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PROFILE:

ST. TAMMANY PARISH, LA

A short drive from New Orleans, Louisiana's Northshore welcomes all-comers, who dive into fishing, boating, golfing — and bowlfuls of tasty gumbo and etouffee.

> BY DANNY HEITMAN



INTERNATIONALLY RENOWNED NOVELIST WALKER PERCY once said that as a writer, he could live anywhere in the world. Percy chose to live in Covington, an appealing Louisiana community about an hour's drive from New Orleans. Percy died in 1990, but people continue to relocate to Covington, including many who see it as an ideal place to retire.

Among them is Conie Abernathy, 61, who moved to Covington to follow her husband, Bill, in 2008 after she scaled back her legal career.

"For me, it's just totally charming," Conie says of her new surroundings. "It has a small-town feel, but with all the amenities."

Covington is the seat of St. Tammany Parish, and that little word, "parish," offers a small reminder that Louisiana is a different place. It's the only state in the country to use parishes rather than counties as political subdivisions. The state's other distinctions — its food, music and culture — are the stuff of legend.

But forget the reality TV show stereotypes about alligators, camouflaged duck hunters and pirogue-paddling Cajuns when thinking about St. Tammany. The parish has an upscale feel, with art galleries and white-tablecloth restaurants, horse farms and

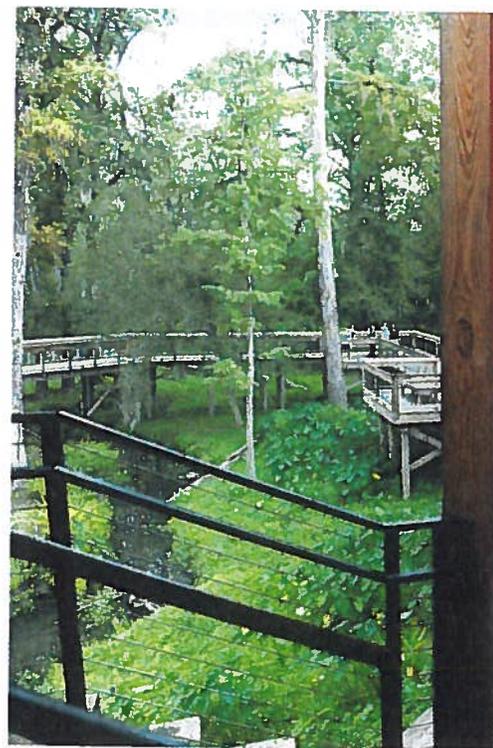
golf courses, sailboats and boutique breweries. And the locals will quickly tell you that this region along the north shore of Lake Pontchartrain has its own culture and heritage.

To understand St. Tammany, start with Lake Pontchartrain, a huge body of water that the parish shares with New Orleans. The lake is named after the Count de Pontchartrain, who served as minister of finance for the French King Louis XIV, for whom Louisiana is named. The lake hosts many kinds of fish and shellfish, ducks and other waterfowl, underscoring Louisiana's reputation as a sportsman's paradise.

But perhaps the most striking thing about the lake is its roughly 24-mile Lake Pontchartrain Causeway, the longest continuous bridge over water in the world. The span connects the south shore, home of metropolitan New Orleans, with the Northshore in St. Tammany.

"We go to New Orleans quite a bit, but we don't go as much as we thought we would. There's just so much to do here that we really don't have to leave."

— *Conie Abernathy*
Covington, LA



St. Tammany Parish has beautiful marshes, warm weather and a food scene that rivals its southern neighbor, New Orleans. Above, guests relax at The Chimes restaurant in Covington.

Notice how Northshore gets capitalized as one crosses the bridge from New Orleans — a proud declaration from residents that this side of the lake isn't just a place but a lifestyle. Time passes more slowly here than in the big city, yet cultural attractions abound.

Just ask Vicki Key, 67, who relocated to St. Tammany in 2010 with her husband, James, who has since passed away. The Keys had New Orleans roots but moved around because of James' job as an IBM executive, a career that included two decades in Atlanta. After the bustle of a major metropolitan area, St. Tammany seemed especially appealing. "We were tired of the rat race," says Vicki, who smiles when her fellow Covington residents complain about traffic.

