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by *MAGALI RHEAULT, THOMAS M. ANDERSON, AMY ESBENSHADE HEBERT and JESSICA L. ANDERSON*

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Attractions of a College Town

pages 35-39, 42, 44 | *THE 40+LIFE LIFESTYLE* | There's something about living near a campus that stimulates the mind and spirit.

Nothing matches the vibe of a college town. Universities throw off an energy that infuses their communities with culture, creativity and a love of learning. No wonder such places draw so many retirees. Living in a college town can be a smart financial move, too. Compared with life in a big city, you'll save on everything from housing to recreation.

We chose five great college towns that not only take full advantage of what the local university has to offer, but also stand on their own merits. Each has theaters, galleries and adult-education courses outside the university, not to mention excellent health care, reasonable living costs, pleasant winters and a community of active retirees who refuse to put their lives on cruise control.

SOUTHERN CHARM

At the corner of Broad Street and College Avenue in Athens, Ga., the Starbucks franchise is an odd duck among the mom-and-pop stores that populate the historic neighborhood. Downtown Athens, which showcases renovated Italianate, art deco and Classical Revival buildings, is a magnet for visitors and residents. Here, the suit-and-tie set mingles with purple-haired music lovers, taking in the live entertainment or just hanging out.

The atmosphere of the downtown hub and the absence of social barriers appealed to Noel Holston, a journalist from Bay Shore, N.Y., who moved here in 2005. For Holston, 59, who grew up in the South, retiring to Athens was like going back home. "I hadn't felt this kind of warmth and courtesy since I was a kid growing up in Mississippi," says Holston. He and his wife, Marty Winkler, 49, are active in the local song-writing community, and their eclectic mix of tunes get airplay on area radio stations.

The University of Georgia adds a progressive overlay to Athens's antebellum past, offering theater and music as well as top-notch basketball, football and gymnastics. Although small venues host bands covering the spectrum of musical genres, the town--the birthplace of the B-52's, R.E.M. and Widespread Panic--is best known as a rock mecca in the heart of the Old South.

State residents age 62 and older are eligible for free tuition at the university, space permitting. The university's Learning in Retirement program offers a selection of noncredit classes, from a course titled "Dictatorship and Democracy in China" to Pilates and estate-planning classes. Plus, there are lunch-and-learn lectures and travel-study tours for the 50-and-older crowd. The annual membership fee is \$35; classes carry a modest additional charge ranging from \$6 to \$18.

All in all, says Holston, "This is a place that's big enough to offer a lot of opportunities but small enough to make you feel you have a stake in the community." --**MAGALI RHEAULT**

LAIID-BACK, WELL-WASHED

Eugene, Ore., wins the location lottery. The city lies in a lush valley an hour's drive east of the ocean, an hour west of the mountains and two hours from Portland. A canopy of pines envelops Eugene, and the Willamette River splits the urban forest, where you can walk or cycle on miles of meandering trails.

The verdant terrain hides a city more sophisticated than its size would suggest. "I was looking for a small city with big-city amenities," says Ray Staton, 63, a lawyer who retired here from Los Angeles in 2003 with his wife, Cathie, 58. After exploring the Pacific Northwest, the Statons chose Oregon's third-largest city for its cultural and educational features.

Eugene's cultural life doesn't stop with the University of Oregon. The Hult Center for the Performing Arts, for example, hosts a symphony, opera company, ballet troupe and five other performance groups. Drama buffs enjoy productions by the Willamette Repertory Theatre, Lord Leebrick Theatre Company and dozens of other local acting ensembles.

Educational opportunities are plentiful and inexpensive in Eugene, and seniors can audit university classes free. For \$130 a year, you can go to courses and lectures designed for retirees in collaboration with the Osher Lifelong Learning Institute (see box on page 42). The Oasis program, which offers introductory classes in creative writing, history, health care and other topics, is free for residents 55 and older. Already a health-care hub, the area has two major hospitals that are spending \$650 million to upgrade their facilities over the next five years.

It helps if you like your life a little tie-dyed because Eugene is a refuge for hippies young and old. Each summer, the three-day Oregon Country Fair in nearby Veneta highlights arts, crafts and music that would please fans of Phish and the Grateful Dead.

But you don't need to wear Earth shoes to feel at home here--a pair of Nikes will do just fine. After all, Eugene is nicknamed Track Town USA, and the city will host the U.S. Olympic Track & Field Trials in 2008.

