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Grand Junction

In striking mesa country, Colorado 'banana belt' mixes vineyards, orchards, small-town ambience, city amenities

By Mim Swartz

Like many Southern Californians, Nancy Gillum traded the Pacific for the Rockies and commotion for calm when she retired about a year ago to western Colorado's Grand Junction. The traffic jams in her new locale have more to do with mountain bikers on dirt roads than commuters on clogged freeways.

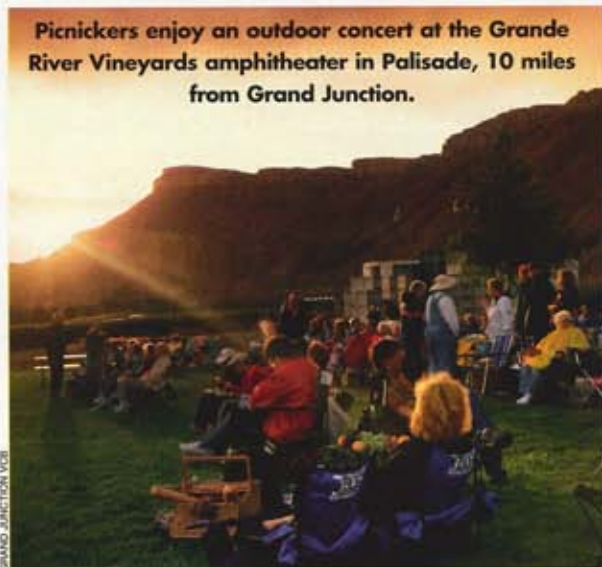
"I chose July 4 for the move because it would be easy to remember the day I gained my independence from the working and living rut I had been in for so many years," says the single Los Angeles

native who called it quits at age 62 1/2 to live "the good life." And Nancy hasn't looked back.

Although she left behind many friends in Southern California, where she worked for the Los Angeles County Probation Department, she communicates with them regularly via e-mail and telephone. "Mostly, I tell them how much I like Grand Junction — the countryside atmosphere, the beautiful mountains, clean air, stars at night and how much fun I'm having," she says. "Some of my friends have come to visit. Some may come to stay. All are envious."

With a 2008 population projected at 53,000, "Junction," as locals call it, is the largest city between Denver and Salt Lake City and is the county seat of Mesa County, which encompasses 15 communities. According to a U.S. Census Bureau report in March, Grand Junction is Colorado's fastest-growing metro area, fueled somewhat by an oil and gas energy

Picnickers enjoy an outdoor concert at the Grande River Vineyards amphitheater in Palisade, 10 miles from Grand Junction.





GALLERIA ART OF PHOTOGRAPHY

Left: Nancy Gillum loves her new lifestyle in Grand Junction after years of working in Southern California. Below: The Grand Valley is Colorado's wine country with more than a dozen vineyards, including Garfield Estates Winery in Palisade with the Grand Mesa as a backdrop.

boom north and east of Grand Junction, whose workers and their families are choosing the county as their residential base.

Grand Junction, located about 25 miles east of the Utah border, is so named because it's at the confluence of the Colorado (formerly called the Grand) and Gunnison rivers. The town sprawls over an agricultural valley, surrounded by tens of thousands of acres of public land ripe for recreation fanatics. Grand Junction reportedly affords residents more outdoor recreational opportunities within a 100-mile radius than any other Western city.

The 20,500-acre Colorado National Monument, with its striking red sandstone spires and sheer canyon walls, towers to the west, a great place for birding, biking, hiking, climbing and camping. To the east, 10,000-foot



GRAND JUNCTION VCB

Grand Mesa stretches 40 miles across and is said to be the world's largest flattop mountain. Dotted with more than 200 lakes, it's ideal for boating and fishing, as well as hunting, camping, hiking, mountain biking, horseback riding, snowmobiling, and skiing and snowboarding at family-friendly Powderhorn Resort. Locals brag that they can ski in the morning and play golf in the afternoon.

