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**“Where to Retire”
magazine”**

**Features this article
about retirement to
Mountain Home, Arkansas**

[Mountain Home, Arkansas - About twice a month, Martin Schaeferle leaves the world he knows behind and throws a line into the water. At times like this, it's him, clear skies and the sound of water lapping against the shores.

An avid fisherman most of his life, the 68-year-old retired physician found his slice of the outdoors in Mountain Home, in the Ozark Mountains of northern Arkansas. Known as the Twin Lakes area, the town of about 12,000 residents is located between Norfolk Lake to the east and Bull Shoals Lake to the west. About 20 minutes away are the Buffalo National River, the White River and the North Fork River. So along with low-cost living, the fishing is off the charts.

The two lakes teem with stripers, walleyes and largemouth bass. The White River is known for big trout. The 170-mile network of cold-water streams helps make Mountain Home one of Field & Stream magazine's best fishing towns in America. But that's only part of the attraction.

For seven consecutive years, Golf Digest magazine has awarded the town's 200-acre Big Creek Golf and Country Club a coveted five-star rating. And there are activities at Arkansas State University-Mountain Home, where retirees can take any class for free, says Martin, who volunteers at the college with wife Mary Helen. "The university just finished a new performance center, so we're starting to get some nice entertainment. We had Willie Nelson here last week," he says, adding that the town's medical center has heart surgery and cancer facilities.

But the real draw for many retirees remains the outdoors. "So No. 1 is the fishing, No. 2 is the small-town atmosphere, yet it has all the city amenities available because of the university," Martin says. "Third is the climate, I grew up in northern Iowa, and I don't want to ever shovel snow again."

Population: 12,486

Climate: High Low

January 44 23

July 90 67

Cost of Living: Below Average

Housing Cost: The average sales price of homes in Baxter County was \$127,971 in 2010, according to the Arkansas Realtors Association.]

Some other interesting facts about retirement in Arkansas

Personal Income Tax - 2010 Indexed Tax Brackets

Arkansas collects income taxes from its residents at the following rates:

- 1.0% on the first \$3,799 of taxable income (as per Federal tax return)
- 2.5% on taxable income between \$3,800 and \$7,599 minus \$56.99
- 3.5% on taxable income between \$7,600 and \$11,399 minus \$132.98
- 4.5% on taxable income between \$11,400 and \$18,999 minus \$246.97
- 6.0% on taxable income between \$19,000 and \$31,699 minus \$531.95
- 7.0% on all taxable income over \$31,700 minus \$848.94

-- Social Security and the first \$6,000 of private pensions are exempt.

- -The average retiree pays approximately \$400.00 in state income tax

Real Estate Tax

As an Arkansas homeowner, you will receive up to a \$350 property tax credit on your home. You are eligible for the credit as long as the home is your primary residence. This is referred to as the Homestead Exemption. Taxes on a home assessed at \$150,000, in the town of Mountain Home after applying the Homestead Exemption, would be \$869.80 per year.

Baxter Regional Medical Center (BRMC) is a primary-care and rural referral center serving a 14-county area in northern Arkansas and southern Missouri. Located in Mountain Home, Arkansas, it is ranked in the top 10% of hospitals nationwide in patient satisfaction. There are over 100 attending physicians associated with the hospital.