More cars travel the streets and roads of St. Tammany since Hurricane Katrina in 2005, which brought an influx of New Orleans transplants seeking higher ground. In spite of the growth, though, Covington's population stood at more than 9,000 in the most recent census estimate, with about 12,000 residents in the nearby city of Mandeville. Parishwide population is roughly 242,000 — much less than the crowds of Vicki's Atlanta days. She finds the regional transporta-

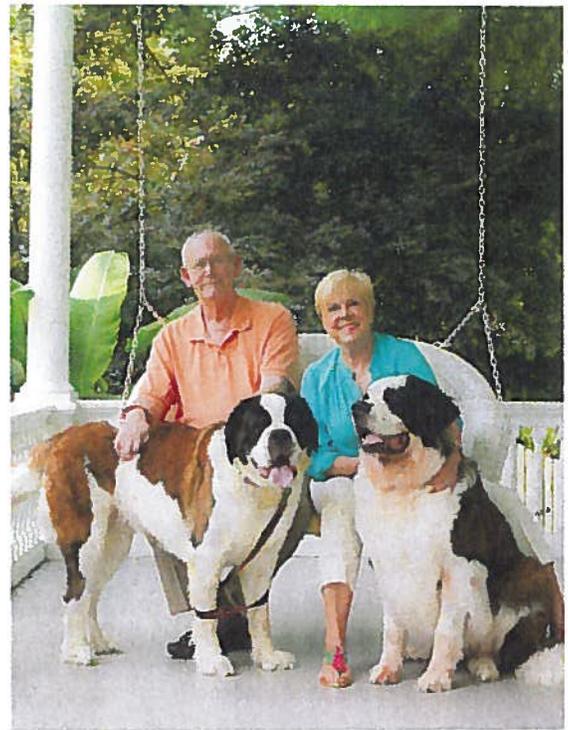
conduit," Vicki says. Her son lives nearby with his wife and two children, and Vicki teaches piano part time in her home studio. When she's not teaching music, her lifelong career, there's a pretty good chance that Vicki's hearing it performed. One of the best things about St. Tammany is its active performance scene, she says. "The Louisiana Philharmonic Orchestra has a program on the Northshore that is of great interest to me, and there are theater companies here, too."

For even more musical variety, the international music scene of New Orleans is about an hour away. "If you want to go to Jazz Fest, just cross the causeway bridge, and you're there," she adds.

Conie and Bill lived in Memphis, TN, for 30 years, and she still does some legal work with the Memphis firm where she built her career, "but I've cut way, way back," she says.

Conie didn't want to leave Memphis, but now she's one of St. Tammany's biggest fans. Bill, 68, a psychologist who specializes in industrial organization, had his own consulting firm. However, after selling it, he found retirement not to his liking. In 2006, when Southeastern Louisiana University in nearby Hammond, LA, offered him the chance to establish a master's degree program in his academic specialty, he jumped at the opportunity. Conie, hoping that Bill's Louisiana adventure would quickly fade, lobbied against getting permanent property there, suggesting that Bill live on the couple's boat instead.

Bill obliged by moving the boat to the quaint St. Tammany marina community of Madisonville, where pleasure vessels nudge against the banks of the Tchefuncte River. The Tchefuncte (pronounced "cha-FUNK-ta") is a 34-mile river that flows through St. Tammany before draining into Lake Pontchartrain near Madisonville. Once an important waterway for Northshore trade, it's now a popular venue for boating, fishing and wakeboarding. Madisonville is small,



Bill and Conie Abernathy relocated to St. Tammany Parish from Memphis, TN, in 2008. They share their 1905 home in Covington with their dogs, Tallulah and Fletcher.

with a population of about 750 in the latest census, and like most marina towns, it's decidedly laid-back. On a typical spring Saturday here, diners eat on the deck of the Hook'd Up Bar and Grill, savoring a homestyle burger or a steaming plate of crawfish etouffee as sun glints off the silver surface of the river and boats bob near the dock like apples in a washtub.

Conie eventually agreed to join Bill in St. Tammany, but with a condition. "I got to pick our house," she says. "I like old houses, and I fell in love with Covington."

