

July 4th Scenes in Kings Mountain



Jaiden Huffman joined other acts on the Neisler stage for a day filled with live music, good food, patriotism and fireworks.



Local singer and vocal coach Josh Sellers gives a stirring rendition of God Bless America.



A member of the 84th Regiment of Foot readies the British flag for an ill-fated battle with American loyalists.



The drum line of the Loch Norman Pipe Band take a lap around the walking track as part of the ceremonies for a Revolutionary Fourth. Photos by DAVE BLANTON

THE SAVVY SENIOR

By JIM MILLER
Editor



How to Choose the Best Place to Retire

Dear Savvy Senior,
My wife and I will both be retiring in a year or two and are interested in moving to a smaller house in a better climate but could use some help. What resources can you recommend for locating and researching good places to retire in the U.S.?
Looking To Relocate

Dear Looking,
If you're interested in relocating when you retire, like millions of other baby boomers, there are a wide variety of free Web-based resources that can help you find and research a new location that meet your wants, needs and budget. Here are several to help you get started.

Where to Retire?
If you aren't sure where you want to retire, a good place to begin is by taking a retirement test at sites like Sperling's Best Places (bestplaces.net/fybp) or Find Your Spot (findyourspot.com). These are free quizzes that ask dozens of questions on your preferences such as climate, recreation, community size and more, and suggest possible destinations that best match your answers.

There are also various media sources and websites, like U.S. News and World Report, Kiplinger's, Forbes, Money magazine, Reuters, Bankrate.com, TopRetirements.com, the Milken Institute and AARP that publish top retirement location lists you may find helpful too. To find them, go to any search engine and type in "best places to retire" along with the name of the media source.

You should also consider getting a subscription to "Where to Retire" magazine (wheretoretire.com, 713-974-6903), which is designed to help you find ideal retirement settings. A yearly subscription runs \$18 for six issues.

Once you find a few areas that interest you, your next step is research them. Here are some important areas you need to investigate.

Cost of living: Can you afford to live comfortably in the location you want to retire to? BestPlaces.net and Numbeo.com offer tools to compare the cost of living from your current location to where you would like to move. They compare housing costs, food, utilities, transportation and more.

Taxes: Some states are more tax friendly to retirees than others. If you're planning to move to another state, Kiplinger's has a tax guide for retirees at Kiplinger.com/links/retireetaxmap that lets you find and compare taxes state-by-state. It covers income taxes, sales tax, taxes on retirement income, Social Security benefits taxes, property taxes, and inheritance and estate taxes.

Crime rate: To evaluate how safe a community or area is, NeighborhoodScout.com is a top tool that provides property and violent crime rates, and crimes per square mile.

Healthcare: Does the area you want to relocate to have easy access to good healthcare? To locate and research hospitals in a new area, use HospitalCompare.hhs.gov and QualityCheck.org. To search for new doctors that accept your insurance, contact your plan, or, if you're 65 or older use Medicare.gov/physician-compare. It's also important to know that healthcare costs can vary by region, so you should contact your insurer to check out possible cost variables.

Transportation: If you plan to travel

much, or expect frequent visits from your kids or grandkids, convenient access to an airport or train station is a nice advantage. You should also investigate alternative transportation options, since most retirees give up driving in their eighties. To do this contact Rides in Sight (ridesinsight.org, 855-607-4337), a free transportation referral service, and the Area Aging Agency – call the Eldercare Locator at 800-677-1116 to get the local number.

Other Resources
To learn more about specific communities across the U.S., AARP's new livability index (livabilityindex.aarp.org) along with Epodunk.com and GangsAway.com are three excellent resources, as well as the city's chamber of commerce office. To locate it, go to any search engine and type in the name of the city and state followed by "chamber of commerce."

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

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