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By Lynn Grisard Fullman

Enterprise

Retirees find a slower pace and lower costs in this southern Alabama town

Long before he became a brigadier general, Rod Wolfe promised himself he would not spend the rest of his life shoveling snow, the way he had when growing up in Nebraska. And after 31 years in the U.S. Army and almost as many moves, he has delivered on his promise. One thing is for certain: Snow seldom falls in Enterprise, AL, where he has retired.

Rod and his wife, Elleen, a Texas native, met in Dallas when he was in flight school and she was a flight attendant. Married 43 years and with two grown children, the couple never imagined Enterprise as their retirement town.

They first were in Enterprise when he was stationed at nearby Fort Rucker as the post's deputy commander. When his three-year tour ended in 1989, Rod retired from the Army and the two moved to Connecticut, where he took a job with Sikorsky Aircraft.

"When we left in '89, we had no idea we would come back, but we knew (the town) had potential," he recalls. The couple had presumed they were rooted in Connecticut — and it looked as though he would, once again, be shoveling snow.

Three years later, however, his civilian job transferred him back to Enterprise, where the work force is plentiful, competent and less expensive than in other regions, he reports. After five years, Rod retired from

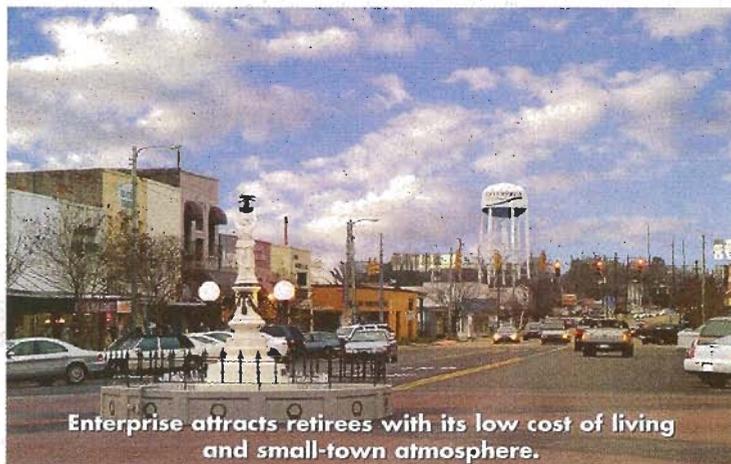
Sikorsky and a year later took a job overseeing army aviation business development with Raytheon and managing the company's office in Daleville, AL.

During his military years, the couple "saw a great

many places and had a lot of experiences and exposure. Whenever we moved we would agree that we would enjoy it there," he explains, adding, "I just happened to enjoy Enterprise more than other areas. It is a little bit more special."

A proud community characterized by what many residents

call "Enterpride," the town is a blend of Old South charm and New South vitality. The pace is slow, yet there are conveniences found in most major cities. Parks, lakes and golf courses offer places to play, and



Enterprise attracts retirees with its low cost of living and small-town atmosphere.

AMBER FRENCH

moderate temperatures shroud the town almost year-round.

"I like the area very much," says Rod, citing the people, community, friendliness, climate and cost of living as draws. "The climate here is good," he says, mentioning an affinity for golf. Although he claims not to be very good on the greens, it is a hobby that he relishes on most Saturdays.

