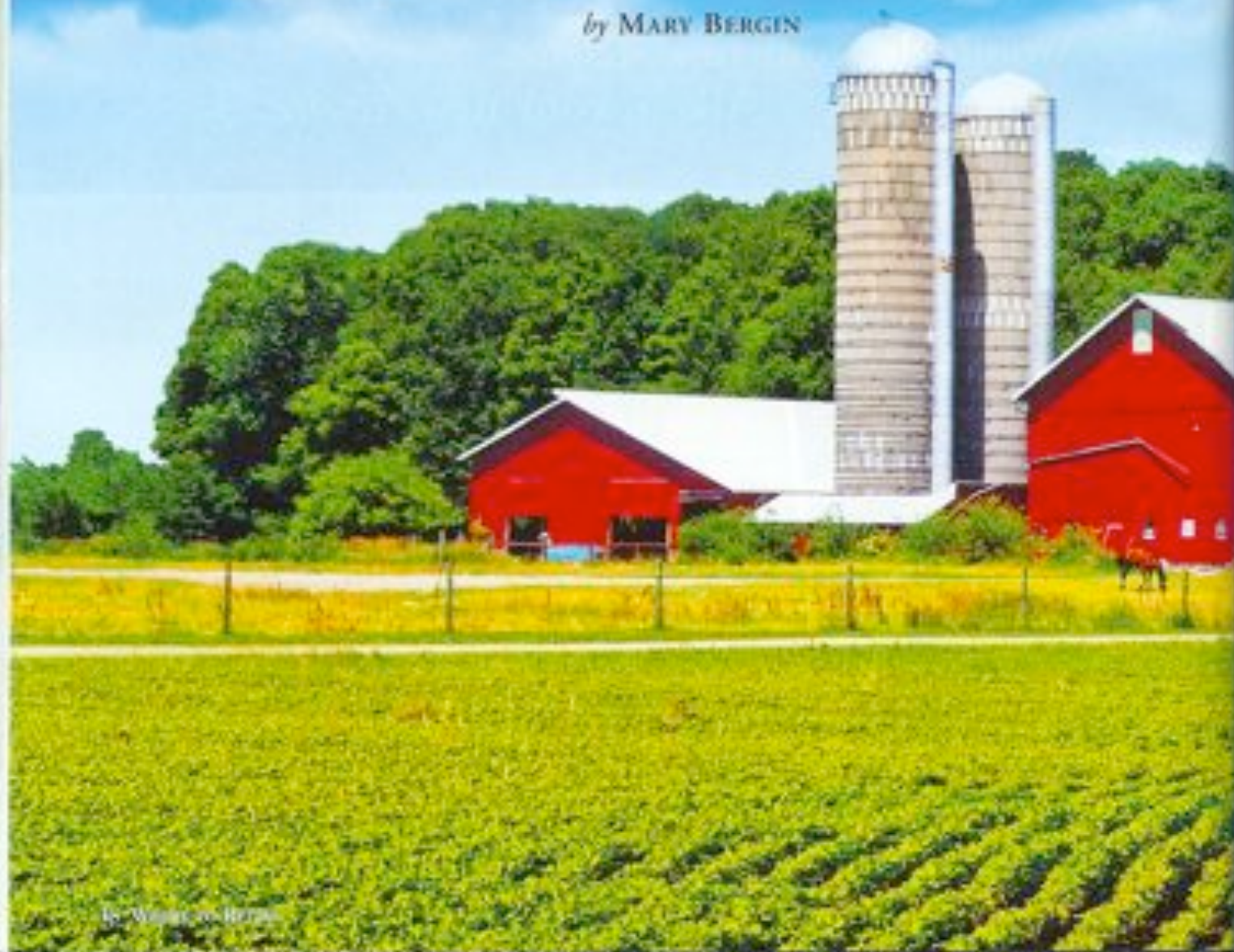


8 DYNAMIC HEARTLAND HAVENS

*Midwestern states beckon with
their distinct character, heritage*

by MARY BERGIN



The Midwest is known as America's Heartland, but it also gets a bad rap as "flyover country," which suggests there is no reason to stop and get acquainted.

