



Others Will Thank You.

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Rockland Recreation Area in Hendersonville, TN

A trip to the Old Hickory Lake Visitor Center is an excellent way to learn more about the history, navigational facilities, management programs, and recreational

facilities of Old Hickory Lake. The visitor center is located in Rockland Recreation Area in Hendersonville. A display, narrated by country music star Ferlin Husky,

depicts the history and development of the Cumberland River and Old Hickory Lake. Another display features memorabilia of the old navigation locks used on the Cumberland before the advent of the modern multi-purpose dams. Other interactive exhibits provide information about water safety and Corps natural resources management programs. There are also displays interpreting water resources development in the Cumberland River Basin and the history and mission of the U.S. Army Corps of Engineers.



The Case for Middle Tennessee:

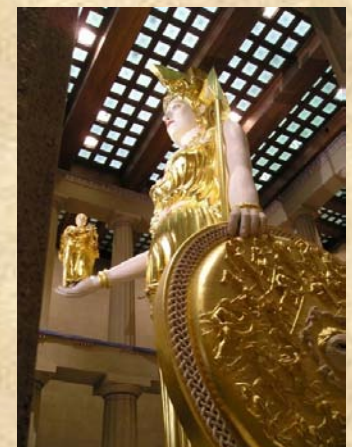
- **No state income tax.**
- **Great property values.**
- **Low property taxes.**
- **Low auto and property insurance rates.**
- **Great medical facilities.**
- **Four distinct seasons with mild winters.**

The Parthenon — the Centerpiece of Centennial Park.

The Parthenon stands proudly as the centerpiece of Centennial Park, Nashville's premier urban park.



The re-creation of the 42-foot statue of Athena is the focus of the Parthenon just as it was in ancient Greece. The building and the Athena statue are both full-scale replicas of the Athenian originals. Athena Parthenos is 41 feet, 10 inches tall. Her weight is estimated at 12 tons. The statue of Nike, the goddess of victory, in Athena's right hand is 6' tall.



The Open Road in Tennessee — The Cherokee National Forest.



Fall foliage at its peak in the woodlands of Tennessee

The Cherokee National Forest, which covers 633,000 acres in east Tennessee and is located in the southern most portion of McMinn County offers many opportunities to view wildlife throughout the year. From hiking trails and scenic drives birds, butterflies and blooms can be viewed in breathtaking color or stroll along designated Watchable Wildlife trails within the Cherokee National Forest. The Cherokee National Forest features habitat for black bears, European boar, red

squirrels, eastern chipmunks, and red and grey foxes. The forest also offers excellent birdwatching for black-capped chickadees, ravens, blackburning warblers, veeries, red breasted nuthatches, flickers and woodpeckers. The John Muir Trail and Hiwassee River Area is also home to an assortment of wildlife. Beaver activity is easily seen along the John Muir Trail with hellbender salamanders, the largest in North America, seen resting on the river rocks.

Chinese Drywall Mess Fast Becoming a Tsunami in Florida.

According to Poder360.com nearly 30,000 homeowners in the South Florida area who bought new houses constructed from Chinese drywall are finding their hopes dashed and their lives in limbo as more insurers drop policies or send notices of non-renewal based on the presence of Chinese drywall. Insurers claim the issue is becoming more rampant as insurance companies process the hundreds of claims currently in the pipeline.

The Associated Press reported the following on Oct. 15, 2009: "This is like the small wave that's out on the horizon that's going to continue to grow and grow until it becomes a tsunami," said Florida attorney David

Durkee, who represents hundreds of homeowners who are suing builders, suppliers and manufacturers over the drywall. "This is going to become critical mass very shortly."