A small-town atmosphere still prevails in Grand Junction, yet it offers big-city amenities that retirees desire, including top-notch medical facilities, a regional airport with daily nonstop flights to cities in the West and Southwest, a state college with opportunities for personal and cultural enrichment, a symphony orchestra, five pub-

says Nancy, now 64. "Just living here is great, but being retired, too? That's a bonus." She has strolled Main Street and visited its boutiques and cafes. "This is where they have the wonderful farmers market in the summer," she says. She also has enjoyed the Western Colorado Botanical Gardens and the Museum of Western Colorado. In addition, Mesa Mall is a major shopping center at the west end of the city where many of the stores offer senior discounts. "And there is a senior center and two bingo establishments in town," Nancy adds.

Nearby Palisade, 10 miles to the east, is the heart of Colorado's wine country, with more than a dozen vineyards and tasting rooms. Oenophiles can tour vineyards by limousine or on

had been whacked off. Fruita also makes no bones about its paleontological past, which dates to the discovery of dinosaur fossils in the early 1900s. A museum in town tells the story. The area also has a revered mountain biking reputation rivaling nearby Moab, UT, and celebrates every April with the Fruita Fat Tire Festival.

Grand Junction has festivals, too. Its downtown, eight blocks long, is laced with Victorian-style buildings and splashed with more than 100 sculptures through its Art on the Corner project. Each year residents vote on their favorite piece by sending money, which goes to help buy another work. The new sculptures go up each May during the city's three-day Art and Jazz Festival.

It likely was the small-town charm of downtown that hooked Suzanne Lintz Ives on Grand Junction. It was there that she and her late ex-husband, Jim Richards, who had grown up in western Colorado, watched a Fourth of July parade on Main Street while visiting from their home in Washington, DC. "It was spectacular — good, clean, wholesome, homemade fun and music," says Suzanne, 66. "I remembered my own Montana hometown and I was swept off my feet."

Or perhaps it was the peach tree that drew her. On a house-hunting expedition later one fall, Suzanne was standing outside a house and a peach fell from the tree in front of her. "The sweet, warm juices ran down my arm, and I pledged to myself that I would live there and grow a peach tree," she says.

Suzanne sold her Washington, DC, public relations and marketing firm to an international outfit, stayed on five years as a "rainmaker" and retired at age 51. Her husband, inspector general of the U.S. Interior Department, a presidential appointee, retired when a new administration arrived at the White House. They packed up and moved to Grand Junction in 1993.

"We sought a 'little nest in the West,' with an amenable year-round climate," says Suzanne, who is now married to Frank Spiecker, 75, a retired Mesa County attorney and former district attorney for Colorado's 21st



Street musicians entertain at the weekly farmers market on Main Street in downtown Grand Junction. The market runs from mid-June to mid-September.

GRAND JUNCTION VOB

lic golf courses and vast amounts of public land to explore. At an elevation of 4,507 feet, Grand Junction enjoys four seasons, but its winter "banana belt" climate is warmer than Denver's Front Range area and means less snow, while summers are cooler than Arizona's desert.

Nancy says she considered "several interesting cities" and visited a few of them, "but after seeing Grand Junction with a friend who has family here, I knew it was the perfect place for me. Three visits later I bought my home," she says.

"The city has so many things to do,"

bicycle and raise their goblets at the annual wine festival in September. The town of 2,600 has a wealth of riches. The best peaches on Earth are grown here, Coloradans agree, thanks to the region's mild microclimate, and people line up to get their fill at the annual peach festival in August.

Not to be outdone, the former farming community of Fruita, 10 miles to the northwest with a population of about 7,000, celebrates with Mike the Headless Chicken Days every May in honor of an honest-to-goodness rooster whose will to live kept him alive for 18 months without his head, which

GRAND JUNCTION, COLORADO

Population: 51,631 in the city, 134,189 in the metro area.