"The American Midwest: An Interpretive Encyclopedia," published by Indiana University Press in 2006, describes the nation's midsection as "the place of hard-working people, thrifty, devoted to family values, strong in character, middle-of-the-road, sedate, cautious."

Does this mean all Midwesterners are the same? The regional encyclopedia devotes nearly 2,000 pages to explain that the area was "one of the most ethni-

cally and culturally diverse places on Earth" in the 20th century and how Midwestern communities gladly hold on to their heritage today.

Census data note that economic indicators — from housing costs to unemployment rates — in Midwest states tend to dip lower than the national average. That means higher purchasing power and fixed-income dollars that go farther.

What makes the home of Garrison Keillor and Mark Twain attractive to retirees? Here are eight destinations with assets that are appealing, and each is decidedly different. —





Branson, MO, brims with entertainment, on and off the water. The Mark Twain Branson Belle is especially popular for its dinner shows.

Branson, Missouri

Janis and Gordon Reynolds lived in the same Lakewood, CO, house for 28 years and then moved to the mountains west of Colorado Springs for retirement. "It was remote and beautiful — wonderful for trout fishing — but after 10 years, we decided to do something different," says Janis, 65, a longtime hospital and hospice nurse.

The couple sought a moist climate for health reasons. They focused on Missouri because they liked it as vacationers. They moved to the Ozark Mountains and Branson after a year of research because "the priorities seemed very much like our own — God, family and country," says Janis.

In action-packed Branson are dozens of concerts, musicals and other stage shows that attract 8 million visitors annually. Unlike Las Vegas, the shows lack risqué behavior and sometimes emphasize patriotism or Christianity.

"It's an unspoken slogan that you don't do anything here that you can't tell the world about," Janis says, in contrast to the "what happens in Vegas, stays in Vegas" motto. "We can go to any venue as a family and not worry about offending my children or grandchildren."

Gordon, 69, is a retired finance officer for the U.S. Department of Labor who served in the Army during the Vietnam War. "Our nation is important to us," Janis says, and Branson's patriotic activities — especially parades — draw thousands of other like-minded souls.

"If people see someone in uniform, they are thankful for their service, nat-

urally," she says, and it is not unusual for performers to ask veterans to stand for a round of applause.

A bonus is the area's natural beauty and wildlife-friendly habitat, especially near Table Rock and Taneycomo lakes, where Gordon and Janis find good trout fishing. A hatchery at nearby Rosebud River State Park stocks them.

Janis calls Silver Dollar City, open since 1960, "better than Disneyland because it's less expensive and I can go to shows while the grandchildren do their thing" on amusement park rides.

Population: 10,520 in the town, 83,877 in the micropolitan area

Climate: High-Low
 January 44 23
 July 89 66
Cost of living: Below average

Housing cost: The median sales price of homes was \$129,600 in the town and \$158,000 in the Branson area in 2011, according to the Tri-Lakes Board of Realtors Multiple Listing Service.

Information: Branson-Lakes Area Chamber of Commerce, (800) 214-3661 or www.bransonchamber.com; Branson-Lakes Area Convention and Visitors Bureau, (800) 296-0463 or www.explorebranson.com.

Madison, Wisconsin

When retired educators Char and Paul Brandl decided to move to Madison eight years ago, she pictured a life in the suburbs, but he successfully lobbied for condo living downtown between pretty lakes Monona and Mendota. They live near the lively Capitol Square, home to art, music and food festivals, the nation's biggest producer-operated farmers market and ardent political protesting.

"It's been fine — I just love being so close to where the action is," says Char, 68. "I've gotten the best education about how government works, and my newfound retirement interest as an activist is exciting."

She is a regular at ongoing noon-time peace vigils and solidarity sing-alongs. "I had never considered myself political before this," says the longtime special education teacher, who continues to assist autistic children. "I work on my own schedule with families who want my help. I guess I'm just a retired teacher who couldn't let go." —



Madison, the Wisconsin state capitol, is known for its politically active residents and civic-minded events.

