEMBER/OCTOBER 2007  
Display until November 30

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Rocky Mountain Havens  
With Stunning Scenery

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Of Georgia's Golden Isles

*Bob Hessler and Alix Kenagy  
of Jekyll Island, GA*

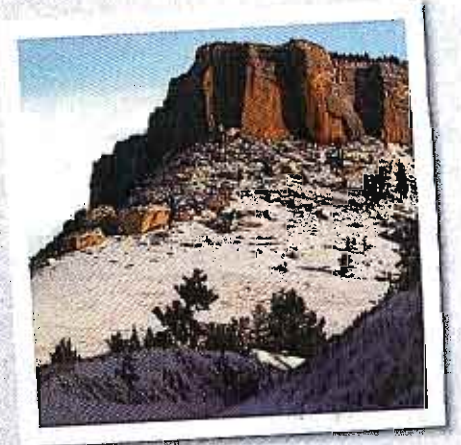
Rolling Hills  
In Clermont, FL

The Pleasures  
Of Pinehurst, NC

We are quoted on  
page 72!  
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US \$4.95/CAN \$5.95

# Rocky Mounta



**B**ig skies, open spaces, stunning scenery. Outdoor adventures, less congestion, few real bugs. Low humidity and no hurricanes.

Those are among qualities of the Rocky Mountain area that appeal to retirees and future retirees, the baby boomers who vacationed in the Rocky Mountain West with their parents as children and dream of coming back to live — if they haven't already.

"Baby boomers were born in the East and moved West," says Jim Westkott, senior demographer for the state of Colorado. "They are floating into the second-home and retiree market as we speak."

## Las Cruces, New Mexico

Some might say Las Cruces has the whole enchilada — the rugged peaks of the Organ Mountains, super climate, ideal size (not too small, not too big), cultural and sporting events, year-round golf, reasonably priced housing, two hospitals and continuous education programs at the 16,428-student New Mexico State University.

Then, of course, there's the Whole

Enchilada Fiesta in September, one of numerous festivals throughout the year. The fiesta pays homage to the chile pepper crop in the surrounding Mesilla Valley and features creation of the world's largest flat enchilada, about 10 feet in diameter.

Sitting at an altitude of 3,896 feet on the edge of the Chihuahuan Desert, Las Cruces has a cooler climate than Phoenix or Tucson. And if anyone misses the bright lights, El Paso, TX, is

The first boomers already are moving into their 60s and will start turning 65 in 2011. The over-65 population will probably triple by 2025, Westkott notes.

"People are very interested in the whole northern Rockies," adds Lou Ann Nelson, office manager of the Livingston Area Chamber of Commerce in Livingston, MT. "Boomers want wide-open space. They want less traffic and more access to public lands. There may not be a big influx yet, but that doesn't mean they haven't purchased property and aren't building."

The following eight places in six Rocky Mountain states are catching the eye of retirees.

45 minutes to the south and Albuquerque is three hours to the north.

Las Cruces has seen an influx of retirees within the past five years when the city burst onto the national scene in a number of publications. Money goes

further here. "You could sell your home and probably buy twice the size you sold for half the price," says

Falvre, spokesman for the Convention and Tourism Association. Especially

# in Retirement

A person wearing a red jacket, a tan hat, and a backpack is sitting on a large, grey rock outcrop. They are looking out over a vast, scenic landscape. In the foreground, there are green and yellowish hillsides with some trees. In the middle ground, there is a large, blue lake or reservoir. In the background, there are rolling mountains and a small town or village. The sky is blue with white clouds.

*Westward ho — to open spaces, great outdoors,  
stunning scenery*

*By Mim Swartz*

It's a Rocky Mountain high with dramatic peaks and views stretching from New Mexico to Idaho. From left: Among towns for retirement are Las Cruces, NM; Livingston, MT; Sheridan, WY; and Sandpoint, ID.

prices in California, Las Cruces offers so much more. "A \$1 million home here would sell for \$3 or \$4 million in California. You get a lot more for your money," says Michele Marshall, executive officer of the Las Cruces Home Builders Association.