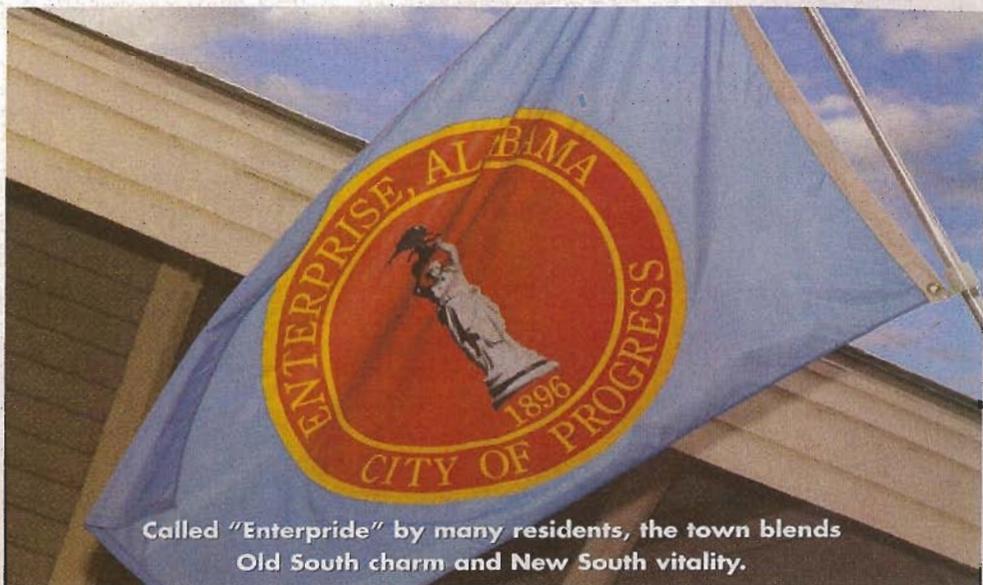
The couple is not idle in their retirement. Rod is district governor with Rotary International, overseeing some 3,000 members in 47 clubs in southern Alabama. He also serves as state president of the Military Officers Association of America. Elleen's passion is gardening, which keeps her outdoors several hours almost daily. Even in January, while many across the nation are shoveling snow, she begins her composting. Her canvas is large since the couple purchased an adjacent lot, boosting their holdings to some two acres.

Soon after moving back to Enterprise, the Wolfes bought a 3,600-square-foot, two-story traditional home with columns across the back. "It was very affordable," Rod says, adding that annual taxes are about \$1,000. A bonus, he continues, is that the area's low labor costs hold upkeep to a minimum.

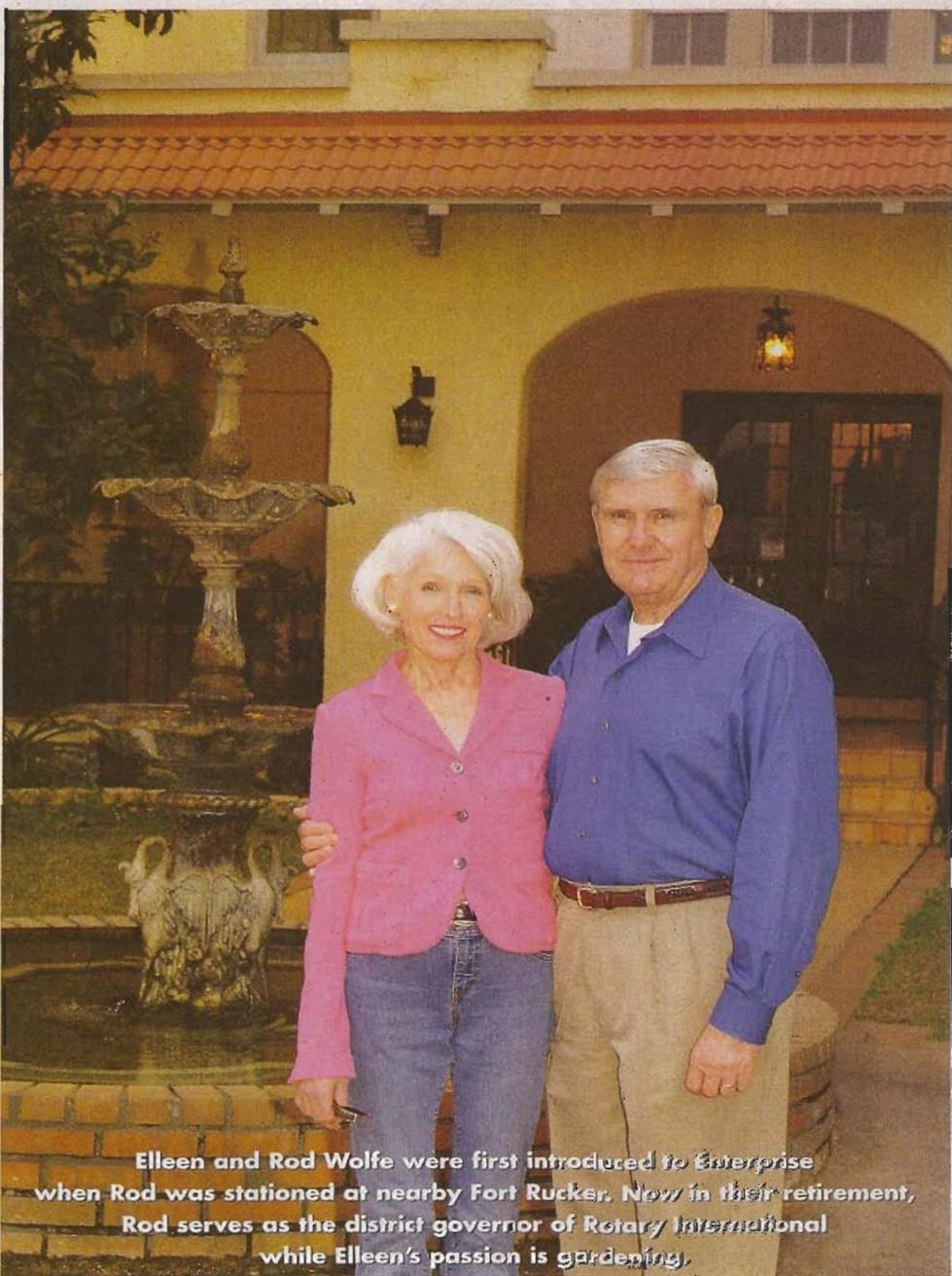
Although Elleen finds voids in the town's shopping options, it has not been a problem because she typically shops while traveling, she says. The area, notes Rod, does provide an array of entertainment, from plays staged at high school theaters and concerts at the military post to performances offered in Dothan (30 miles southeast) and productions at Alabama Shakespeare Festival in Montgomery (90 miles north).

