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WHERE *to* RETIRE

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Island Living, USA

Five-Star Spots For Military Retirees

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Best Neighborhood:
The Woods in
Hedgesville, WV

Bend, OR:
A Natural
Paradise

Undiscovered Haven:
Blowing Rock, NC

By Mary Lu Abbott

The Woods

Hedgesville, WV

For more than 30 years, William and Diane McGurgan lived and worked in the fast-paced New York City metropolitan area. Today they call the mountains of West Virginia home. They follow a narrow, winding road to their retirement haven in a community aptly called The Woods.

Similarly, Ron and Cindy Gunderson spent their working years amid the hubbub of Baltimore but now relax in a neighborhood of The Woods, where deer graze on the golf courses.

Located in the northern Shenandoah Valley, with the Blue Ridge Mountains to the east and the Alleghenies to the west, The Woods is between the two small towns of Martinsburg and Berkeley Springs. It adjoins the 23,000-acre Sleepy Creek Wildlife Management Area, a state forest and preserve.

Both couples were attracted by its tranquil, get-away-from-the-city nature, but just as important for them and most retirees who move here, it's also convenient to metropolitan areas.

"We wanted far enough away for some quiet but close enough to get into the city," says Cindy, 56, noting that her mother is in Washington, DC, and their children are in the Baltimore area. The Baltimore-Washington area is about 90 miles away, about two hours by car but also accessible by train from nearby towns.

For the McGurgans, the move brought them closer to children living in the metropolitan Washington area. They also like the convenience to Interstate 81, a scenic link from the mountains of eastern Tennessee to upstate New York, which they find much "less stressful" than the "too chaotic" I-95 corridor along the East Coast. From here, it's also easy to return to Long Island.

It's five to six hours into New York



The Woods Resort will have 1,400 homes on its 2,000 acres in the northern Shenandoah Valley.



The Birch model features three bedrooms and two and a half baths on one level.

THE WOODS RESORT PHOTOS

City, close enough that the community's travel club plans trips into the city, including a recent holiday excursion for two nights.

The McGurgans discovered The Woods when one of their daughters went to college in southern Virginia several years ago. "We were driving back and forth to the Roanoke area. When we'd drop her off at school, we'd vacation in the area," says William, 62. "We'd gotten into golf and were looking for a place to play golf and be near the kids. We liked the mountains."

"We looked at Wintergreen and Lake Monticello (in the Charlottesville area) but when we found The Woods, we just kept coming back," William says. They had read about The Woods in *Where to Retire* and golf magazines.

"We even thought about the Adiron-

dacks, but we decided it was too far from everyone we know, and the winters are very gray and long," says Diane, 60.

William commuted to New York City, where he had a career in graphic arts and photography. After he retired, they moved to The Woods in June 2002. Diane continues her work from home, directing two organizations for science writers. They built a ranch-style home on one of the two golf courses.

"It's pretty here and affordable, compared to other communities. We have wonderful neighbors. It's a very friendly community — our social life is interfering with my work," says Diane with a laugh.

The Gundersons first bought a vacation getaway at The Woods in 1993. "It was just opening the third nine holes

The Woods

Location: The Woods is a golf resort-residential community in the mountains of eastern West Virginia, about 90 miles west of Baltimore and northwest of Washington, DC. It's convenient to I-81 and about 15 miles from Martinsburg and the historic resort town of Berkeley Springs. Elevation is 800-1,200 feet.

Developer: It was begun in 1976 by Potomac Valley Properties, with Ray Johnston as a major partner. He's active today as chairman of the board, and members of his family serve as senior managers.

about 1,900 square feet and vacation homes at about 1,300 square feet. Wooded, golf, waterfront and mountain-view lots are available from about one-quarter acre to two acres and more.

Community size: About 1,125 homes have been sold of 1,400 planned on about 2,000 acres. It adjoins a state forest.

Amenities: It has an 18-hole championship golf course and mid-length 18-hole, 62-par course, both praised by golf experts. The community also has hiking trails, a lake for fishing and canoeing, tennis courts, two outdoor pools and a recreation center with indoor pool, exercise rooms, tennis and racquetball. The center is being renovated and expanded to include a full-service spa, due in late spring. The clubhouse has a grill and meeting space, and the resort has a restaurant where homeowners get a discount. A full-time recreation director oversees a wide range of activities, including trips. There's frequent weekend entertainment.

Community fees: All homeowners pay fees of about \$650 a year for road maintenance, fire and security services, trash and water. Residents of the villas pay about \$700 additional for building and grounds maintenance. Full golf membership is included when buying a new home, and dues range from \$450 to \$1,400 yearly. (Initiation fees of \$1,000-\$6,500 apply when buying a resale that has a membership.)

Age restrictions: None, though many of the permanent residents are retirees.

Resident mix: The majority comes from the mid-Atlantic region, particularly from the Baltimore-Washington, DC, metropolitan area and Northeast, though a variety of states are represented.