**Population:** 86,268

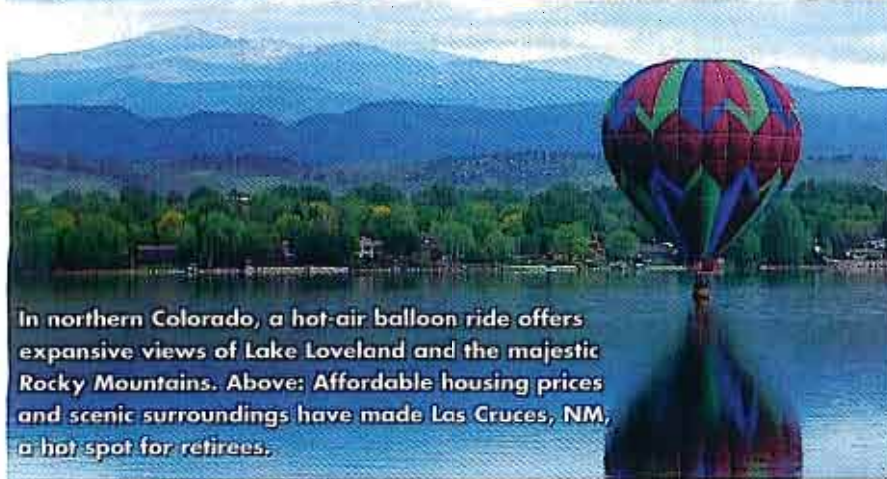
**Climate:** High Low

January 55 28

July 95 67

**Cost of living:** Average

CHRIS FAVIER/LAS CRUCES CVB



In northern Colorado, a hot-air balloon ride offers expansive views of Lake Loveland and the majestic Rocky Mountains. Above: Affordable housing prices and scenic surroundings have made Las Cruces, NM, a hot spot for retirees.

GREG GONZALEZ

**Housing cost:** The median sales price of a new home from Jan. 1 to June 30, 2007, was \$220,875, and for an existing home it was \$165,000, according to data compiled by Annette West, a member of the Las Cruces Association of Realtors and an agent for New Mexico Apartment Advisors.

**Information:** Greater Las Cruces Chamber of Commerce, (505) 524-1968 or [www.lascruces.org](http://www.lascruces.org). Las Cruces Convention and Visitors Bureau, (505) 541-2444 or [www.lascrucescvb.org](http://www.lascrucescvb.org).

## Loveland, Colorado

Any city with "love" in its name has got to be a charming place to live. Retired Denver-area newspaperman Dick Hilker thinks so. He and his wife moved to Fountain Hills, AZ, in 1992 and decided to return to Colorado last year because they missed *having* four seasons.

"We chose Loveland because we didn't want to go back to the Denver area because of the congestion. Denver's a little over an hour away and is

still close enough for ball games and concerts. But there is a lot of stuff going on here," Dick says.

He likes Loveland's small-town atmosphere — "although 60,000 population is not small," he says. He also likes being close to Boulder and Fort Collins, with the cultural events of their universities, and 45 minutes from stunningly scenic Rocky Mountain National Park, the place Coloradans go to remind themselves of why they moved to the state.

Nicknamed the "Sweetheart City," Loveland is a top spot for art, mostly sculpture, with nearly 300 pieces placed throughout the city. Some 100 pieces can be found in Benson Sculpture Park, which has a walking path, ponds, a gazebo and benches. The park is the site for the annual Sculpture in the Park exhibit and sale in August, featuring the works of more than 200 sculptors from around the world.

A still-to-be-completed retirement development, Mirasol Senior Living Community, will bring a new dimension to Loveland's housing options. A

mixed-income development, Mirasol features subsidized and unsubsidized units in rental apartments (\$400-\$800 a month), rental homes (\$2,100 a month) and homes for sale (\$193,900-\$310,000). A 5,700-square-foot community center, with an on-site director, will feature a full workout facility, coffee bistro and activities room.

"The baby boomers living here are looking for something along the lines of the Arizona retirement community — maintenance-free, full-service, enhanced-type senior community," says sales manager Amy Irwin.

Housing prices in Loveland are considered reasonable. "Right now they are low," Dick says. "It's changed 100 percent since we moved to Arizona. At one time we thought we could never afford to come back here. But housing prices in Arizona are high and here they're in a slump."

**Population:** 61,122

**Climate:** High Low

January 42 13

July 87 55

**Cost of living:** Below average

**Housing cost:** The median sales price of a house in Loveland for the first quarter of 2007 was \$236,842, according to the Colorado Association of Realtors.

**Information:** Loveland Chamber of Commerce and Visitors Center, (800) 258-1278 or [www.loveland.org](http://www.loveland.org).