Eugene is drenched by 50 inches of rain a year, 70% more than the national average. But severe weather is rare. Retiree Ted Pomerantz, 82, and his wife, Ann Councill, 74, moved to Eugene from a farm in blustery central Pennsylvania in 2005, and they have no complaints. Says Pomerantz, "I like Eugene because I don't have to shovel rain." --**THOMAS M. ANDERSON**

DOWN-HOME SOPHISTICATE

You're as likely to hear the *clink* of wine glasses as the rattle of fishing poles in Fayetteville, Ark., where suits, students, hippies, hunters and retirees all feel like locals before long. The city nests near the Ozark Mountains in northwest Arkansas among hills of oak and hickory, and "the seasons are just like seasons in a children's book," says author and professor of creative writing Ellen Gilchrist.

University of Arkansas Razorback games are statewide events. But Hogs fans are no more spoiled than book lovers. Bibliophiles can peruse aisles of volumes with worn spines at Dickson Street Bookshop, where each book-crammed room has another behind it. Or they can curl up in a cozy chair at the award-winning public library, a modern, window-filled hideaway.

During Dick Clehouse's career as a college administrator, he and his wife, Itera, relocated a number of times. But when they left Orlando for Fayetteville in late 2005, it was Itera's choice. The Clehouses, both 61 and retired, live on a golf course, "even though neither of us plays golf," says Itera. Motorcycling is more their speed. "We can jump on our Gold Wings and be off in the Ozarks in minutes."

Itera, a former teacher, hosts meditation groups. Dick does volunteer work and plans to audit more classes at the university, although he and anyone over 60 can earn a free degree. The Clehouses enjoy a season subscription to the Walton Arts Center, which hosts jazz musicians and dance groups, Broadway shows and the region's symphony. From April to November, they spend Saturdays at the popular farmers' market in the town square.

Because of a thriving regional economy, Fayetteville is no longer exclusively a college town. Wal-Mart's headquarters is in nearby Bentonville, and the area is also home to J.B. Hunt Transport and Tyson Foods.

Fayetteville's population has been growing less than 3% a year for the past five years, or at about half the rate of nearby towns. That suits locals just fine. Fayetteville's master plan for smart development includes green space, pedestrian-friendly development and mixed-use areas downtown.

Home prices average just over \$200,000, but renovated historic houses go for \$300,000 to \$400,000, says real estate agent Judy Luna. New luxury condos being built downtown will range from \$250,000 to seven figures.

The 1936 Club, with its fresh seafood and off-beat dishes, such as chef Peter Steinhart's salad with chicken livers, reminds you that this isn't just any college town. Says the German-born Steinhart, who moved from Los Angeles to Fayetteville 14 years ago, "We pretty much have everything L.A. has, except the traffic." -
--**AMY EBSHSHADE HEBERT**

OLD WEST, NEW ENERGY

Nestled just south of the San Francisco Peaks, in the middle of the world's largest unbroken forest of ponderosa pines, Flagstaff, Ariz., could be mistaken for just another sleepy mountain town. Sprawling along historic Route 66, the town is bisected by train tracks, and whistles ring out regular reminders of its railroad roots.

Though a sense of timelessness permeates Flagstaff, Northern Arizona University and Coconino Community College wield a strong influence on the town. Those campuses "generate so much energy that it's infectious," says Jack Welch, who retired to Flagstaff from St. Louis eight years ago.

Retirees can take courses at both schools. Senior students at Northern Arizona pay full tuition (typically \$270 per credit hour), and Coconino waives half the tuition for learners age 60 and older, bringing the price to \$31 per credit hour. The local adult center offers courses in everything from yoga and tai chi to language and arts. Northern Arizona's Elderhostel trips explore the Southwest and spotlight watercolor painting in nearby Sedona.

Flagstaff's ambience is cozy and cultural, with a symphony orchestra, museums and art galleries. A staple of community activity in historic downtown Flagstaff is Friday-night movies in Heritage Square, running from May to September. An ongoing project to restore historic buildings and storefronts has helped preserve the city's character, and you won't see commercial chains downtown. Each store is unique--from the fusion of scents at candle shop Armadilla Wax Works to the hippie threads at Animas Trading Co. Local java chain Late for the Train serves up the best cup of joe in town and displays local artwork.

