

The wonders of Las Cruces appeal to visitors and residents alike. "The state is beautiful," says Richard Majestic. "I'm just glad that we are preserving it."

RETIREMENT
GUIDE

Active Ingredients

With its desirable climate, beautiful landscape, and activities for everyone from history buffs to outdoor enthusiasts, the Land of Enchantment is a great option for your golden years. **By Courtney Holden**

With more than 275 days of sun each year, almost endless opportunities for outdoor recreation, a thriving arts scene, and a rich culture, New Mexico is a great spot to settle down—or kick-start your best life in retirement.

Last year, *Forbes* included Santa Fe on a list of the "25 Best Places to Enjoy Your Retirement," and, in 2018, New Mexico was ranked by United Van Lines as the most desirable place to retire.

Many retirees are drawn to New Mexico for its climate, notes Charles Lehman, project coordinator for Retire New Mexico, a one-stop resource for those considering the state for their later years. "There's no snow like in the Northeast, no humidity like in Florida, and no 110-degree days like in Arizona," he says.

The state's natural beauty, with its mountain vistas, rising plateaus, and expansive deserts, can often be enjoyed from town centers and backyard portals. Active retirees can partake in a long list of pursuits, from skiing, hiking, and biking to hunting, fishing, and camping. In towns like Taos, Angel Fire, Santa Fe, Albuquerque, and Ruidoso, it's possible to spend a morning skiing or hiking in the mountains and get back home in time for a round of golf or a tennis match in the afternoon.

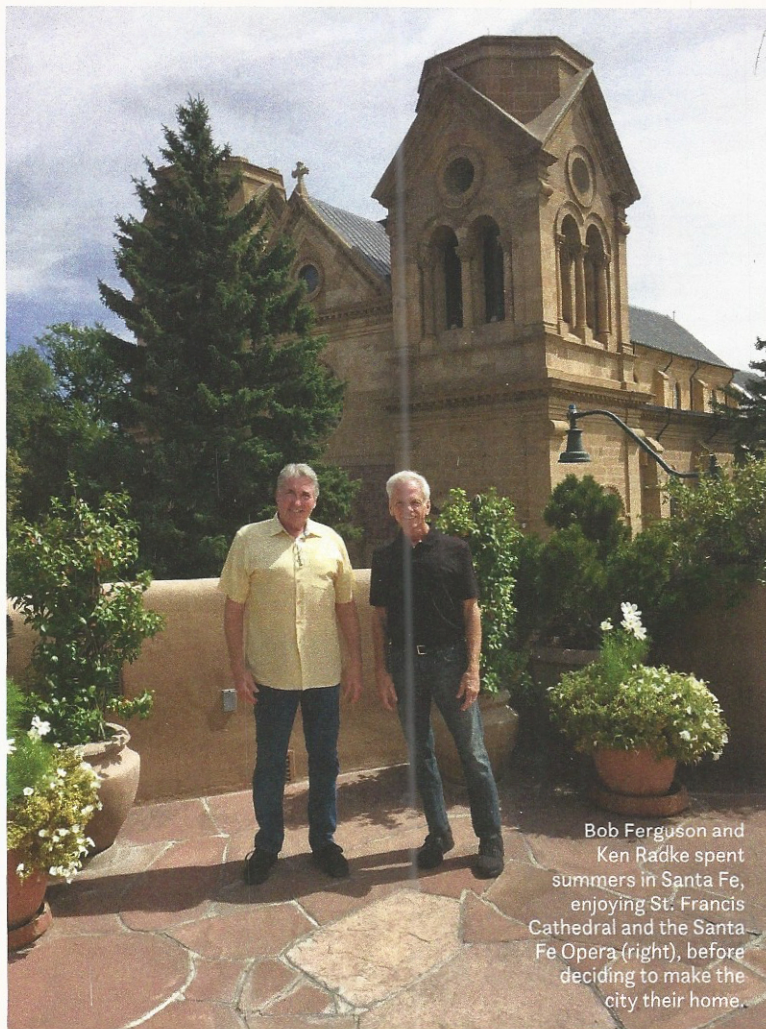
Another motivating factor for many retirees is the abundance of music, art, and culture. Contemporary art galleries flourish near Ancestral pueblos; the opera may play one night followed by appearances from Top 40 musicians the next. And, of course, there's the food. Classic New Mexican cuisine, with healthy doses of green and red chile, mingles

with acclaimed chefs featuring modern Native, French, Mexican, African, Vietnamese, Salvadoran, and other worldly menus.