Location: Grand Junction is in western Colorado, about 25 miles from the Utah border. Adjacent to Interstate 70, it's 250 miles west of Colorado's capital, Denver, and 250 miles southeast of Utah's capital, Salt Lake City.

Climate: High Low
January 37 16
July 92 61

Average relative humidity: 49%

Rain: 9 inches annually

Snow: 24 inches annually

Cost of living: Average

Housing cost: The median sales price of homes in Grand Junction was \$220,238 in the first quarter of 2008, according to the Colorado Association of Realtors.

Sales tax: 7.65%

Sales tax exemptions: Prescription drugs and groceries

State income tax: The rate is a flat 4.63% of federal taxable income.

Income tax exemptions: Social Security benefits subject to federal tax are taxable. For residents ages 55-64, there's an exemption of up to \$20,000 in any pensions and taxable Social Security benefits, and for those age 65 and older, the exemption is \$24,000.

Estate tax: None

Property tax: The tax rate ranges from \$49 to \$88 per \$1,000 of assessed value, depending on where you live. Homes are assessed at 7.96% of market value. The most common rate is \$78; at that rate, annual taxes on a \$220,238 home would be about \$1,367.

Homestead exemption: A senior exemption for homeowners age 65 and older who have lived in their homes for more than 10 years exempts 50% of the first \$200,000 of the actual value of a primary residence.

Personal property tax: An "ownership tax," like a personal property tax, applies to motor vehicles. It's based on the original taxable value (sticker price). The tax decreases yearly, starting at 2.1% the first year and declining to .45% after the fifth year.

Religion: The area has more than 70 churches of various Christian denominations and one Reform Judaism congregation.

Education: Mesa State College in Grand Junction is a comprehensive liberal arts college with an enrollment of 6,000, offering certificate programs and degrees through the master level. Its Senior Passport to Edu-

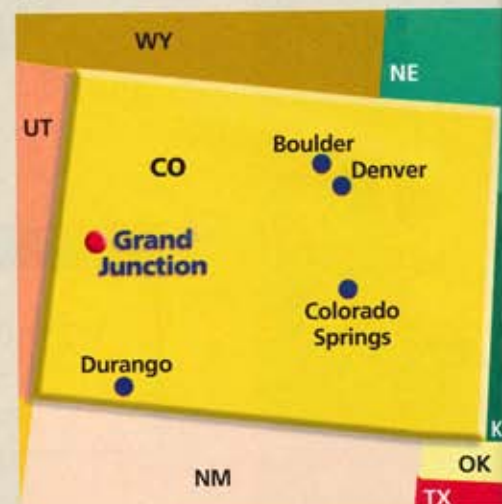
cation allows anyone 60 and older to take free classes on a noncredit basis. Western Colorado Community College, a branch of Mesa State, offers community enrichment classes.

Transportation: There are daily nonstop flights from Grand Junction Regional Airport to Denver, Salt Lake City, Phoenix and Dallas-Fort Worth and flights three times a week to Las Vegas. Amtrak's California Zephyr stops daily in Grand Junction on its route from Chicago to San Francisco (Emeryville). Greyhound Lines provides intercity bus service. Grand Valley Transit offers local bus service daily except Sunday, with routes covering Grand Junction and from Fruita on the west to Palisade on the east.

Health care: St. Mary's Hospital and Regional Medical Center, with 350 beds, is the largest and most advanced medical facility between Denver and Salt Lake City. A \$261 million remodeling/addition is scheduled for occupancy in 2010. Community Hospital is a full-service, acute-care facility with 78 beds. The Grand Junction Veterans Affairs Medical Center, with 23 acute-care beds and 30 transitional-care beds, serves 37,000 veterans living in western Colorado and southeastern Utah. The urgent-care Family Health West hospital in Fruita will open a new 19-bed facility in June 2009 that also will do outpatient surgical procedures. Family Health West also has Alzheimer's and elder-care programs and long-term assisted living.