Retiree-friendly Flagstaff has a growing baby-boomer population, a top-notch medical center and a low crime rate. The cost of living is 19% higher than the national average, but many retirees think the quality of life is worth the premium. "Very few people wish they were someplace else," says Ray Lynch, who chose Flagstaff over his native Wilmington, Del. Lynch traveled through Flag, as residents call it, during a road trip and fell in love with the town. He returned a few years later for good. The high altitude (about 7,000 feet) has actually helped his emphysema, and at age 64 he graduated from Northern Arizona with a degree in sociology.

Flagstaff has four distinct seasons, and winter lows dip into the teens. But the sun shines 300 days a year, and summers are mild. You can bike and hike on Flagstaff's 32 miles of urban trails, and wintertime skiing and snowboarding are just 15 minutes away, at the Arizona Snowbowl. If you seek a change of scenery, the Grand Canyon and the ancient Indian ruins at Walnut Canyon are less than two hours away. --**JESSICA L.**

ANDERSON

NOT YOUR FATHER'S FLORIDA

When it was time for Tony and Mallen Komlyn to choose a retirement spot in 1999, the decision was easy. The former New Canaan, Conn., residents had visited every state in the continental U.S., and they found what they were looking for in Tallahassee, Fla.: arts, the great outdoors and college sports.

Located in Florida's panhandle, about 20 miles north of the Gulf Coast, Tallahassee's terrain resembles the hills and lush vegetation of southern Georgia more than it does the sandy flats and marshland of southern Florida. The area offers the Komlyns--both ride Harleys--picturesque two-lane roads bordered on each side by moss-draped live oaks, sweet gums and pines whose branches meet overhead in an elaborate foliage cathedral. "People have no idea what it's like to live here," says Tony, 63, a former partner with an accounting firm.

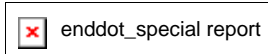
From their backyard near Lake Iamonia, about 15 miles from downtown, they see bald eagles overhead. "It feels as if I'm in a *National Geographic* photo," says Mallen, 63, a former teacher.

As the state capital and home to two universities--Florida A&M and Florida State--Tallahassee is a vibrant southern city. And that's what the Komlyns wanted: a real city, not just a college town or a retirement resort. On Saturdays from March through November, vendors peddle their produce and artists exhibit their wares at a farmers' market in a string of miniature parks near the capitol building.

Florida State football fans pack the 82,000-seat Doak Campbell stadium for Seminoles games on sultry fall days, and the university is a major driver of local culture. In February it sponsors Seven Days of Opening Nights, a two-plus-week extravaganza of music and dance performances, art exhibits and literary events that draw world-renowned artists.

The Komlyns are members of the Academy at FSU, an organization that offers noncredit classes, lectures and field trips for people age 50 and older. The Academy, which is sponsored by Florida State's Pepper Institute on Aging, has more than 200 members and offers three levels of membership that range from \$150 to \$325 per year, depending on the number of classes taken. Florida residents age 60 and older can audit classes free at FSU, if space is available. At Florida A&M, state residents age 60 and older can take courses

free, if space is available.



--MAGALI RHEAULT

page 37 | *THE 40+LIFE* **Athens, Ga.** University of Georgia

POPULATION

TOWN: 103,238

GOWN: 33,660

HOUSING: For \$300,000, you can buy a four-bedroom, 3½-bath brick house on a half-acre.

TAXES: Income tax ranges from 1% to 6%, and Social Security income is exempt. People 62 and older can exclude up to \$30,000 in pension and investment income. Annual property tax on a \$300,000 house: \$3,636.

page 38 | *THE 40+LIFE* **Eugene, Ore.** University of Oregon

POPULATION

TOWN: 144,515

GOWN: 20,388

HOUSING: The starting price for a 1,400-square-foot, three-bedroom, two-bath house is \$300,000. Or check out Springfield, Eugene's working-class neighbor to the east, where similar houses sell for \$40,000 less. The Emerald Express, a rapid-transit bus system launched in January, connects the cities. **TAXES:** Oregon's income tax ranges from 5% to 9%; 70% of taxpayers fall into the top bracket. The state has no sales tax. Annual property tax on a \$300,000 house: \$5,664.

page 39 | *THE 40+LIFE* **Fayetteville, Ark.** University of Arkansas

POPULATION

TOWN: 68,331

GOWN: 17,929

HOUSING: For \$300,000 you can buy a new, 3,000-square-foot house on the outskirts, or a 2,000-square-foot home in town.