"We've got a lot of these amazing amenities that you find in large cities," says Ginger Clarke, a Santa Fe-based real estate agent with Barker Realty. "But the fact that we're more affordable than larger cities makes it the sweet spot."

Seniors also get a boost from the New Mexico Legislature. In late February, lawmakers voted to exempt Social Security benefits from state income tax for individuals making less than \$100,000 per year, and military veterans will not pay state income tax on pensions up to \$30,000. In addition, the new bill reduces New Mexico's gross receipts tax rate by .25 percent over two years.

"There's something for everyone," adds Catie Ish, Clarke's colleague at Barker Realty.



Bob Ferguson and Ken Radke spent summers in Santa Fe, enjoying St. Francis Cathedral and the Santa Fe Opera (right), before deciding to make the city their home.



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“I’m more of an opera buff than Bob,” Radke says. “But he loves the whole scenery of being outdoors. You get to watch the thunderstorms roll in, and sometimes, they seem like part of the opera’s plot.”

In fall 2019, Ferguson was perusing Santa Fe real estate when he noticed that the quaint condo they’d rented that first summer was for sale. They snapped it up with the intention of using it for a summer residence, while still looking for something more permanent in Palm Springs. Yet it was hard to ignore how much more affordable property taxes were in New Mexico than California. “We could still have a connection to Southern California in the winter months—we wouldn’t be totally giving it up—but we could trade home bases,” Radke says.

The couple has since purchased a larger Santa Fe property, which will be their primary residence. They’ve befriended their neighbors, been impressed by the quality of medical care, and made plans to continue honing their culinary skills at the Santa Fe School of Cooking. And as for the opera? Their season tickets are already in hand.

“AN INSTANT LOVE AFFAIR”

Texas, it seems, has nothing on Taos.

When then Dallas resident Vicki Squires and her husband, Jimmy, decided to invest

HOUSE SWAP

How two long-term California residents were enchanted by New Mexico.

Ken Radke and Bob Ferguson had no intention of spending their golden years anywhere but in the Golden State, where the former airline employees had primarily lived since the mid-1970s.

In their free time, the couple enjoyed renovating houses, “turning the worst house on the block into the best,” Radke says. They always watched the real estate market in their favorite cities, but their current home in Palm Springs seemed like the perfect place to retire. “We thought we’d never leave,” Radke recalls with a chuckle.

Then again, there’s a reason New Mexico’s nickname gets twisted into “Land of Enchantment.”

In 2015, a friend invited them to visit Santa Fe for a few days. Smitten by the charm of

the City Different, they sought out a longer-term vacation rental and found a centrally located, one-bedroom, one-bathroom condo with just the right amount of Southwestern flair. Although they had been to Santa Fe previously, the two-month stint provided an opportunity to soak in the culture, explore the cuisine, and get to know the hiking trails. It was also a relief to escape Palm Springs’ excessively hot July and August. “We decided to start doing summers here,” Ferguson says.

For the next five years, the pair packed up their suitcases each May, loaded their goldendoodle, Callie, into their car, and made the 12-hour drive from Palm Springs to Santa Fe. They took full advantage of all the city had to offer: the restaurants (“Oh my gosh! That was a big draw!” Radke laughs), the accessible trail system, and the open-air Santa Fe Opera, which they both loved, though for different reasons.



“If you like the outdoors, if you like archaeology, if you like history, if you like music, it’s perfect.”

—Vicki Squires,
on living in Taos

in a second home 37 years ago, Taos was just a town they’d heard of through a friend. After they visited, however, its small-town vibe and northern New Mexico location only bolstered the appeal of the natural beauty surrounding it on all sides.