She and Paul, 75, a retired superintendent of schools, met in 1964 while attending the University of Wisconsin. Much of their married life was in a more rural part of the state, where they still maintain a vacation getaway.

"We visited Florida and Arizona, but those places didn't suit us for retirement, so we kept talking and found our way back to Madison," says Paul, a longtime UW football season ticket holder. He lectured in wrestling at UW and today assists the team during practices and matches.

Paul and Char gladly assume the role of students by attending classes and arranging them through PLATO (the Participatory Learning and Teaching Organization), a university-affiliated program for 900 lifelong learners.

"We can also audit UW classes for free, but I like this better," Paul says. "The classes are smaller and shorter, once a week for 10 weeks." He earned a PLATO Frontier in Life Sciences class where graduate students and professors discuss topics ranging from bird flu to stem cells.

The brand's also travel frequently and are fans of Madison's Dane County Regional Airport because of the ease of checking in and connecting to major U.S. cities.

Population: 233,209

Climate: High/Low

January 28 10

July 63 60

Cost of living: Above average

Housing cost: The median sales price of homes in Madison was \$195,000 in 2011, according to the South Central Wisconsin MLS.

Information: Greater Madison Chamber of Commerce, (608) 256-8348 or www.greatermadisonchamber.com. Greater Madison Convention and Visitors Bureau, (608) 373-6376 or www.visitmadison.com.

Woodstock, Illinois

Karla Stewart-Martin operates Royal Victorian Manor, a bed-and-breakfast, while husband Everson works as a pilot for American Airlines, his job for 26 years. The 56-year-olds are Milwaukee natives who landed in Woodstock two years ago while contemplating where to retire.

"It was the house that brought us here," Karla says. "We had planned to move south, but this is as far as we got." She is a former insurance claims analyst whose notion of retirement involves a slower pace of life in a peaceful and friendly setting. When her husband retires, they'll be closer to that goal because they will share more bed-and-breakfast duties.

Woodstock, 60 miles northwest of Chicago, is best known as a film location for "Groundhog Day," the 1993 Bill Murray comedy in which a wealthy man relives Feb. 2 over and over. The Royal Victorian was in the movie, as was the idyllic town square, which

is as quaint and tidy in real life as it was for Hollywood purposes.

The area, used for such happenings as farmers markets and concerts, has earned a spot on the National Register of Historic Places. Its late 19th-century Victorian buildings include the ornate Woodstock Opera House and a mix of boutiques and bistros. All are a short walk from a Metra train station that zips riders to downtown Chicago in around 90 minutes.

"I don't feel like we've sacrificed anything by moving here," Karla says. "We have many art and cultural offerings, especially because of our proximity to Chicago."

What they gain, she says, is the opportunity to know neighbors, walk to downtown and feel connected to the community — "the feeling we had when we were growing up."

B&B guests frequently are surprised by the small town's ambience and charm. "Some people don't realize this kind of life still exists," Karla says. "Guests ask us all the time, 'Are the people here for real?' Yes, they are, and it doesn't matter what age group you're interacting with."

Population: 24,770

Climate: High/Low

January 29 12

July 64 61

Cost of living: Below average

Housing cost: The median sales price of attached and detached single-family homes in Woodstock was \$142,100 in 2011, according to Midwest Real Estate Data.

Information: Woodstock Chamber of Commerce and Industry, (815) 338-2436 or www.woodstockilchamber.com. McHenry County Convention and Visitors Bureau, (815) 363-6177 or www.visitmchenrycounty.com.

Grand Rapids, Michigan

Michigan's state motto — "If you seek a pleasant peninsula, look about you" — rings true with Diane and Marc Veereman, who moved to Grand Rapids in early 2002 after Florida retirement living proved to be a mismatch.

"I felt like I was just waiting to die because everybody was older," says Diane, 66. "I prefer to be my age among a mix of age groups."

The couple retired two years ago, after living in the Chicago area for 30 years and operating a computer compa-



Downtown Woodstock, Ill., has shops, restaurants and arts venues, including gallery space in the city's former courthouse and jail.