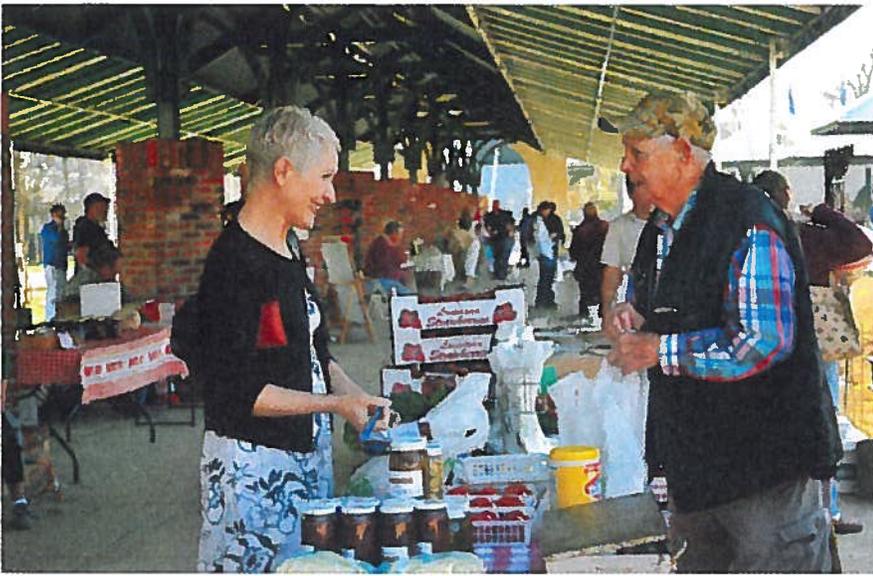
For antiquarians, downtown Covington is a natural fit. The city center exudes Norman Rockwell charm, with well-kept Victorian-style homes, white picket fences and manicured lawns shaded by moss-covered oaks. The Abernathys found a 1905 Louisiana center-hall cottage that had been enlarged over the years, yet still retained plenty of period charm, with tall front windows and 14-foot ceilings. The main house has three bedrooms, with a pool house out back to accommodate extra guests.

It's a great place for entertaining, and that's a good thing, since the couple have made lots of new friends. After living in Memphis for so many years, Conie was accustomed to Southern hospitality, but she still was amazed by the reception she got as a newcomer. "What was a surprise ▶



tion grid a big plus, with the causeway offering an easy entrance to New Orleans and Interstate 12, a major corridor.

"Having I-12 is significant for being a



Several towns in St. Tammany, including Mandeville, have farmers markets with homemade goodies and local produce.

to me is that the people here are so very warm and welcoming," she says.

With her memberships in the Covington Presbyterian Church, St. Tammany Humane Society and Covington Garden Club, Conie stays busy. Meanwhile, Bill

has taken up golf again — a seeming inevitability given the plenitude of courses in St. Tammany and the long golfing season, which allows him to tee off in his shirtsleeves much of the year. Bill continues boating, too. "You can get out to the Gulf of Mexico from here," he says, pointing out that Lake Pontchartrain has a channel, The Rigolets, that leads to the

Gulf. By car, "we're only an hour from the Gulf beaches," Bill adds.

A stroll through downtown Covington reveals antique shops, art galleries and eateries at every turn, including Coffee Rani, where patrons can eat a quick salad, sip coffee or tea or sample a fabulous dessert. Embracing the belief that wedding cake is simply too good to be served only at nuptials, Coffee Rani features it as a staple in its bakery case — one of many decadent treats. "That's an absolute sin," one customer recently said as she pointed to the Stuffed Angel, a slice of angel food cake stuffed with cream cheese. "I'll take one, please."

Cuisine figures large in St. Tammany — a foodie region long before that craze swept the rest of the country. For Rick and Judy Jennings, one of the challenges of retirement in St. Tammany has been deciding where to eat, since the options can seem overwhelmingly plentiful. Whenever meal time comes around, "we have to sit down and figure out where to go," Rick says.