TAXES: Income tax ranges from 1% to 7%. Social Security and up to \$6,000 of pension income or IRA distributions are exempt. One knock against Fayetteville is a 9.25% sales tax. But property taxes are reasonable--figure \$3,480 for a \$300,000 house, less a \$300 state-tax credit. Home assessments are frozen for residents once they reach age 65.

page 42 | *THE 40+LIFE* **Flagstaff, Ariz.** Northern Arizona University

POPULATION

TOWN: 65,338

GOWN: 13,443

HOUSING: For \$300,000, you can buy a 1,400-square-foot townhome. **TAXES:** Social Security is exempt from state income tax, which ranges from 2.73% to 4.79%. Property tax on a \$300,000 house: \$2,400.

page 44 | *THE 40+LIFE* Tallahassee, Fla. Florida State University

Florida A&M University

POPULATION

TOWN: 158,500

GOWN: 50,639

HOUSING: For \$300,000, you can buy a four-bedroom, 2½-bath house on 1 acre.

TAXES: Florida has no income tax. Property tax on a \$300,000 house: \$4,674.

page 42 | *THE 40+LIFE* **A lifetime of LEARNING**

University classes aren't the only education venues in college towns. There are more than 350 Lifelong Learning Institutes (LLIs) across the country whose mission is to offer noncredit academic programs to older adults. Although LLIs are affiliated with colleges and universities, including Duke, Harvard and the University of Virginia, each institute is independent, setting its own curriculum, schedule, minimum-age requirement (usually 50) and annual fees.

The no-test, no-grade classes are intellectually stimulating and run the gamut from art to literature to science. They are taught by active or retired faculty, or by experts in a field. In addition, the institutes organize brown-bag lectures, book clubs and trips to local attractions. To locate a Lifelong Learning Institute program in your community or nearby, go to www.elderhostel.org/ein/intro.asp.

Index terms for this article:

- [Arizona](#)
- [Arkansas](#)
- [Baby boomers](#)
- [Colleges and universities](#)
- [Cultural attractions](#)
- [Educational institutions](#)
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Some related archive articles:

- 99% [Coming Full Circle](#)
Kiplinger's Personal Finance, Vol 56, Issue 11, Nov 1, 2002
Examines the attraction small college towns have for retiring baby boomers looking for a lifestyle enriched with cultural and recreational activities and the chance to broaden personal horizons. Spotlights the towns of Bellingham, Wash., Charlottesville, Va., and Lawrence, Kans., with notes on what each community and local college has to offer for active retirees and information on state and property taxes, housing costs, and the seasonal weather....
- 99% [Great Places to Retire](#)
Kiplinger's Personal Finance, Vol 59, Issue 3, Mar 1, 2005
Explores twelve of the best locations for retirement living, ranging from traditional warm-weather resorts to amenity-packed college towns. Discusses trends popular with retiring baby-boomers, such as relocating and continuing an active lifestyle. Spotlights four cities for those who want to enjoy the great outdoors, four great college towns, and four urban destinations offering the best of revitalized downtown living. Information on population, income tax, property tax, sales tax and Web sites are included....
- 96% [Get ready to pay more in state taxes](#)
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- 94% [States are in the money again](#)
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- 94% [Budget Issues Dominate State Ballot Initiatives](#)
Kiplinger Business Forecasts, Vol 3, week of Aug 23, 2002
Looks at some of the state ballot initiatives aimed at raising revenue amid the ongoing budget crises hitting most states, including various bond measures, tax hikes, and gambling measures. Discusses other state initiatives on such issues as the minimum wage, labeling genetically modified foods, legalizing medical marijuana and the repeal of term limits for state legislators....
- 94% [Where You Stay = What You Pay](#)
Kiplinger's Personal Finance, Vol 56, Issue 7, Jul 1, 2002
Compares state and local income, property and sales taxes on retiree income for all 50 states. Explains the ranking system and provides a table showing the tax breakdowns for retiree homeowners living in the capital city of each state and a map showing the total annual tax bill for a retired couple living in each state....
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Discusses ballot initiatives to be voted on this November, and their prospects. Names states that will vote on growth-limiting proposals, tax cuts and measures, billboard advertising, and transportation funding....
- 94% [More states to try to attract mid- and higher-income retirees](#)
The Kiplinger Letter, Vol 75, Issue 31, Jul 31, 1998
- 91% [50 Smart Places to Live](#)
Kiplinger's Personal Finance, Vol 60, Issue 6, Jun 1, 2006
Presents Kiplingers' top ten picks for the best cities to live in based on cost of living, housing costs, quality of life and other criteria garnered from a survey of readers. A table ranks the top 50 best places to live, with data on population, population growth, median home prices, 1-year home price change, cost of living index and life-stage compatibility....