When it comes time for recreation, playgrounds are not far away. In addition to several parks in Enterprise, Panama City Beach in Florida's panhandle is two hours south, Rod says. Elleen adds that their grandchildren are enamored with the Gulf Coast, its restaurants and places to stay and play. "Enterprise is just a very pleasant town, and the people here are wonderful," she says.

"If you enjoy a slower pace of living, compared with a large city, knowing your neighbors and being active in the



Called "Enterprise" by many residents, the town blends Old South charm and New South vitality.



Elleen and Rod Wolfe were first introduced to Enterprise when Rod was stationed at nearby Fort Rucker. Now in their retirement, Rod serves as the district governor of Rotary International while Elleen's passion is gardening.

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community, then Enterprise is a great place to live," Rod reports. "For retirees looking to maximize their wealth accumulated over the years, it would be very prudent to come to Enterprise. It's just a good place to retire. We're here to stay."

On the other hand, Sam and Olivia MacMaster had spent his 33 Army years seeing the world, but what the Philadelphia natives had not seen was Enterprise. Sam, who in 1996 retired from the Army as a sergeant major responsible for recruitment and retention, had visited Fort Rucker nine years earlier, but he had never left the post.

Returning to Kentucky following his retirement in Fort Drum, NY, the couple bought a house in Elizabethtown and figured they were there to stay. Their time in Kentucky, however, was short-lived.

"I had never set foot in Enterprise until 1999 when we drove from Kentucky to visit our daughter and son-in-law who were stationed at Fort Rucker," Sam recalls. While touring a house the young couple planned to buy, the MacMasters spotted a for-sale sign hammered in front of a newly built house next door. Before returning to Kentucky, they wrote a contract on the 2,300-square-foot, one-level home with three bedrooms, two baths, two-car garage and sprawling back yard. The house, he adds, was affordable with taxes about half of what he was paying for a smaller home in Kentucky.

"My initial impression of Enterprise was that it is so clean and its people so friendly," he remembers. The town offers "such wide open spaces compared to where we had been living," he says.