## Montrose, Colorado

Life is sweet in Montrose, thanks to the Russell Stover Candies factory and outlet store, a major employer and tourist attraction. The store is always a popular tour bus stop for visitors who

can't wait to take home boxes of chocolates at discount prices.

Locals buy there, too. Candy isn't necessarily one of life's essentials, but it's an example of the type of conveniences residents can find in this small town on Colorado's western slope of the Rocky Mountains.

"What really sets us off versus other smaller, rural communities is that Montrose has a lot of the conveniences of the city," says Rhonda Skiff, who greets new residents through her Montrose Friendly Neighbor Newcomer Welcoming Service. "People want to move away from the city but they don't want to give up their stores."

Montrose is growing fairly rapidly. Of the newcomers the past five years, about one-quarter are retirees, says Marge Keehfuss, executive director of the Montrose Chamber of Commerce. Many are moving from Denver's Front Range cities, she says, followed by

ater and the Montrose Pavilion performing arts center with a 600-seat venue that books national names.

One end of the Montrose Pavilion is a 10,000-square-foot senior center that offers activities from dances to poker games to exercise classes. "Our medical facilities are wonderful," Skiff adds, referring to the 75-bed Montrose Memorial Hospital. "The only thing they can't do is open-heart surgery. Other than that, you can get everything."

**Population:** 16,449

**Climate:** High Low

January 38 13

July 88 56

**Cost of living:** Average

**Housing cost:** The average price of a home from Jan. 1 to June 28, 2007, was \$212,225, according to Tori Christenson, chief executive officer of the Montrose Association of Realtors.

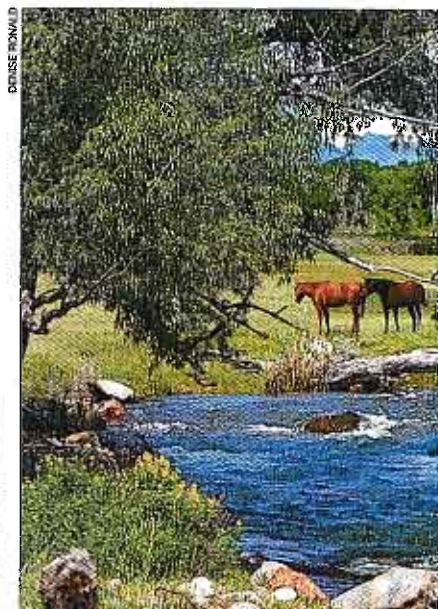
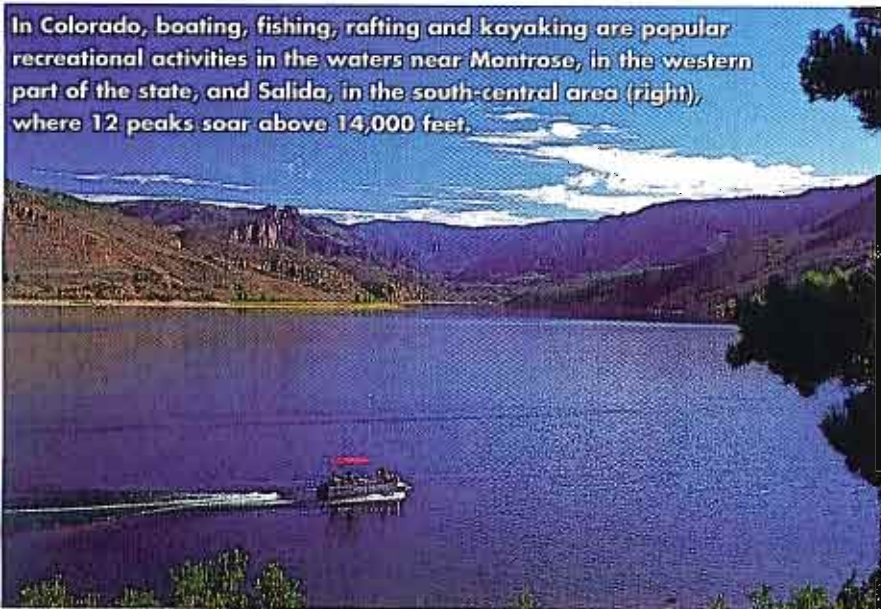
**Information:** Montrose Visitors and

she says, "lost its sense of community." Salida, she says, is "a community with heart, an extremely caring and culturally diverse and rich place and is becoming more so. We're growing but we're growing well."