In Grand Rapids, MI, ArtPlace, a citywide interactive exhibition, will award more than \$500,000 to winning participants in 2013.



ry that they established in 1972. They still have a summer getaway in Vermont, near a daughter, but decided that location was too isolating to stay all year.

Diane considers Grand Rapids good middle ground. "It's nicer than Chicago, the cultural aspects are easier to get to, lots of shopping and restaurants are within minutes of our home — and it's more civilized living," she says.

Their neighborhood association arranged a welcome party before the Vetremaans even moved furniture into their new home. "People greet us from across the street," Diane adds. "They are so friendly." And the mix ranges from children to older adults.

Grand Rapids is known for its recreational opportunities, and the Gerald R. Ford Presidential Museum and other collections for art, history and children's interests are within a walk of downtown.

Mayor George Heartwell makes environmental sustainability a priority, and this leadership has earned praise from the United Nations, which in 2007 recognized Grand Rapids as a center of expertise in sustainability.

"The best fly-fishing in the world is one hour away," adds Marc, 69, who was raised in nearby Grand Haven, on the eastern shore of Lake Michigan, and still has family there. "The sand beaches of Michigan are exceptional, not like Wisconsin's (sometimes rockier shoreline), because of the prevailing west winds."

Population: 188,040

Climatic: High/Low

January 31 18

July 83 62

Cost of living: Below average

Housing cost: The average sales price of homes in Greater Grand Rapids was \$119,103 in 2011, according to the Michigan Association of Realtors.

Information: Grand Rapids Area Chamber of Commerce, (616) 771-0300 or www.grandrapids.org. Grand Rapids Convention and Visitors Bureau, (800) 678-8888 or www.experiencegr.com.

Bellevue, Nebraska

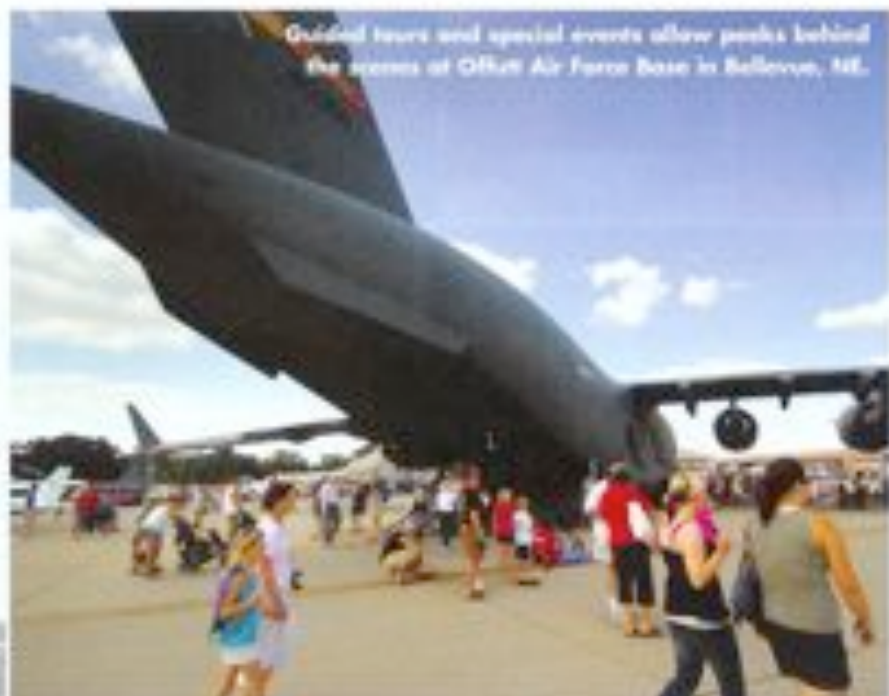
Debbie Pennington, 56, loves the fact that she lives near the geographic center of the United States. "I'd say 98 percent of anything I need is here," she says. "We have a good hospital, plenty of shopping — anything you need within 20 miles."