Housing is plentiful and affordable, ranging from planned subdivisions to tranquil rural settings. Several new housing developments include amenities such as lakes, golf courses, two-acre lots, walking trails and neighborhood shops. "We made the best decision without really knowing it," Sam admits.

The MacMasters, married 40 years, remain impressed by what he calls "an extensive number of restaurants, from small fast-food restaurants to bigger chains such as Ruby Tuesday and good Mexican food at Effie's Cantina.

Probably the most elegant is the Rawls Hotel, with history, atmosphere and good quality food."

Shopping, Sam says, is no problem, with basics available at stores such as Lowe's, Wal-Mart Supercenter, Sears and several retail centers. "If you need something right away, you'll find it here. For specialty items, you can always go to Dothan," adds Sam, who sells promotional items such as hats, T-shirts and mugs.

It is the same scenario with the town's medical facilities: The basics are at hand, and any needs beyond that typically can be found in Dothan. Enhancing the medical scene, he notes, are retired military doctors who have established practices in Enterprise. The town has several facilities for senior citizens, including a center that plans trips and provides a place for activities and get-togethers.

Sam admits that he harbored a lingering concern that the unexpected might crop up. "I kept thinking, 'When are we going to see all the warts?'" he recalls. "But we didn't find any warts. There is a lot to do here to keep busy (with) many, many opportunities to volunteer with the chamber, churches, military affairs committees and through groups such as Lions, Civitan and Rotary," he says.

Among his involvements is a leading role in the city's Retiree Location Committee whose research has identified reasons people retire to Enterprise. Surveys have shown that the town's military facilities top the list of draws, followed by family, cost of living, climate, employment, schools and colleges, and churches.

Retirees, he continues, have come from as far away as Hawaii and Alaska. Others in recent years have arrived from Connecticut, Maine, Mississippi, New York, Florida, Oregon, California, Kansas, Ohio, Oklahoma, Virginia and Michigan. Military retirees interested in finding new jobs after retirement often find work at Fort Rucker, the town's top employer where the Army Aviation Center trains U.S. and allied pilots from throughout the world.

Among the appeals in Enterprise are events sponsored by the Coffee County Arts Alliance, which annually hosts a spring arts festival and brings in occasional entertainment such as the

ENTERPRISE, ALABAMA

Population: Enterprise's population is 21,178 with 14% age 65 or older. Population in Coffee County is 43,615.

Location: Enterprise is in the southeast corner of Alabama, 90 miles south of the capital of Montgomery and 90 miles north of Florida's Gulf Coast. Enterprise is seven miles west of Fort Rucker, home of Army aviation.

Climate: High Low

January 58 39

July 90 71

Average relative humidity: 74%

Average rain: 53 inches

Snow: Rare

Cost of living: Below the national average.

Average housing costs: The average cost of a typical 5- to 10-year-old, 1,800-square-foot house with garage usually ranges from \$115,000 to \$125,000. A new house of the same size generally would range from \$150,000 to \$160,000.

Sales tax: 8% (state 4%, city 3%, county 1%)

Sales tax exemptions: Services and labor are exempt.

State income tax: For a married couple filing jointly, the state taxes the first \$1,000 of income at 2%, the next \$5,000 at 4% and the amount over \$6,000 at 5%. Single, head-of-household rate is 2% of the first \$500, 4% of the next \$2,500 and 5% over \$3,000.

Income tax exemptions: Social Security benefits are exempt. Federal and state benefits are exempt. Private benefits that qualify as "defined benefit plan" are exempt.

Estate tax: None, except the state's "pickup" portion of the federal tax, applicable to estates of more than \$1.5 million.

Property tax: Alabama's property taxes are among the lowest in the nation. Enterprise's residential property is taxed at a rate of \$43.50 per \$1,000 assessed on 10% of market value if homesteaded and 20% of market value if not homesteaded. Taxes on a home valued at \$100,000 would be approximately \$388 if homesteaded (\$435 less homestead exemption of \$47), \$870 if not homesteaded. For more information, call the County Revenue Commissioner's Office, (334) 347-8734.