On the eastern slope of the Rocky Mountains, Salida sits in the Upper Arkansas River Valley in part of what has been dubbed Colorado's "banana belt" because of somewhat mild temperatures. Three mountain ranges scenically ring the town, with 12 peaks towering above 14,000 feet, more than in any other county in the state.

Salida is a vast outdoor playground, with everything from white-water rafting and kayaking in the Arkansas River to skiing Monarch Mountain 20 miles away and climbing all those "fourteeners."

"Salida is for the older, active senior who loves the outdoors, loves the water, loves the hiking, rafting, skiing,



Californians and Texans.

The town's big draws are its recreational opportunities — gold-medal fishing waters, golf, hunting, hiking, bicycling — and the scenery. The San Juan Mountains are 35 miles to the south, and Black Canyon of the Gunnison National Park is 15 miles to the east. Grand Mesa, the world's largest flattop mountain, with 200 lakes, is just outside the comparative metropolis of Grand Junction 60 miles to the northwest.

But Montrose also has culture: a symphony orchestra and chorus, a community band, a community the-

Convention Bureau, (800) 873-0244 or [www.visitmontrose.net](http://www.visitmontrose.net). Montrose Chamber of Commerce, (800) 923-5515 or [www.montrosechamber.com](http://www.montrosechamber.com).

## Salida, Colorado

In Spanish, Salida means "exit." But the name is not an indication that people are leaving this town in south-central Colorado. Instead, they are "entering."

Kat Jackson is one of them. She sells real estate and owns Dakota's Bistro restaurant with her husband. They moved to Salida nine years ago after living 10 years in Santa Fe, NM, which,

fly-fishing, the very, very clean air — all the things you would want particularly for retirees," says Joan Michaud, public relations director for Heart of the Rockies Regional Medical Center. She came to the area from New England because of the lifestyle.

"Our natural opportunities are unlimited," says John Engelbrecht, executive director of Salida's Heart of the Rockies Chamber of Commerce. "The only thing we don't do here is surf. Still, we're at 7,000 feet and not everyone can handle that altitude."

Salida also has a thriving arts community. Music and theater can be

enjoyed in the city's one-time power plant, now the Steam Plant Theater performing arts center. Dozens of art galleries draw hundreds of strollers during the annual Salida Art Walk in June. The galleries, along with other shops and restaurants, have found homes in buildings dating to the end of the 19th century in Salida's historic downtown.

One of Salida's oldest buildings is its hospital, which the Denver & Rio Grande Railroad built in 1885 for its employees when Salida was a railroad town. It will become an assisted-living facility when a new \$33 million hospital opens in March 2008 with 25 private single rooms.

"People get very excited when they hear there's a new hospital," Michaud says. "It's going to attract more people to the area."

**Population:** 5,728 in the town, 18,519 in Chaffee County

**Climate:** High Low

January 42 12

July 83 48

**Cost of living:** Average to above average

**Housing cost:** The average price of a home in Salida between July 12, 2006, and July 11, 2007, was \$201,000, according to Janet Franz, president of the Chaffee County Board of Realtors. She said the average price of a home on acreage (from 1 to 35 acres) in the unincorporated Salida area for that same period was \$330,000.

**Information:** Heart of the Rockies Chamber of Commerce, (877) 772-5432 or [www.salidachamber.org](http://www.salidachamber.org).

## Ogden, Utah

Anyone who goes to the movies has likely seen an Ogden landmark, at least in Paramount Pictures films.

Paramount's familiar logo, known as Majestic Mountain, which is ringed with 22 stars, is believed to have been inspired by the dramatic 9,712-foot Ben Lomond Peak, which towers over the Wasatch Range north of Ogden. It seems that in 1914, William W. Hodgkinson, one of Paramount's founders, doodled an image of a mountain he had remembered from his childhood in Ogden. You can see the mountain from anywhere in the area.

The mountains, in fact, are among the lures of Ogden. Three world-class



ski resorts are within a half-hour drive: Powder Mountain, known for its powder snow in winter (500 inches average annual snowfall) and mountain biking and hiking in summer; Wolf Mountain Family Ski Resort; and Snowbasin Ski Area, the alpine ski venue during the 2002 Winter Olympics. Another Olympic venue, the Weber County Ice Sheet in Ogden, hosted curling and now is used for public skating.

Located about 35 miles north of Salt Lake City, Ogden is appealing to more active retirees. In addition to the mountains, two major trout rivers converge in the downtown area, offering fly-fishing, spin fishing and kayaking. Within Weber County, where Ogden is the county seat, more than 200 miles of hiking, biking and equestrian trails offer places to explore. Golfers can play numerous courses, with greens fees and cart for under \$25.