Offutt Air Force Base, Bellevue's largest employer, acquainted her with the area, as her husband was stationed there for two years. They now are divorced, but she chose to return on her own because "I felt welcome and had a lot in common" with other local residents.

That was 17 years ago. Debbie has since purchased her own home, works at the Bellevue Chamber of Commerce and intends to stay in the area for the remainder of her life.

"I live and breathe Bellevue," she says. "Even if you're not here because of the military, it's a beautiful and friendly place to be." The town is only 15 minutes south of Omaha, which provides urban amenities.

The Air Force base offers tours, and its Heartland of America Bard performs country to classical music with nationally known guest artists. The base's economic impact on the area is substantial, and the new Bellevue Medical Center is a teaching hospital and training location for about 20 percent of the Air Force's family practice physicians. —



Bellevue University is among the state's fastest growing institutes of higher education, and the city's high schools boast state award-winning marching bands.

On Bellevue's eastern edge, at the Missouri River, is the 2,000-acre Fortmelle Forest and nature center. The area also is home to Boys Town, a 900-acre nonprofit residential program founded in 1917 to help at-risk children. This unincorporated village has a teen mayor and its own schools and fire department.

Established in 1855 and Nebraska's first capital, the city earned the name "belle vue," or "beautiful view," from French fur traders. The area's rolling hills overlook miles of riverfront, at the border with Iowa.

Population: 50,137

Climate: High/Low

January 33 14

July 87 66

Cost of living: Below average

Housing cost: The median sales price of homes in the Bellevue School District, which covers most of the city, was \$140,000 in 2011, according to the Omaha Area Board of Realtors.

Information: Bellevue Chamber of Commerce, (402) 898-3000 or www.bellevue-nebraska.com. Omaha Convention and Visitors Bureau, (866) 937-6624 or www.visitomaha.com.

Ames, Iowa

When Ron Hallenbeck, 63, says Ames has weathered the economic downturn well, it's not a casual observation. He is an Ames Economic Development Commission vice president who helps employers figure out how to stay in the area and expand their businesses.

"We have a tremendous research park here and a lot of companies in startup mode, so that means work opportunities for people in various backgrounds," he says. "Mature workers are respected for their skills and expertise."

He and wife Pam, 62, are Iowa natives who lived in the Chicago area 33 years before deciding to return to Ames and their alma mater, Iowa State University. She is a skilled seamstress who taught sewing classes and now works part time for a lawyer. He worked for IBM as a government account manager, routinely traveling from Canada to Mexico.

Bandshell Park in Ames, IA, draws crowds for its summer concert series, Ames on the Half Shell.



"We could have gone somewhere nice and warm all the time, but we weren't ready to retire from life," Ron says. "It was pure luck that I fell into this job," which began as part-time work and — unlike his previous career — helps him deepen connections with his home community.

"My side project is to attract more retirees here," he says. "Some of our new businesses were started by people who are good researchers but maybe not so experienced at running a company."

He describes Ames as "a vibrant place" with quality sports and cultural options. Campus classes cover "everything from Copernicus to Mediterranean cooking," says Shawne Unga, communications director of the Ames Convention and Visitors Bureau. "The Octagon Center for the Arts offers classes ranging from salsa dancing to stained glass."

Add five golf courses, art museums and more than 50 miles of pedestrian trails. "Once we get people to take that first trip here, chances are good that they'll stay," Ron says.

Population: 58,965

Climate: High/Low

January 30 12

July 84 64

Cost of living: Below average

Housing cost: The median sales price of homes in Ames was \$163,500 in 2011, according to the Central Iowa MLS.

Information: Ames Chamber of Commerce, (515) 232-2310 or www.ameschamber.com. Ames Convention and Visitors Bureau, (800) 288-7470 or www.visitames.com.

Lawrence, Kansas

Kansas has a reputation for being flat, but the hills of Lawrence are a pretty exception that surprise first-time visitors. Within 10 miles are two large lakes — Perry and Clinton — where shoreline state parks boast sandy beaches, boat launches and recreational trails.