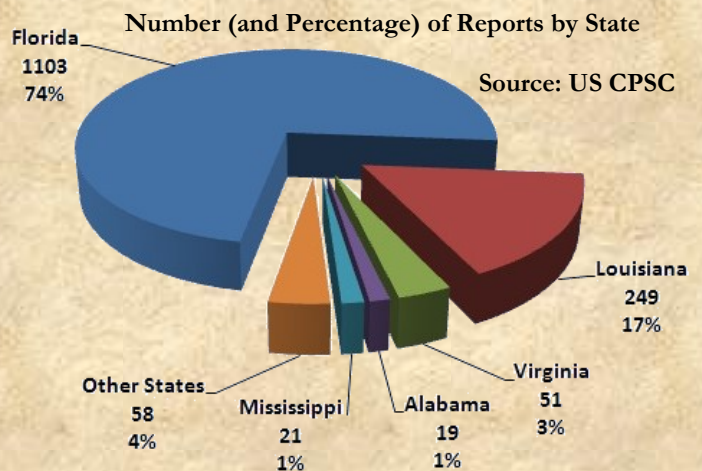


According to NewsInferno.com: "Gases emitted from Chinese drywall are being blamed for significant property damage, including damage to HVAC systems, smoke detectors, electrical wiring, metal plumbing components, and other household appliances. These gases also produce a sulfurous odor that permeates

homes, and cause metals, including air conditioning coils and even jewelry, to corrode. People living with Chinese drywall have also suffered eye, respiratory and sinus problems that may be linked to the gases."

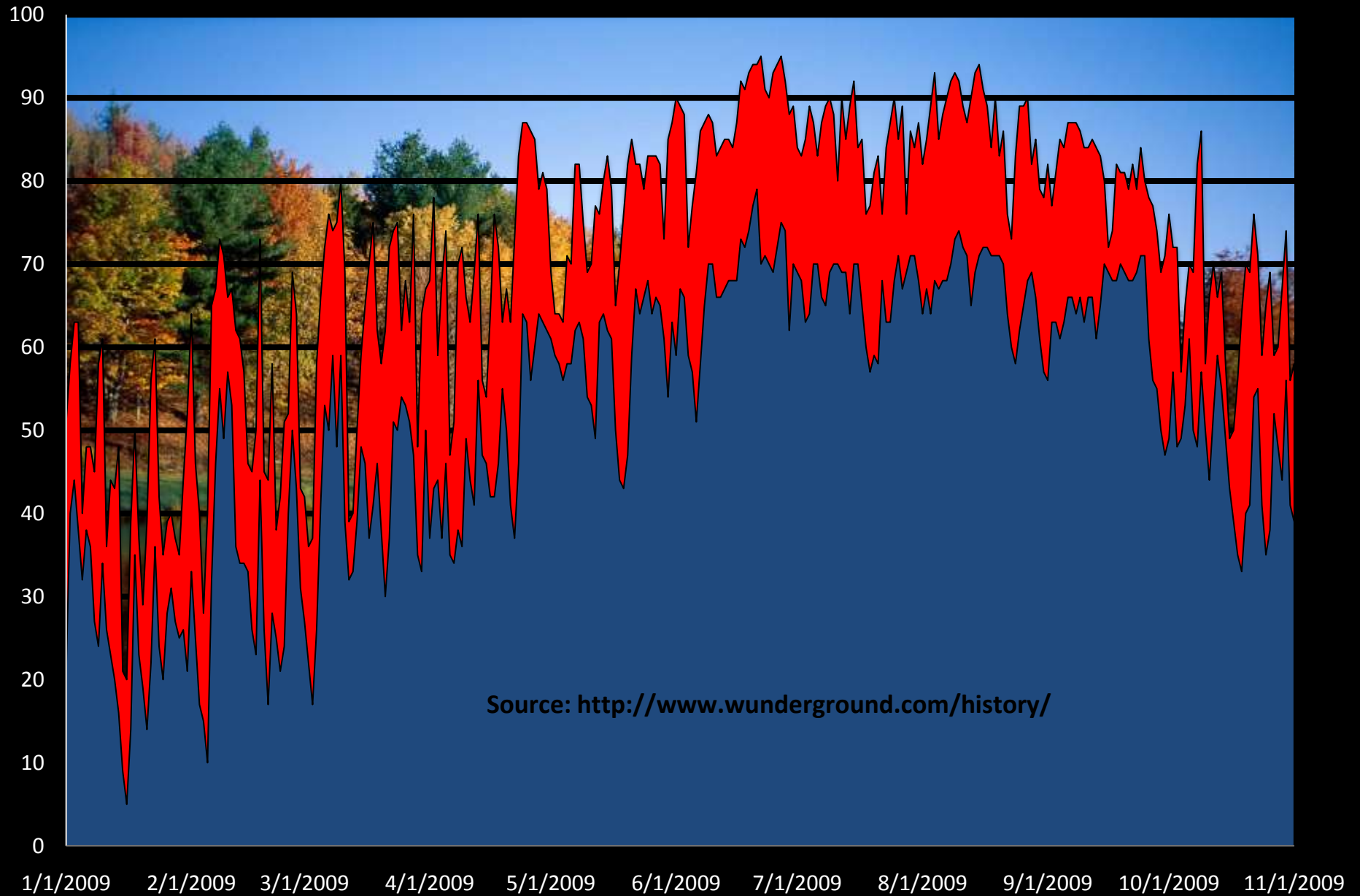
The Associated Press reports that: "Even if a homeowner