Ogden also is becoming a base for outdoor recreation companies. Amer Sports Corp. recently opened the \$19 million Salomon Center, named for its ski company that relocated its North American headquarters to Ogden. The center boasts a climbing wall, wave-riding pool and vertical wind tunnel, among other sporting challenges.

Historic 25th Street preserves Ogden's heritage as a major railroad town in the mid-1800s to mid-1900s, with many buildings more than 100 years old. Crime ran rampant near the train depot, and crime boss Al Capone is said to have found it too wild a town for him.

"That's not what you'd expect in Utah," notes Mike Caldwell, president of the Ogden-Weber Conven-

tion and Visitors Bureau.

**Population:** 78,086

**Climate:** High Low

January 36 17

July 93 60

**Cost of living:** Below average

**Housing cost:** The average price of a home as of July 13, 2007, was \$176,908, according to Robert Bolar Coldwell Banker in Ogden.

**Information:** Ogden-Weber Convention and Visitors Bureau, (866) 867-8824 or [www.ogden.travel](http://www.ogden.travel).

## Sheridan, Wyoming

Mosey on over to Sheridan and say "howdy, pardner." This is a Western town and they won't let you forget it. True West magazine named Sheridan the No. 1 Western Town in America for 2006 over 499 other communities and again recognized Sheridan in the top 10 for 2007.

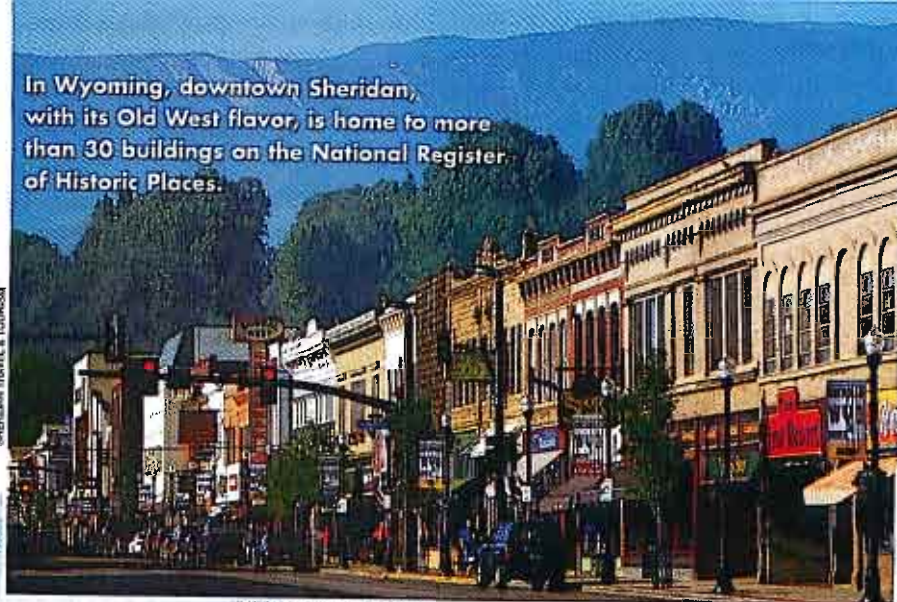
True West cited Sheridan's historic sites — Main Street is home to more than 30 buildings on the National Register of Historic Places, dating to the 1890s — and made note of the numerous Western events it hosts each year, including 30 rodeos. It also lauded the town for raising money for a new history museum and for continuing renovation of the gabled 1893 Sheridan Inn, where Buffalo Bill Cody auditioned acts on the front porch for his Wild West show.

Cowboys can get culture 12 miles south of town at the Bradford Brinton Memorial and Museum, also on the National Historic Register, part of the Quarter Circle A Ranch. The memorial to Western art and culture features more than 600 oils, watercolors and

sketches by such noted American artists as Audubon, Remington, Russell, Borein and Gollings, as well as books, original manuscripts and American Indian artifacts. Scotsman William Moncrieffe constructed the ranch in 1892 and sold it in 1923 to Bradford Brinton, a wealthy Midwestern industrialist. The Brinton collection was opened to the public in 1961.

Located off Interstate 90 in northern Wyoming midway between Yellow-

In Wyoming, downtown Sheridan, with its Old West flavor, is home to more than 30 buildings on the National Register of Historic Places.