A local task force is at work to better understand and promote the area's natural beauty and other assets making it an attractive place to retire because the city realizes the positive economic impact of active retirees.

"Lawrence is, by many standards, already considered a retiree destination," says Susan Henderson of the Lawrence Convention and Visitors Bureau. "The combination of small-town charm, an active arts community and access to many University of Kansas resources" are magnets, as are "high-quality health-care services, a vibrant downtown district" and proximity to Kansas City, 40 miles northeast.

Although New Generation Society activities at the university are open to anyone, Henderson says the "dynamic group" tends to attract "movers and shakers in the retiree community." Activities — dinner theater, lectures, behind-the-scenes tours — promote lifelong learning and create a natural social network, and participants "are a fantastic group to tap into for volunteer needs," she says.

Among the most active participants are Lew and Carolyn Phillips, both 78 and Lawrence natives who returned after 42 years away.

More than 30 miles of hiking and biking trails link Lawrence, KS, and its neighboring environs, including Clinton and Perry lakes, where state packs also await.



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"We lived in nine states and had the opportunity to see what the rest of the world looked like," says Lew, a 20-year chemical engineer with Georgia-Pacific. Carolyn's research as a real estate agent verified that housing costs would be strikingly lower in Lawrence than in Atlanta, where they had most recently lived.

The couple enjoy touring Broadway shows and nationally known performers at the Lied Center of Kansas. "It takes us all of five minutes to get there," Lew says. They also pursue ski boating at their weekend lake home.

Population: 87,643

Climate: High Low

January 29 18

July 86 60

Cost of Living: Below average

Housing cost: The average sales price of homes in the city was \$185,000 and the median was \$158,000 for 2011, according to the Lawrence Board of Realtors.

Information: Lawrence Chamber of Commerce, (785) 865-4411 or www.lawrencechamber.com. Lawrence Convention and Visitors Bureau, (785) 856-3040 or www.visitlawrence.com.

Bloomington, Indiana

When Carol and Bill Wilson decided to retire for a second time, they drew a circle around their target, Cincinnati, where they have relatives. Then the research began.

"We wanted to stay within a comfortable one-day drive," says Carol, 67. "We wanted something with a little action, but not huge. A nice downtown. Opportunities to get involved."

Carol also understands and appreciates hospitality, having been executive director of the Alaska Restaurant Association until 1997. Now she is the part-time manager of the visitors center in Bloomington, her home for 10 years.

"We are in a very welcoming place," Carol says. Her colleagues tend to be college students who energize her. "I love my job," she adds. "It keeps me in the know about the area."

Bill, 74, previously was director of accounting services at the University of Alaska at Anchorage. Now he's a part-time accountant at Indiana University, the city's hub for learning and entertainment.

In Indiana, the Bloomington Community Farmers Market offers fresh flowers, local produce and recipe tips.



The couple knew no one before moving to Bloomington from Oregon, where they lived for five years to help Bill's parents. They considered retiring to Knoxville, TN, and visited for a long weekend. "Nothing wrong with it," Carol says, "but it didn't speak to me." Asheville, NC, also was considered, "but we never did visit because we felt Bloomington had what we wanted."

They are fans of the Monroe County Public Library and the university's Jacobs School of Music, which offers hundreds of concerts from classical to jazz, most of which are free.

"We're very fortunate to have a world-class university in the heart of our community because it provides so many amazing people for us to learn from and resources in which to entertain us," says Erin Erdmann, a spokeswoman at Visit Bloomington. "It's like living in a metropolitan city for the cost of living in a small town."

Population: 80,405

Climate: High/Low

January 37 20

July 85 65

Cost of living: Below average

Housing cost: The median sales price of homes in Monroe County was \$147,500 for 2011, according to the Bloomington Board of Realtors and the Indiana Association of Realtors.

Information: Greater Bloomington Chamber of Commerce, (812) 336-6281 or www.chamberbloomington.org. Visit Bloomington, (800) 800-0037 or www.visitbloomington.com. **WE**

Mary Bergin is a writer, columnist and author who lives in Madison, WI.



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