Homestead exemptions: Maximum homestead exemption is \$47 for homes valued at \$40,000 or more. There is an additional exemption for disabled homeowners and those age 65 or older with \$7,500 or less in income if they live on the property.

Religion: Enterprise has 64 churches representing Catholic, Mormon and Protestant faiths. Among those are Assembly of God, Church of Christ, Baptist, Episcopal, Lutheran, Methodist, Pentecostal, Presbyterian, Charismatic, Full Gospel and interdenominational. Jewish services are held at Fort Rucker (seven miles), a Jewish synagogue is in Dothan (30 miles), and Jehovah's Witnesses are in New Brockton (five miles).

Education: Enterprise Ozark Community College (EOCC) is accredited by the Southern Association of Colleges and Schools. With campuses in Enterprise and Ozark plus two branch campuses at Fort Rucker and Mobile, the community college provides general studies, associate degree programs, adult education, work force development and GED training. The campus has a track, indoor swimming pool, gym and other recreation facilities. An accelerated bachelor degree completion program for adults is offered.

Transportation: Enterprise's municipal airport serves private and corporate aircraft. There is no commercial airline service to Enterprise. However, Atlantic Southeast Airlines/Delta Connection serves Dothan Regional Airport, 35 miles from Enterprise. Enterprise has Greyhound Bus service and taxi service. There is no rail service or public transportation.

Health: Established in 1905, Medical Center Enterprise is a 131-bed, acute medical facility that provides 24-hour emergency care, obstetrics, surgery-inpatient/outpatient, diagnostics, medical units, endoscopy and rehabilitation services. The medical campus includes the hospital and three medical office buildings. Located in Enterprise are several well-established medical clinics, professional and specialized health services, three private assisted-living facilities, a 24-hour ambulance and rescue squad and one adult day-care center. Some 50 independent physicians and 14 dentists serve the area. For military retirees, Lyster Army Health Center is located at Fort Rucker. In nearby Dothan, there are two acute-care hospitals (400-bed Southeast Alabama Medical Center and 230-bed private Flowers Hospital).

Housing options: Enterprise has diversified housing that ranges in size (from smaller starter homes to expansive custom-built homes) and style, including brick, frame, single-story or multistory. The rental market is strong, with a typi-

cal two-bedroom apartment renting for \$350 per month and a two-bedroom townhouse from \$375 to \$500. There are no specific retirement communities.

Visitor lodging: Enterprise has more than 400 guest rooms in a range of prices, typically from under \$30 to \$89. (Nearby Dothan has another 2,000 rooms.) There are no RV parks, but the



Comfort Inn has a few RV hookups; others are available in nearby Ozark and Fort Rucker. There are no campgrounds. In downtown Enterprise, the 102-year-old Rawls Bed and Breakfast includes continental breakfast and easy access to downtown shopping, \$69-\$89, (334) 406-2817. Extended stays are available at Budget Inn, where regular overnight rates are \$32-\$43 and weekly rates \$129-\$159, (334) 347-2237. Comfort Inn has RV hookups for \$25 per night and rooms for \$50-\$85, (334) 393-2304. Other overnight options include: Days Inn, \$70-\$85, (334) 393-3297; Holiday Inn Express, \$60-\$95, (334) 347-2211; Ramada Inn, \$55, (334) 347-6262; and Boll Weevil Inn, \$29-\$39, (334) 347-2271.

Information: Enterprise Chamber of Commerce (Where to Retire magazine), P.O. Box 310577, Enterprise, AL 36331, (800) 235-4730 or www.enterprisealabama.com. City of Enterprise (Where to Retire magazine), P.O. Box 311000, Enterprise, AL 36331, (334) 347-1211 or www.cityofenterprise.net. Southeast Alabama Trails (Where to Retire magazine), c/o Covington County Extension Office, P.O. Box 519, Andalusia, AL 36420, (334) 222-1125 or www.aces.edu. Alabama Advantage for Relocation and Retirement (Where to Retire magazine), P.O. Box 5690, Montgomery, AL 36103-5690, (800) 235-4757 or www.alabamaadvantage.com. ➤

Philadelphia Symphony Orchestra and the Glenn Miller Orchestra. Additional arts possibilities are available in Dothan.