SHERIDAN TRAVEL & TOURISM



The 6,400-foot Schweitzer Mountain offers spectacular views of Lake Pend Oreille in Sandpoint, ID.

SANDPOINT CHAMBER OF COMMERCE

## Sandpoint, Idaho

Like Scotland's Loch Ness, Sandpoint's Lake Pend Oreille has its water monster. Named the Pend Oreille Paddler, it has been sighted by some who say the mysterious creature resembles a giant sturgeon.

No matter. The lake (pronounced Pon-duh-ray) is the standout attraction in Sandpoint, an artsy tourist town in Idaho's northern panhandle, 60 miles south of the Canadian border. Mountains and forests frame the town, contributing to its stunning setting.

Sandpoint, on the north shore of Lake Pend Oreille, is the largest community on the lake, whose shoreline extends for 111 miles. Spectacular panoramas can be viewed from 6,400 feet atop Schweitzer Mountain, 11 miles northwest of town, which also is the place to go in winter for skiing.

While Sandpoint technically has four seasons, some say that means six weeks of spring, summer and fall, and the rest winter. Winters are not harsh, but they bring long periods of gray skies with drizzle.

"If people visit Sandpoint during the few perfect weeks of summer or the fewer perfect weeks of winter, they tend to believe — hope — it is like that all year. It is not," says Helen Newton, who has lived in Sandpoint most of her life and serves on the city council.

Sandpoint's big attraction for retirees, in addition to the beauty of the lake and mountains, Newton says, is probably its "small-townish" appearance, yet with close proximity to a larger city. Spokane, WA, a drive of one and a half hours, has a major air-

stone National Park and Mount Rushmore National Park, Sheridan is considered "the warm spot" of Wyoming, with an annual average temperature of 44.6 degrees. That perhaps is why four championship golf courses are within a 35-mile radius.

The 27-hole, semi-private Powder Horn course at the base of the Big Horn Mountains is ranked No. 1 in the state by Golfweek Magazine and 68th in the nation among golf communities, according to Dale Volker, general manager of The Powder Horn Golf Community. The 936-acre upscale master-planned development seven miles south of Sheridan features patio homes, townhouses, "cottages" (1,700-2,000 square feet) near the clubhouse and home sites. Some 140 homes, ranging from \$350,000 to multimillion-dollar dwellings, have been built of a projected 400-500 total to be constructed in 10 to 15 years. Volker said about 60 percent of The Powder Horn residents live there year-round.

Outdoorsmen can fly-fish in blue-rib-

bon trout streams, hike, bike, boat, camp, hang glide, snowmobile and ski.

Managers with energy-related companies have been moving to the Sheridan area, which is undergoing an energy boom in coal-bed methane production. No matter where they are from, city dudes soon learn to exchange their Ferragamos for Tony Lamas.

**Population:** 16,429

**Climate:** High Low

January 34 10

July 86 52

**Cost of living:** Average to above average

**Housing cost:** The average price of a home in the first quarter of 2007 was \$242,000, according to Lynne Brown, association executive officer of the Sheridan County Board of Realtors.

**Information:** Sheridan Travel and Tourism, (888) 596-6787 or [www.sheridanwyoming.org](http://www.sheridanwyoming.org). Sheridan County Chamber of Commerce, (800) 453-3650 or [www.sheridanwyomingchamber.org](http://www.sheridanwyomingchamber.org).

port with connections to the rest of the world, a military base for military retirees and major health centers.

Crowds and traffic increase during the summer as Sandpoint is the crossroads for three state highways. "A bypass to relieve this situation has been in the works for over 50 years and is in the permit-processing stage now," Newton says.