Housing: Fruita has one of the Grand Valley's few 55-plus planned communities, **Village at Country Creek**, (970) 201-4050 or (970) 858-7077, with single-family and attached patio homes from the low \$200,000s. The development, which is on the public bus system, includes a parking lot for RVs, a clubhouse and exercise room. Popular subdivisions in Grand Junction include **Irish Walk**, (970) 858-0178, a development by Zeck Homes with choices from \$240,000 to \$280,000; and **Redlands Mesa**, (970) 255-7400, a 500-acre golf community with stunning mountain backdrops, home sites from \$161,000 to \$850,000 and homes from \$500,000 to \$3-\$4 million. Resales sold through real estate agents are available in **Spring Valley**, \$280,000-\$400,000; **Heatheridge**, \$300,000-\$400,000; and **Canyon Vista**, \$350,000-\$800,000. Hilltop, a nonprofit corporation, has a rental retirement community for ages 50 and older, **The Cottages**, (970) 683-3700, offering two-bed-

room patio homes for \$3,600 to \$4,200 a month. The rate includes one meal a day in a central dining room, weekly housekeeping, lawn care, transportation to medical appointments and 24-hour emergency response system. Various activities are available. Holiday Retirement, a nationwide senior living company, offers two apartment communities, **Mesa View**, (970) 241-0772, and **Atrium of Grand Valley**, (970) 256-0006, with rates from \$1,595 to \$3,095 a month.



Visitor lodging: Downtown hotels include Hampton Inn, with summer rates from \$119 to \$149, (970) 243-3222, and Hawthorn Suites Hotel, \$119-\$169, (970) 242-2525. Outside downtown, among many lodging options are Courtyard by Marriott, \$159-\$209, (970) 263-4414; Doubletree Hotel, \$149-\$224, (970) 241-8888; and Grand Vista Hotel, \$79-\$119, (800) 800-7796. There are several bed-and-breakfast lodgings in and around Palisade. The 80-room Wirie Country Inn opens Aug. 1, offering a Victorian-style, wine-themed hotel on a 7.5-acre site next to Grande River Vineyards; call for rates, (970) 261-7758.

Information: Grand Junction Area Chamber of Commerce (Where to Retire magazine), 360 Grand Ave., Grand Junction, CO 81501, (800) 352-5286 or www.gjchamber.org; Grand Junction Visitor and Convention Bureau (Where to Retire magazine), 740 Horizon Drive, Grand Junction, CO 81506, (800) 962-2547 or www.visitgrandjunction.com; Fruita Area Chamber of Commerce (Where to Retire magazine), 432 E. Aspen Ave., Fruita, CO 81521, (970) 858-3894 or www.fruitachamber.org; Palisade Chamber of Commerce (Where to Retire magazine), 319 Main St., Palisade, CO 81526, (970) 464-7458 or www.palisadecoc.com.

Judicial District, which encompasses Grand Junction. "We have it all here — but don't tell anybody."

They live in the three-bedroom, one-story house Suzanne bought 15 years ago in north Grand Junction's Country Club Estates. "I live 10 minutes from downtown, 15 minutes from our only mall, four minutes from the Bookcliff Golf and Country Club and 40 minutes from Powderhorn ski resort," she says.

Suzanne paid \$280,000 for the house and says her recent property tax assessment shows its value at \$462,640. That includes the addition of a swimming pool in the large backyard, a hot tub and a new wing that serves as a den and office overlooking the pool.

More recently, when Nancy was house-hunting, she says she found the Junction housing market "quite positive" compared with Southern California.

"For those who want to live in a beautiful, friendly, serene community away from metropolitan chaos, and who are looking for the convenience of medical facilities, entertainment, restaurants, banks, churches, senior activities and benefits, shopping and quiet neighborhoods, your nest egg can be had for less than half of what it would cost in a big city like Los Angeles," she says.