Rick, 68, and Judy, 69, moved to Covington in 2005 from Alexandria in central

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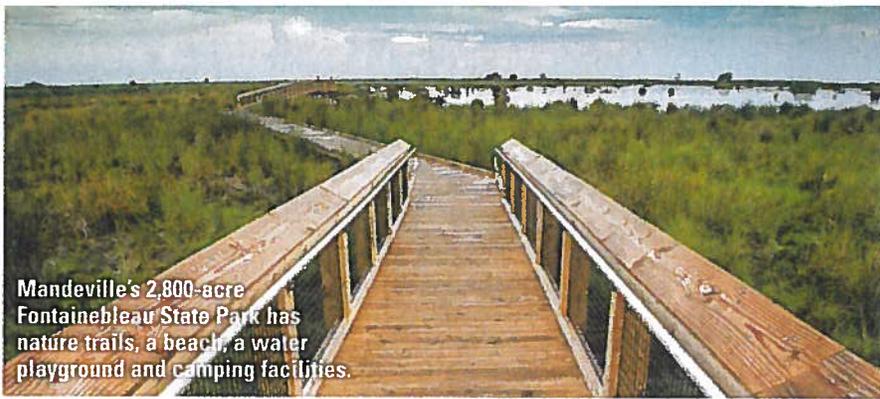
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Louisiana to be closer to their daughter and son-in-law, but the community's culture was a big draw, too. Judy was an accounting manager, and Rick was a controller for a company that, among other things, provided services to the energy sector.

One of the Jennings' favorite restaurants is Zea Rotisserie and Grill, which offers an eclectic and savory interpretation by New Orleans chefs of European-style rotisserie cooking. They also like The Dakota Restaurant, which serves up "global flavors with Louisiana charm," according to its website. Menu items include sesame-seared ahi tuna salad and fire-roasted New Zealand rack of lamb. New Orleans, a culinary capital, is a short drive away, but given St. Tammany's range of sophisticated dining, residents don't have to cross the lake to get a sublime meal.

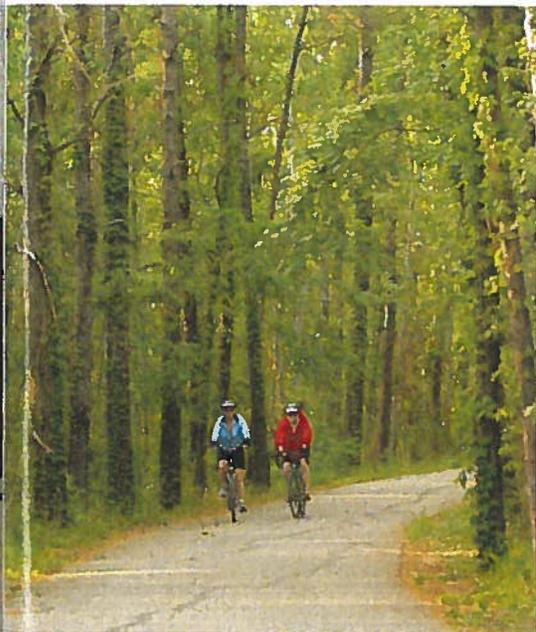


Mandeville's 2,800-acre Fontainebleau State Park has nature trails, a beach, a water playground and camping facilities.

which did so much to inspire so many of John James Audubon's paintings, continues to be a bird haven. "It's heavily wooded, and it's a migratory corridor for birds

that come back and forth from Mexico and South America," Vicki adds.

Growth in St. Tammany Parish has brought the usual challenges. A proposed ▶



The 28-mile Tammany Trace winds through Covington, Abita Springs, Mandeville, Lacombe and Slidell.

"You can tell by us putting on weight how much we enjoy eating here," Rick says. Luckily, St. Tammany offers plenty of opportunities for exercise, too — chief among them the Tammany Trace, a 28-mile trail converted from an old rail line for walkers, joggers, bicyclists, equestrians and roller skaters. The trail connects five communities throughout St. Tammany, and it also serves as a wildlife conservation area.

For birders, few places in America are better than St. Tammany. Louisiana,

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Population: 242,333 in the parish, with 9,352 in Covington, 12,193 in Mandeville and 748 in Madisonville.

Location: St. Tammany Parish is in southeast Louisiana, adjacent to Orleans Parish, where New Orleans is located. Covington, the parish seat, is about 40 miles from New Orleans; 65 miles from Baton Rouge, LA; 185 miles from Gulf Shores, AL; and 335 miles from Houston. St. Tammany is served by interstates 10, 12 and 59.

Climate:

January: High 62°/ Low 45°

July: High 91°/ Low 75°

Average relative humidity: 77%

Rain: 62 inches annually

Snow: None

Cost of living: Below average

Housing cost: The median sales price of homes was \$190,000 in St. Tammany Parish and \$204,800 in Covington from January through May, according to the New Orleans Metropolitan Association of Realtors.