**Population:** 8,206 in the town, 41,275 in Bonner County

**Climate:** High Low

January 32 19

July 80 50

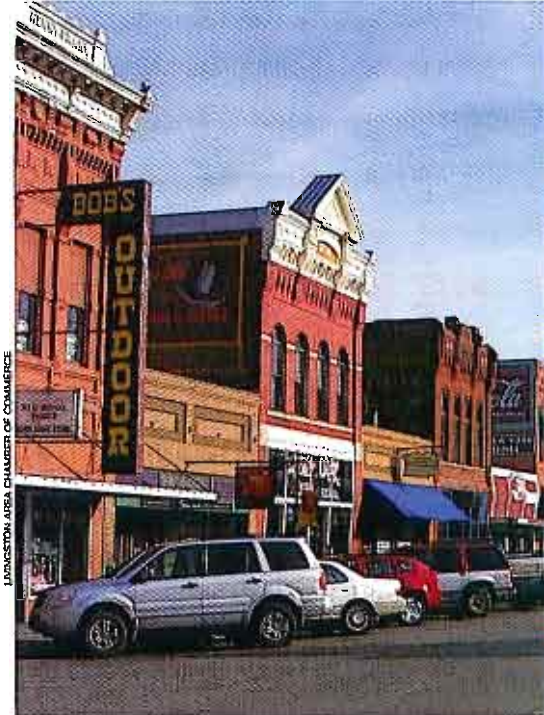
**Cost of living:** Above average

**Housing cost:** The average price of a home in Sandpoint for the first half of 2007 was \$315,575, according to Michelle Davis, associate broker/office manager for Century 21 in Sandpoint. The average price of a waterfront home was \$1.22 million.

**Information:** Greater Sandpoint Chamber of Commerce, (800) 800-2106 or [www.sandpointchamber.com](http://www.sandpointchamber.com).

## Livingston, Montana

Take a look at photos on the Livingston Area Chamber of Commerce Web site and you can understand why Hollywood has filmed here ("A River



Runs Through It" and others) and why someone would want to live here. Nestled in a valley along the Yellowstone River and surrounded by four mountain ranges, Livingston has a setting that is more than picturesque — it's drop-dead gorgeous. No wonder the area is called Paradise Valley.

Livingston's blue-ribbon waters are paradise for fly fishers (the town is headquarters for the international Federation of Fly Fishers). Its wide-open spaces are paradise for other outdoorsmen, who revel in such adventures as hunting, hiking, kayaking, rock climbing, ice climbing, snowmobiling and skiing. Livingston's inspiring scenery is paradise for artists, who have established more than a dozen galleries in historic downtown buildings and hold monthly Friday night art walks in the summer.

And its history is paradise for railroad buffs, who can relive the town's heydays when the Northern Pacific Railroad, in 1902, opened the largest train depot west of the Mississippi, now a museum. The railroad established Livingston as the original gateway to Yellowstone National Park, carrying 10,000 people a week to the town, from where they were loaded onto horse-drawn wagons for the 52-mile trek to America's first national park.

Even the chamber of commerce, though, will tell you everything is not perfect in Paradise — Paradise Valley, that is. It gets winds. "At one time 'Ripley's Believe It or Not' listed us as the



*Southern New Mexico's Premier Master Planned Community*

# PICACHO MOUNTAIN

Las Cruces, New Mexico

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\*Word where prohibited. Prices and availability subject to change without notice. Illustrations are approximate.



More than 12 art galleries  
now occupy buildings in historic  
downtown Livingston, MT, a gateway  
to Yellowstone National Park.



third-windiest place," says Lou Ann Nelson at the chamber. "It has to do with the mountain configurations."

That hasn't stopped people — particularly artists, actors and writers — from moving to the area, either full or part time. Doctors also are drawn to Livingston, according to Michelle Becker, a real estate agent who is president of the Livingston Health Care board. The board plans to build a \$28 million to \$32 million, 25-bed hospital to replace the city's health-care facilities now spread among numerous buildings.


"We are going to have a state-of-the-art facility — especially for the retirement audience but also for a lot of fabulous physicians who are choosing to locate here because of the quality of life," says Becker, who was raised in Livingston. "The doctors want to come here for the same reasons."