Nancy paid \$315,000 for her 15-year-old custom-built home on one-quarter of an acre in the Redlands, a subdivision in the city's west end near the landmark Colorado National Monument. The main floor has 1,656 square feet, and the basement, which she plans to finish, will add another 730 square feet.

Before moving to Grand Junction, she sold her house in Lakewood, CA, near Long Beach, for \$565,000. The 50-year-old tract home on an eighth-of-an-acre lot had 1,350 square feet plus a mother-in-law unit attached to the garage.

"I have spectacular views," she says. "I have a newer house than I had, and I have space around me," including a big yard for her 6-year-old sheltie/shih tzu, Lacy Jane, and her 13-year-old cat, Baxter.

"I did give up some things," she says, "but in the long run I'm much better off. It is semi-rural here, as are many other Grand Junction neighborhoods.

Automobile traffic is minimal. My neighbors are very friendly and helpful, and I consider them all good friends."

The housing market has been "very healthy" for the past few years, according to Coldwell Banker real estate agent Ann Hayes, president of the Grand Junction Area Realtor Association. Lower-priced housing has become limited because of the energy boom. "Anything under \$200,000, unless it's a small condo or townhouse, is very tight," she says.

And the Grand Valley, as the county is known, has only small pockets of age-restricted communities.

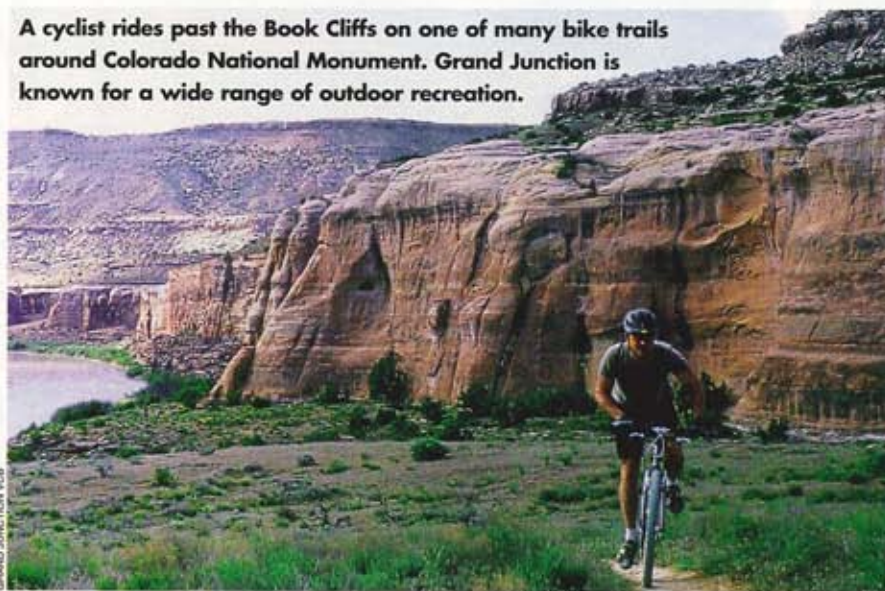
"A lot of retirees are attracted to areas other than the over-55 communities

potentially seeing a slowdown."

Stephanie and Paul Tartaglia moved to Fruita in November 2005 from Albuquerque, NM, where they owned a flower and gift shop for 25 years. Paul, 67, retired in 2002 because he was ready to slow down. Stephanie, 62, semiretired after their move to Fruita. Their oldest of three children and two grandchildren live in Loma, five miles northwest of Fruita, and the Tartaglias had been visiting them in Colorado for several years. "We fell in love with the area," Stephanie says.