does not file a claim over the drywall and remains covered, they could later be denied a claim for a fire or another calamity if insurance investigators determine the home contained undisclosed Chinese drywall." Additionally lenders may cancel mortgages for homeowners who lose their insurance and foreclose.



Daily Temperature High & Low - Nashville, TN - 2009

■ Max TemperatureF ■ Min TemperatureF



Source: <http://www.wunderground.com/history/>

Duck River Canoe Rentals in Chapel Hill, Tennessee.

The Duck River offers canoeists a relaxing and peaceful float. There are sand and gravel bars along the way, providing an opportunity to step out of the canoe and view the sycamores and willow trees that line the river's banks and see the herons and wild turkeys that live nearby. The river in this area alternates between long stretches of deep-flat water pools with occasionally shallow shoals to hurry canoes along.

As the Duck River makes its way some 270 miles on its journey through middle Tennessee to the Tennessee River, it passes through some of the state's

most scenic pastoral lands. From its origin in the western part of the Highland Rim, it flows in a westerly direction across the Nashville Basin and the Western Highland Rim before emptying into the Tennessee River. On its journey across middle Tennessee the river passes by pastures and agricultural lands, as well as numerous tall bluffs and steep rocky cliffs and forested banks.

The vegetation along the river can be generally characterized as bottomland and riparian hardwoods, mixed hardwoods, cedar forests, brushy thickets,



and limestone cedar glades. The Duck River was designated as a state scenic river because of its scenic, ecological, cultural, and historical values.

Living Well On Less—Nashville vs. New York and Other Cities.

Cost of Living Comparison 13 Cities Source: ACCRA Cost of Living Index, First Quarter 2009 (U.S. Average=100)

City	100% Composite Index	12.49% Grocery Items	29.84% Housing	9.94% Utilities	10.73% Transport	4.07% Health Care	32.93% Misc. Goods & Services
St. Louis	87.6	98.0	76.1	84.1	91.5	98.6	92.1
Nashville	88.7	95.7	73.5	86.8	91.6	96.4	98.1
Charlotte	92.3	100.7	78.1	97.7	97.3	103.0	96.9
Colum-	94.7	92.0	87.2	110.5	101.7	99.7	94.5
Austin	94.9	91.8	80.6	87.1	92.3	96.3	111.8
Cleve-	99.3	112.5	85.4	113.2	107.5	100.7	99.4
Atlanta	94.9	97.2	88.7	86.7	99.9	101.8	99.6
Detroit	100.1	90.9	102.4	119.0	103.5	96.7	95.0
Raleigh	100.3	106.2	93.9	93.0	96.0	106.8	106.5
Philadel-	122.6	124.6	141.1	122.9	100.4	109.8	114.4
San	132.5	104.5	201.0	94.9	113.1	113.2	102.9
Los Angeles	142.2	105.4	234.0	86.4	110.7	111.1	106.3
New York	219.3	145.1	400.6	163.7	128.3	128.2	146.0