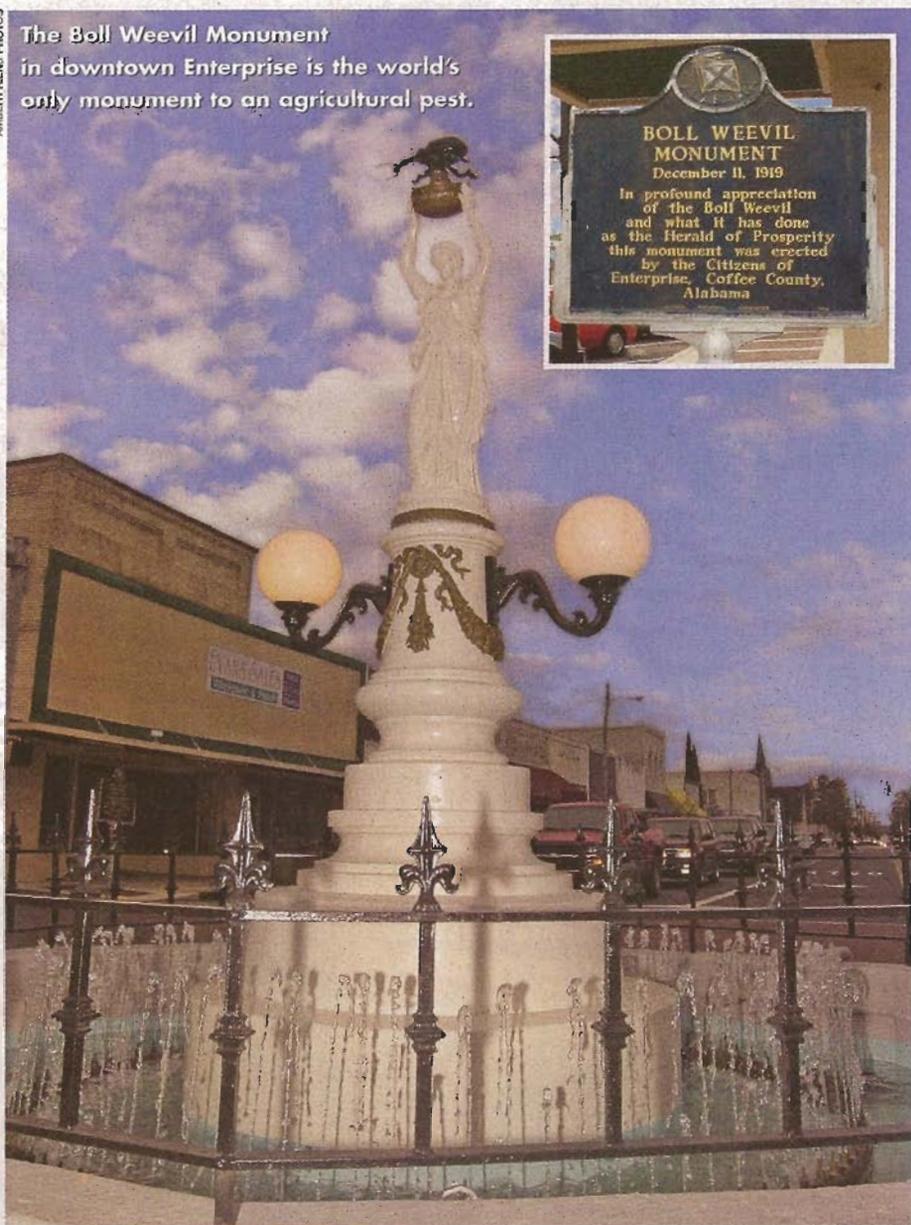
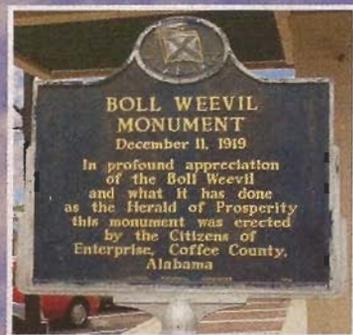
For those considering retiring to Enterprise, Sam MacMaster affirms that the welcome mat is out. "Come and check us out — look at us, talk to us. If what you like outweighs what you don't like, then we'd be happy to have you," he says. "We're perfectly happy here. We've moved enough."