**Population:** 7,279 in the town,  
16,084 in Park County

**Climate:** High Low  
January 31 8  
July 88 46

**Cost of living:** Average

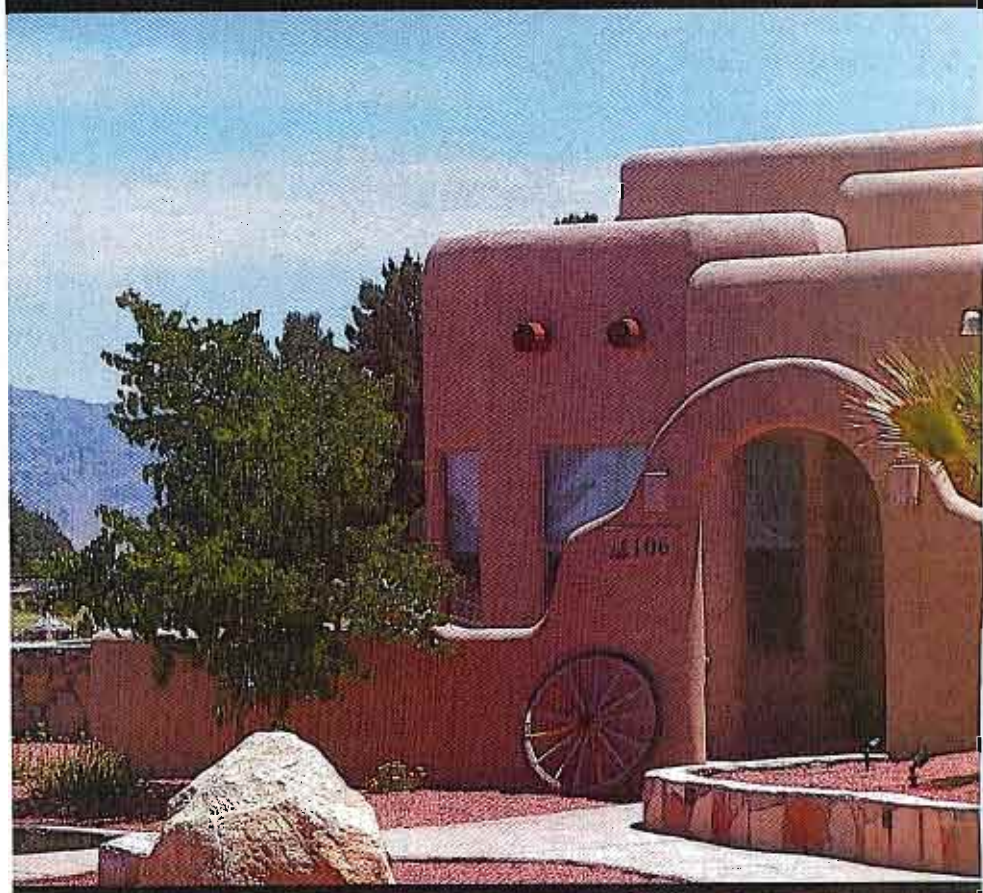
**Housing cost:** The average sales price of a home from Jan. 1 to July 25, 2007, was \$195,317, according to Michelle Becker, owner of Coldwell Banker Maverick Realty.

**Information:** Livingston Area Chamber of Commerce, (406) 222-0850 or [www.livingston-chamber.com](http://www.livingston-chamber.com). 

*Mim Swartz, retired travel editor of the Denver Post, is a writer in Golden, CO.*



# ADULT LIVING



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email: [Info@santafestyle.com](mailto:Info@santafestyle.com)



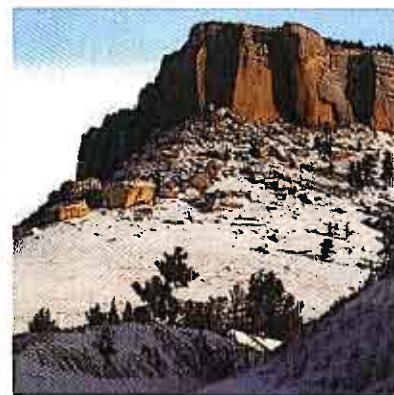
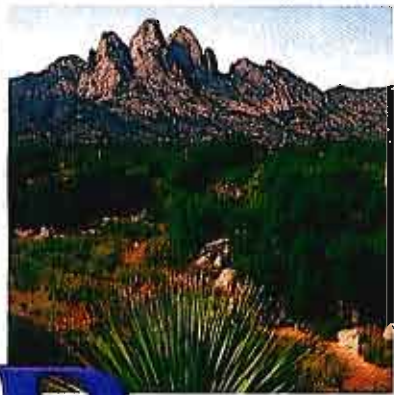


# 8 BUDGET Towns With RICHES for Retirement

*From the coast to the mountains,  
these offer affordable, active lifestyles*

*By Carole Jacobs*

# Rocky Mounta



**B**ig skies, open spaces, stunning scenery. Outdoor adventures, less congestion, few real bugs. Low humidity and no hurricanes.

Those are among qualities of the Rocky Mountain area that appeal to retirees and future retirees, the baby boomers who vacationed in the Rocky Mountain West with their parents as children and dream of coming back to live — if they haven't already.

"Baby boomers were born in the East and moved West," says Jim Westkott, senior demographer for the state of Colorado. "They are floating into the second-home and retiree market as we speak."

## Las Cruces, New Mexico

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Especially compared with housing