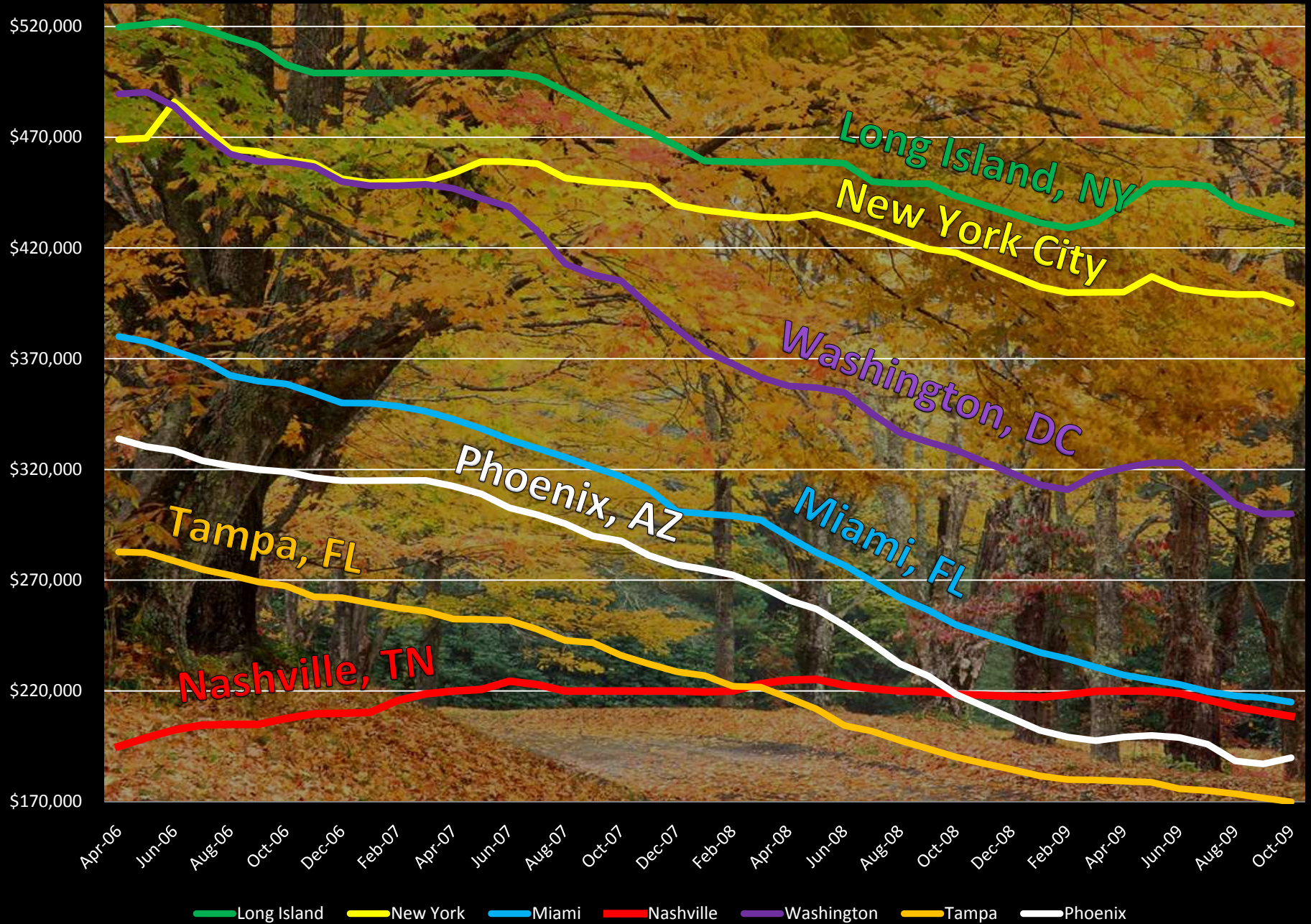


*Selling at \$346,500 — 5,174 Sq. Ft.
4 Bedrooms, 3.5 Baths, Built 1995
Lot 109 X 193, Brentwood, TN*



*Selling at \$1,999,000 — 3,688 Sq. Ft.
4 Bedrooms, 3.5 Baths, Built 1910
Lot 110 X 152 — Kew Gardens, NY*

Existing Home Median Asking Price - HousingTracker.Net



Civil War Era Historic Home

4625 Sq. Ft. with 4 Bedrooms and 3 Baths, Built 1858 on 1.5 acres of privacy with lots of mature trees, natural shade, stone wall fence, paved drive, storage building & barn only \$229,000.