While the MacMasters tumbled into Enterprise almost by happenstance, getting there was no great mystery for Woody and Esta Underwood. She had grown up in nearby New Brockton, where the two met in 1958 when he was in flight school at Fort Rucker. One day, in his search for some great catfish, Woody was directed to a restaurant where he met Esta.

Married a year later, the couple moved to Texas and later to Atlanta and Raleigh, where they both retired on the same day in 1999. Esta was working with General Electric, and Woody, with a master's degree in city management, was operations director

AMTHER FRIEND PHOTOS

The Boll Weevil Monument in downtown Enterprise is the world's only monument to an agricultural pest.



with the North Carolina League of Municipalities. "We always knew we would move back here," says Woody, a Texas native.

Enterprise today is far different from the piney woods once dissected by two narrow wagon roads. The city's founder, John Henry Carmichael, settled in the area in 1881, and 15 years later the town was incorporated with a population of 250. By 1906 the population had mushroomed to 3,750.

In 1915 the boll weevil invaded the state, devastating the cotton crop, threatening the economy and forcing farmers to turn to peanuts and other crops. By 1917, Coffee County produced and harvested more peanuts than any other county in the nation. To show their thanks to the boll weevil, residents erected the world's only

monument to an agricultural pest. The landmark stands in the center of Enterprise's downtown district, which currently is being revitalized. Today the area's diverse agricultural economy, local industry and the Army Aviation Center at Fort Rucker (seven miles east) gird Enterprise's economy.

Five years ago the Underwoods returned to Enterprise where they bought a house, ironically, next door to a high school friend who had been in their wedding. The 2,500-square-foot, lakefront house has a glassed back that affords views of the couple's private swimming pool and a man-made lake that is home to some two dozen ducks.

The Underwoods invested about \$150,000 to renovate, expand and landscap their stucco house that was