“It’s a super small, isolated spot, but with a big bang visually,” says Vicki, a former choreographer and dance instructor. “It’s the absolute antithesis of a place like Dallas.”

The couple bought property on the north side of town and spent the past few decades visiting as often as they could for skiing at Taos Ski Valley, exploring the area’s food and music spots, and touring the Harwood Museum of Art and Millicent Rogers Museum. “If you like the outdoors, if you like archaeology, if you like history, if you like music, it’s perfect,” she says. “It was an instant love affair.”

Last May, when the pair retired, it made sense to leave the traffic and heat of Texas behind and set up full-time residence in Taos.

Since then, Vicki and Jimmy have found even more reasons to appreciate the town. There’s the benefit of having four mild sea-



Clockwise from left:
Jimmy Squires enjoys fishing on New Mexico’s rivers. Hikers can trek to Williams Lake. Jim McClure raises a glass.

sons, rather than “dodging day after day of 100-degree temps.” She’s met “fascinating individuals” who live in the town of about 7,000, noting a NASA astronomer and a conservator and restorationist who worked on Lady Liberty herself. She also enjoys the easy access to fresh, organic produce at the Taos Farmers Market and weather that complements her active lifestyle.

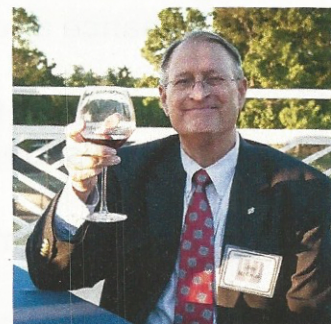
Taos has another significant selling point, Vicki says: fewer bugs. “We can have a great happy hour out on the back porch of our house, and we’re not swatting things,” she laughs.

CLAIMING A PIECE OF THE PIE

A perfect climate, great cost of living, and surprisingly decent pizza convinced a native Chicagoan to retire in Albuquerque.

In 1964, newly commissioned U.S. Navy officer Jim McClure was surprised when instructions came to report to “FC DASA, Albuquerque, N.M.” “No Navy installation was listed in Albuquerque,” he laughs. “And nobody could tell me what the hell it was.”

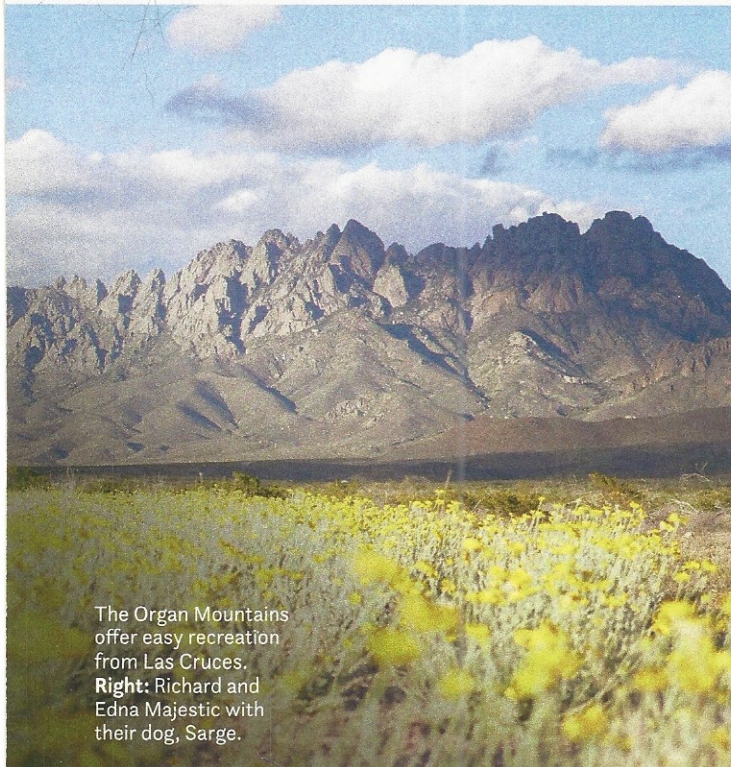
The fact that *Seven Days in May*, a movie starring Burt Lancaster and Ava Gardner, featured a fictitious secret base in the New Mexico desert only added to the intrigue.