Residential
Area 88

Type **Site Built**

Address [1404 West Lane St](#)

County **Bedford**

Lot Number

MLS No. [1101528](#)

List Price **\$229,000**

Er/Ea **Exc. Right to Sell**

City **Shelbyville**

Sub/Dev **N/A**

Tax ID **088C C 001.00**

Status **Active**

Media

Zip **37160**

MLS Map

Deed Book/Page **D289/890**



General Information

Style **Colonial**

Acres **1.500**

Size

Constr **All Brick / Aluminum**

Driveway **Blacktop**

Community Amenities

Remarks: **Historic home offers 4625 sf under roof. 4 BR/3 BA, formal LR, DR, Study, den, 1.5 acres of privacy with lots of mature trees, natural shade, stone wall fence, paved drive, storage building & barn. Ready for your family to call home or open your own B&B.**

Stories **2.00**

Total Rooms **13**

Lot **Level**

Floors **Carpet / Finished Wood / Tile /**

Waterfront /

Year Built **1858 / Existing**

Completion

Assoc Fee **\$ /mo**

Basement **Partial / Unfinished**

Garage **0 /**

Roof **Metal**

Rooms and Dimension Information

Liv **16x16 / Fireplace**

Din **17x16 / Formal**

Kit **17x17 /**

Den **18x17 / Bookcases**

Rec /

Hobby /

Other **12x12 / Office**

Other /

Bed 1 **17x17 /**

Bed 2 **17x16 /**

Bed 3 **17x16 /**

Bed 4 **17x16 /**

	Bedrooms	Full Baths	Half Baths	Finished Square Feet (est)	Est. SqFt. Source
Main	0	1	0	Main 2719	Prior Appraisal
Other	4	2		Second 1906	
				Third	
Total	4	3	0	Basement	Total 4625

Schools and Utilities

Elem1 [South Side Primary](#)

Water **City Water**

Elem2

Sewer **Septic Tank**

Middle/JR [Harris Middle School](#)

Cool **Electric / Central**

High [Central High School](#)

Heat **Gas / Central**

Features

Appliances

Range **Drop-in / Electric**

Oven **Single Oven / Electric**

Other **Refrigerator / Dishwasher /**

Interior Features

Firepl **6**

Drapes **All Remain**

Master Bath /

Other

Exterior Features

Fence

Patio/Deck

Pool

Other **Barn / Storage Building /**

Miscellaneous

Handicap Access

Energy

Other

Financing and Taxes

Existing

New

Assumable **No**

Owner **No**

Non-Qualifying **Yes**

FHA **Yes**

Taxes **\$1,953**

VA **Yes**

Conv **Yes**

Other **cash**

Comparable Information

Pending Date

Closing Date

Orig. List Price **\$239,000**

Sales Price

Requested by: **Don Hackford**

Information believed to be accurate but not guaranteed. Buyers should independently verify all information prior to submitting any offer to purchase.

RealTracs Solutions®
Report Date: **10/30/2009**

Retire to Tennessee Information

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We're on the Web!

www.RetireTN.Info



*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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R **R e l i a n t**
R **R e a l t y**

To ensure that you continue receiving our emails, please add us to your address book or safe list. Got this as a forward? [Sign up](#)

This Month's Featured Condo — The Icon in the Gulch.



There's nothing in Nashville like The Gulch, and there's nothing in The Gulch quite like ICON. You'll know it when you see it, but more importantly, you'll know it when you live it. It's more than a status symbol. It's a unique mixed-use development that is the Gulch's centerpiece. Not only because it is the architectural jewel and physical giant in the area, but because by design, it features a mix of residential, retail shops

and restaurants not available anywhere else. ICON is as stunning to experience as a visitor as it is to its residents.

With twenty-two stories, gazing out above the city, your space is your refuge. Floor-to-ceiling windows offer spectacular views from both one and two bedroom floorplans. Ten-foot ceilings, roomy balconies and walk-in closets, with stylish finishes and design packages to choose from that you'll be proud to show off. Stained concrete flooring underfoot completes the modern, open feel. You'll know you've arrived when you when you arrive home.

The Gulch is Nashville's greatest urban hotspot. On

the edge of the Central Business District, and minutes from the city's most popular destinations, it's a place for living, working and playing. Exciting art galleries, tempting restaurants and thriving entertainment venues keep this blossoming mixed-use neighborhood on the top of everyone's list.