But they had aging-parents issues and couldn't leave Albuquerque. When Paul's mother died, they decided to move to Fruita with Stephanie's

A cyclist rides past the Book Cliffs on one of many bike trails around Colorado National Monument. Grand Junction is known for a wide range of outdoor recreation.



because they are young of mind and very active and come here for the outdoor lifestyle," says Hayes, who has sold homes to retirees from throughout the country. "They want three-bedroom, ranch-style homes with attached garages and a minimum of 1,500 square feet. They like nice finishes and high ceilings. They don't necessarily want to be right on top of their neighbor. They want their own space."

In Fruita, the energy boom brought a surge of home construction early on, but things are slacking off some, says Chris Brubaker, city planner. "We have 200 homes under construction and another 200 waiting to be platted and recorded," he says. "What was happening was houses were being bought before they were even constructed. Now we have homes sitting that have not sold, so we're

mother, who lived in the Family Health West nursing home until her death last August.

"One of our considerations was having good care for my mom," Stephanie says. "I couldn't have been more pleased with the care she received. It was nice being in a smaller area. I could go visit her every day. In Albuquerque, with the traffic, it took forever to get where she was. It wasn't the greatest situation."

They bought a house under construction and had to wait four months for its completion. It's a 1,500-square-foot, one-story, three-bedroom, two-bath townhome in the Cottonwoods subdivision, about a mile from downtown Fruita. They paid \$187,000 for their unit, one of four to a building, and Stephanie says the latest appraisal shows \$220,000. "The value had increased before we

moved in," she adds.

Stephanie, who serves on the Fruita Area Chamber of Commerce board of directors, sells promotional products for businesses from her home. Paul does contract work for a courier service. "It's something for him to do and keep him out of my hair," Stephanie says. "Sometimes I go with him. It's a lot of fun."

They love the recreational opportunities in the Grand Valley and often go hunting, fishing, hiking, biking, rafting, boating, skiing, camping and golfing. She says the Grand Mesa is "a very beautiful and wonderful place for getting back to nature. There is an abundance of wildlife. It's a photographer's dream."

Bob Schneller, 72, also moved to the area because he has a daughter and grandchildren living in Grand Junction. Retiring at age 55, when he took an early buyout as a district manager of Yellow Pages, he moved from San Diego to Big Bear Lake, CA. Then he and his wife, Vicki, 60, moved to Grand Junction in 1994. They wanted a town with country atmosphere, lack



A smiling local cools off in a fountain downtown, which is accented by numerous sculptures.

of traffic and crowds, and recreational opportunities. "I wanted to get out of the California problems, such as taxes, traffic and immigration," he says.

Grand Junction is comparatively close to Lake Powell, where the

Schnellers keep a boat. "We wanted a place we can go skiing or boating or do whatever we want to do," he says.

In Grand Junction, he became involved with AARP's 55 Alive driver-safety program and now is state coordinator for the 262 volunteer trainers in Colorado. Last year 12,435 Coloradans took the eight-hour class, which costs \$10. "The state legislature has mandated that anyone 55 or older who has completed the course must get a discount on their auto insurance," Bob says. He and his wife also volunteer with the Alzheimer's Association and the American Cancer Society.

When they moved to Grand Junction, housing prices were "very reasonable," Bob says. "A \$300,000 home was top of the line. Now many houses are in the \$800,000 range to over \$1 million."

And while traffic is nothing like that in Southern California, spoiled Grand Junctionites have taken notice of the increase. At times, vehicle traffic can be heavy on the highway to the east of town because of energy-related truck travel. A bypass under construction will help relieve congestion by looping traffic away from the city.


Bob says living in Grand Junction is "very pleasant because we're out to the west" in the Redlands area. "We wouldn't consider moving," he says, "unless it were to Mexico."

Fellow former-Californian Nancy Gillum has no complaints. "Not one," she says without hesitation when asked if there is anything she dislikes about Grand Junction. "Junction is now my home," she says. "I love and cherish every day I wake up and discover it's real and I'm here. It is the easy living I've always associated with retirement, and I don't believe I could have ever found this much contentment anywhere else." **WR**

Mim Swartz is a writer in Golden, CO.

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