As it turned out, he’d been sent to the Field Command of the Defense Atomic Support Agency, which administered the nuclear weapons program for the Army, Air Force, and Navy. And the mandate changed his life. He met his wife, Kathy, “a service brat” whose father was stationed on base, before he was shipped out to Japan for the Vietnam War (a week after they said their vows).

After a couple years, McClure was called back to Chicago to be an admiral’s speechwriter. The pair lived happily in the Windy City for nearly 40 years, though they often traveled to New Mexico to visit Kathy’s family. “We started thinking of Albuquerque as an eventual retirement destination—if they could finally learn how to make pizza,” jokes the Chicago native and, by extension, pizza connoisseur.

In reality, the couple chose to retire in



The Organ Mountains offer easy recreation from Las Cruces. **Right:** Richard and Edna Majestic with their dog, Sarge.



Albuquerque because they could be closer to Kathy's family and live better on less money than they could in Chicago. A self-described "classical music geek," McClure relishes the ability to enjoy concerts by the acclaimed New Mexico Philharmonic at venues where the parking is free and tickets can be had for less than \$40.

Great medical care was another driving factor. When Kathy was diagnosed with ovarian cancer, McClure was impressed to find her treatment was on par with, and likely better than, the care she would have received in Chicago.

There's also the weather, which McClure believes is better than anywhere else in the country. "New Mexico has four seasons but doesn't take them seriously," he says, noting that it gets hot in the summer, but not like it does in other areas of the Southwest, and it gets cold in the winter, but nothing like how it does in the Midwest. Snow? That's optional. "I can look out my window and see snow in the mountains," he says. "If I were so inclined, I could be on a ski slope in a couple of hours, but I don't have to shovel my driveway."

McClure, who now lives in Jubilee Los Lunas, a 55-and-older community about 20 miles south of Albuquerque, will always have a soft spot in his heart for the city where

he spent so much of his life—and which still has a superior pizza scene—but he has vowed never to spend another biting cold December in that area.

"I told my kids that I am not coming back to Chicago for Christmas. They're welcome to spend Christmas here," he says. And if 2021's joyful holiday season together in Albuquerque is any indication, "that's just fine with them."

TECH SAVVY

How a Las Cruces transplant sprang to the rescue of Dripping Springs.

Dripping Springs Natural Area sits just 10 miles outside of Las Cruces. Visitors can hike more than four miles of gentle terrain to what locals refer to as "the weeping wall," a granite slab that funnels rainwater into a pond.

They can also snap photos of historic cabins, remnants from when Colonel Eugene Van Patten established a mountain camp resort for vacationers, including lawman Pat Garrett and Mexican revolutionary Pancho Villa, seeking a reprieve from the soaring temperatures in the valley below.

A former Sony executive, Richard Majestic moved from California with his wife, Edna, to retire in the Land of Enchantment 16 years ago. He'd first visited Las Cruces in 1976 and

fell for the grace of the Organ Mountains and the humbling desert terrain leading up to them. So it's no surprise that he's helped to protect them as part of the High Tech Consortium (HTC) of Southern New Mexico.

In fact, the group, which focuses on the retention and growth of technology companies in the region, was influential in the establishment of the Organ Mountains–Desert Peaks National Monument, of which Dripping Springs is a part.

Majestic—who formerly served as HTC's president and now acts as treasurer—recognizes the benefits of natural areas like Dripping Springs. They play home to countless animal and plant species, have historical significance, and drive tourism since "almost everybody who comes and visits Las Cruces does that walk up to Dripping Springs," he estimates.

The HTC's primary goal, however, has been to leverage the mountains' natural beauty as an "advertisement," as Majestic calls it, for the quality of life available in Las Cruces. That would in turn draw new businesses (especially tech companies) and new residents to southern New Mexico.

"The state is beautiful," he says. "There's lots to explore here. I'm just glad that we are preserving it."