Sales tax: 8.75% to 9.75% (4.75% on groceries and prescription drugs)



Ruby's Roadhouse in Mandeville, a local hangout since 1984, has live music Thursday through Saturday nights.

Sales tax exemptions: Groceries and prescription drugs are exempt from the state sales tax but subject to a local sales tax as noted above.

State income tax: For married couples filing jointly, rates are graduated from 2% on the first \$25,000 of taxable income to 6% on amounts more than \$100,000. For single filers, rates range from 2% on the first \$12,500 of taxable income to 6% on amounts more than \$50,000.

Income tax exemptions: Social Security benefits are exempt. There is an exemption for private pensions or other retirement income of up to \$6,000 for taxpayers age 65 and older. Fed-

eral pensions are exempt as well as state and local pensions earned in Louisiana.

Estate tax: None

Inheritance tax: None

Property tax: The rate is \$104.21 for St. Tammany Parish and an additional \$21.80 for those who live in the city of Covington, both per \$1,000 of assessed value. Homes are assessed at 10% of market value. Yearly taxes on a \$204,800 home in Covington would be about \$1,799 with the exemption below.

Homestead exemptions: Owner-occupants receive a homestead exemption of up to \$7,500 off the assessed value for parish taxes but not city taxes. A special assessment may apply for owner-occupants 65 and older with household income below \$70,484; it freezes the assessed value of the home.

Personal property tax: A vehicle registration renewal fee starts at \$20 and is charged for two years; the rate is .1% of the vehicle's value, with a minimum value of \$10,000.

Religion: St. Tammany Parish has a wide variety of places of worship, including the Saint

Joseph Abbey near Covington, a prominent Catholic landmark, and venues for all major Protestant faiths. Mandeville is home to two synagogues, Northshore Jewish Congregation and Messianic Congregation Beth Hallel.

Education: Northshore Technical Community College holds adult-education classes at four locations in St. Tammany. Nearby New Orleans has multiple universities, including Tulane, Loyola,

Xavier, Dillard, the University of New Orleans and Southern University at New Orleans. Baton Rouge is home to Louisiana State University and Southern University's main campus. Southeastern Louisiana University in Hammond is about 25 miles from Covington. Many of these colleges have continuing-education departments and LSU has an Osher Lifelong Learning Institute, offering low-cost classes to locals.

Transportation: Residents of St. Tammany Parish easily can access Louis Armstrong New Orleans International Airport in Kenner, about 40 miles from Covington, or Baton Rouge Metropolitan Airport, roughly 70 miles away. Hammond has an Amtrak station. St. Tammany Area Transportation offers a goSTAT program that provides low-cost rides to parish residents upon request.

Walk Score: Covington has an overall walkability rating of 80 out of 100, or "very walkable," according to WalkScore.com. Neighborhoods will vary.

Health care: St. Tammany Parish has several acute-care hospitals and medical centers. St. Tammany Parish Hospital in Covington is a 237-bed acute-care facility. Lakeview Regional Medical Center, also in Covington, has 172 beds and offers a wide range of specialty care, including a heart center.

Housing: The real estate market in St. Tammany Parish has had steady growth for decades, and the market flourished in 2005 as many New Orleans residents displaced by Hurricane Katrina relocated to the parish, fell in love with it and decided to stay. That has meant a plenitude of new developments to supplement established neighborhoods. **Beau**

Chene, a private, gated high-end residential community first developed in the 1970s, consists of 1,550 homes and condos. Located near Mandeville, it includes golfing and a marina along the Tchefuncte River. Homes range from \$325,000 to \$3.6 million. **Money Hill Golf**

and Country Club Community in Abita Springs features a sweeping nature trail, lake, clubhouse and golf. Homes range from \$350,000 to more than \$1 million. See real estate agents for resales. **Rentals:** St. Tammany features a number of upscale rental properties, including Abita View Apartments, (985) 809-3121, in Covington. The gated community has scenic ponds and a resort-style pool in a parklike setting. Monthly rates range from \$905 to \$1,390. Cypress Lake Apartment Homes, (985) 893-5140, in Mandeville is nestled among trees, with a fitness center, racquetball court and other amenities. Monthly rates range from \$745 to \$950.