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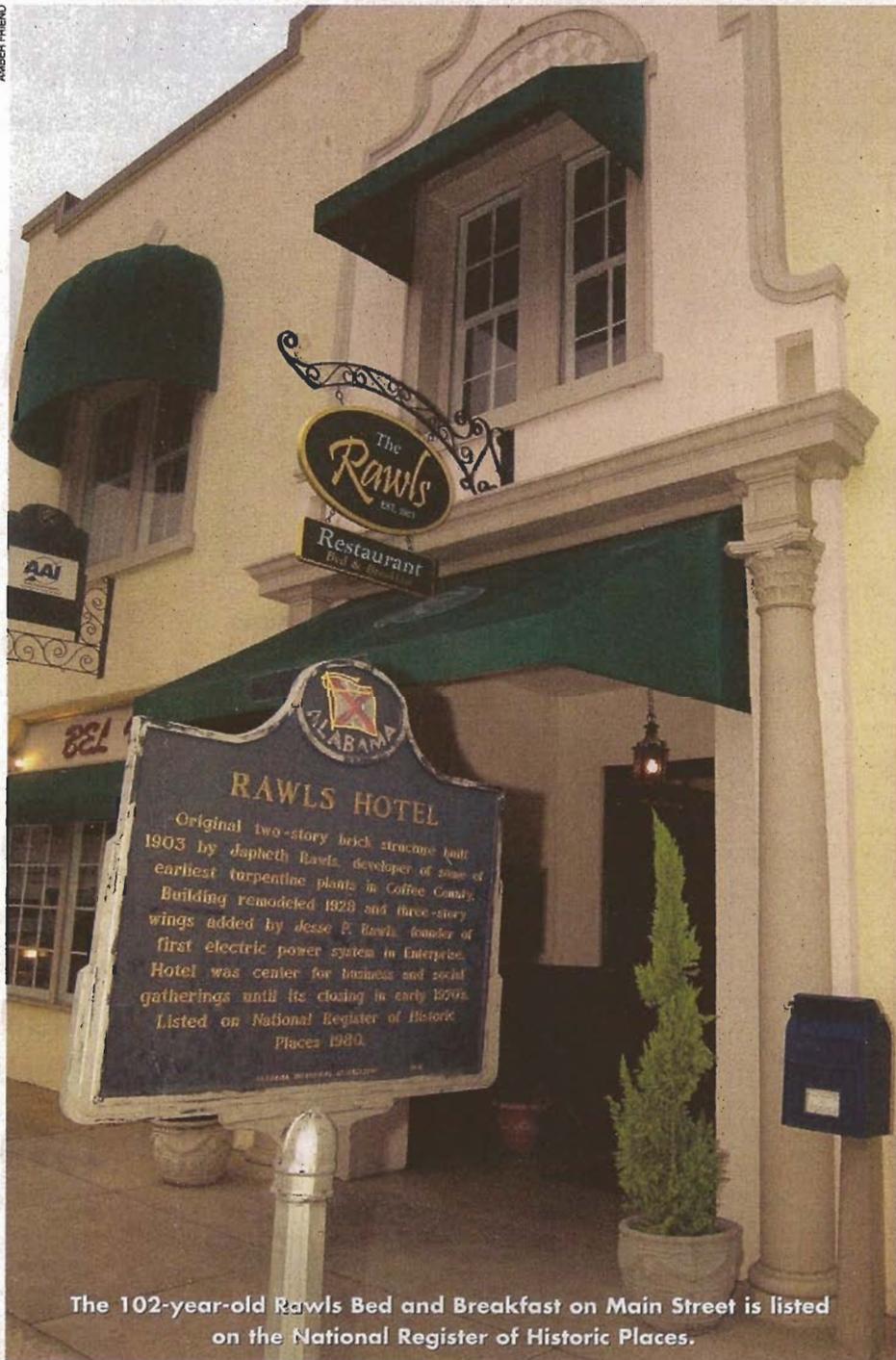
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built in 1983. It sits on a three-quarter-acre lot with a pier. "In Raleigh we paid \$3,000 annual taxes on a house valued at \$300,000. Here, our taxes are \$423 a year. The fish are plentiful — it's a bass haven," says Woody, who owns a small boat with a trolling motor. "Early in the morning and evening, it is the most peaceful place. It's quiet, and there is always a breeze," he says.

He admits, however, that temperatures in July and August "can be simmering." But Enterprise enjoys generally moderate year-round temperatures. "We have wonderful weather," he reports.

Having spent his career working with municipalities, Woody figures he knows well the intricacies of managing a city. And, he gives Enterprise high marks for its services. "Enterprise provides a higher level of service (compared to) any city we have lived in, and yet we pay less in taxes," he notes. The town's public works services are "unbelievable; they are superior to anything we've ever had, even in Atlanta, where we

AMBER FRIEND



The 102-year-old Rawls Bed and Breakfast on Main Street is listed on the National Register of Historic Places.

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lived 23 years," he says.

Even though the Underwoods have no health concerns — he runs 3.2 miles three times a week and works out three days a week at the YMCA — they considered the area's health-care facilities before retiring. They remain pleased with the local medical center and additional options in Dothan and in Birmingham, home to the University of Alabama at Birmingham Medical Center, 188 miles north.

"During this past Thanksgiving, my brother and his wife visited us from Dallas for the first time since we

retired, and they were totally amazed at this small town and all it has to offer. (They) were especially impressed by the friendliness of the people in the whole community," Woody says.

"Enterprise is a great community — a good place to retire. We have the best of everything. We have a slice of heaven right here in Enterprise," he says.

Based in Vestavia Hills, AL, Lynn Grisard Fullman has written for newspapers and magazines, has won dozens of writing awards and is the author of six books.