Visitor lodging: St. Tammany Parish has many of the customary hotel chains, including Clarion Inn and Suites Conference Center in Covington, from \$94, (985) 893-3580, and the Comfort Suites in Mandeville, from \$89, (985) 892-7700. Several bed-and-breakfasts are in the area, such as the Camellia House Bed-and-Breakfast in downtown Covington, from \$95, (985) 893-2442. The Abita Springs Be and Be offers a bucolic cabin and cottage in a rustic setting, from \$125, (985) 892-1123.

Information: St. Tammany West Chamber of Commerce, (985) 892-3216 or StTammany Chamber.org. East St. Tammany Chamber of Commerce, (985) 643-5678 or ESTChamber.com. St. Tammany Parish Tourist and Convention Commission, (800) 634-9443 or Louisiana Northshore.com.

fracking operation near the community of Mandeville has raised hackles, and the implications of residential and commercial development on Lake Pontchartrain are continuing concerns. But the strong community engagement on these issues demonstrates the passion among local residents for preserving St. Tammany's special attributes.

Rick notes that the trailheads for the Tammany Trace serve as community meeting places, often drawing residents who gather there for concerts. "During spring and summer, people take picnic lunches," he says. Judy adds, "There's probably not a weekend that goes by that there's not some kind of community activity here, and much of it is free."

Among the area's music offerings are Jazz'n the Vines, a performance series at the Pontchartrain Vineyards in the St. Tammany community of Bush; the Dew Drop Jazz and Social Hall in Mandeville, one of the oldest surviving rural jazz dance halls in the world; and The Abita Springs Opry, a series of concerts offered six times a year that celebrate old-time country, bluegrass and traditional Southern gospel music. It's a signature event for Abita Springs, a small St. Tammany community with the intimacy of Mayberry and the coolness of Austin, TX.

And since St. Tammany is in Louisiana, there are, inevitably, plenty of parades here, including the Northshore boat parade in which residents decorate their vessels for Carnival, and The Mystic Krewe of Mardi Paws, a dog parade where Conie and Bill reveled with one of their Saint Bernards, Tallulah.

"We go to New Orleans quite a bit, but we don't go as much as we thought we would," Conie says. "There's just so much to do here that we really don't have to leave." **W**

Danny Heitman, a columnist for The Advocate newspaper in Baton Rouge, LA, frequently writes for national publications. He's also the author of "A Summer of Birds: John James Audubon at Oakley House."

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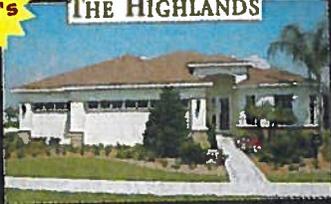
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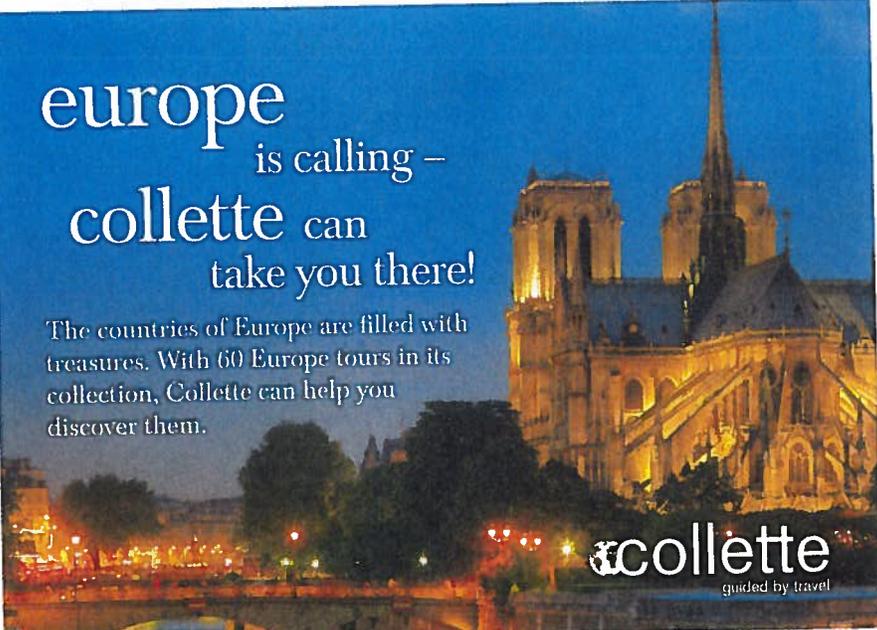
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