Visitor arrangements: Accommodations are available at the resort's two lodges and in cabins, vacation homes and villas. Check for specials and packages, which may include golf and meals.

Information: The Woods Resort and Golf Community, P.O. Box 5, Hedgesville, WV 25427, (800) 248-2222 or www.TheWoodsResort.com.

The mid-length Stony Lick golf course, one of two courses at The Woods, appeals to beginners.



Home prices: Single-family homes start at about \$250,000 and go above \$500,000; home sites start at \$85,000. Vacation homes, designed more for weekend getaways, start in the low \$200,000s. Townhome-style villas currently are available in resales only, from \$169,000. Other multifamily housing may be added later.

Home sizes: Single-family homes start at about 1,700 square feet, villas at

of golf, and there were not many single-family homes. I knew it was a company that had been here a long time, but I wasn't sure how the golf community would work out — it was a major financial undertaking," says Ron, 58.

"We decided to buy a townhouse and see how the community developed and what Hagerstown and Martinsburg were like. It gave us the opportunity to explore the area," Ron says. "We continued to be impressed with the quality of the development and the commitment to resources, the swimming and expansion of the golf. More homes were built, and it became evident it was going to be a great place to live," he says.

"We explored this part of West Virginia and adjacent areas of Maryland and Virginia and found a lot of interesting opportunities, a lot of history, good cultural resources in Winchester (VA), Hagerstown (MD), Martinsburg and Berkeley Springs (WV). We were impressed with the activities at The Woods, too," he says, noting that social groups and a variety of clubs have formed in the community.

"We saw this was going to be a fun place to live and stay active and involved, and three years ago we decided to retire here," he says. They chose a lot and completed a home in 2001, using it for long weekends and vacations until he retired in August 2003. He was a dentist and taught at the University of Maryland. Cindy had retired earlier from a career in teaching.

The community was started in 1976 by Potomac Valley Properties Inc. with Ray Johnston, who was from Minnesota, among the founders. He remains active today as chairman of the board, and his family handles day-to-day management.

"My mother and father honeymooned in Berkeley Springs in 1957," says Johnston's daughter, Joy Johnson, who married a man with a similar last name. "When my mother's parents were getting older, he felt it was time to move back closer to her family. He started working with his brother-in-law in real estate," says Joy, vice president of sales and

marketing at The Woods.

His vision was to build a vacation community that would be convenient for weekend getaways. "If you drew a circle around Baltimore and Washington, this is the perfect location for driving distance, one and a half to two hours. It's beautiful countryside and buffered by wilderness," says Joy, explaining how her father decided on the spot. He started acquiring land and added to it over the years.

Much of the area used to be apple orchards, and there's still a lot of surrounding farmland. Pink and white apple blossoms and the flowers of pear and peach trees color the area in spring, and apple festivals celebrate the harvest in fall. The property has an Indian burial mound and an 1850s building that now serves as a chapel.

As vacationers discovered its beauty — and the attractions in nearby towns — the demand grew for more permanent homes for retirement. Today, the community has about 1,125 homes, with a total of 1,400 planned on the approximately 2,000 acres. Potomac Valley Properties is the primary builder, though buyers can hire someone else.

The terrain is wooded and rolling, with elevations from 800 feet to 1,200 feet. Homes on higher ridges and some points on the golf courses have views into Pennsylvania and Maryland on clear days. Mountains in the adjacent forest reach about 1,800 feet. Hikers have 70 miles of trails winding through The Woods and into the Sleepy Creek wildlife area.

Johnston, an avid golfer, designed and built the two golf courses. The 18-hole Mountain View championship course is considered one of the tops in the mid-Atlantic region, a tough play. After doing research, Johnston decided the second course would be a 62-par mid-length, 3,000-3,700 yards that would be challenging but also fun for beginners, families and those who prefer a shorter play. It's about a three-mile walk compared to five miles on the championship course and takes about an hour less to play, yet its 18 holes garner praise from golf experts. It's also environmentally friendly, taking less water to irrigate.

The Gundersons say the mid-length course is great for new golfers and opens up the conventional course for



Townhome-style villas in the tranquil, wooded community are available as resales.

the more serious golfers. "The mid-length offers the opportunity for beginners to learn without being on a big course, which can be a little daunting and overwhelming," Ron says. Residents have a lot of input on the management of the courses, he says. A golf pro and two assistants are on staff.

There's no lack of other activities at The Woods, the couples say, with quilting, bridge, book, crafts and gardening clubs, fitness classes and a travel club that plans trips regularly. There are three pools, tennis courts, racquetball and, coming later this spring, a full-service spa, augmenting massage therapy already offered.

"We find more and more to do in this area. There's a nice symphony orchestra in Hagerstown and in Winchester. Martinsburg has a community theater and arts center. Berkeley Springs has a great art community and active music program. We find less reason to go to the city, except to visit kids and her (Cindy's) mom," says Ron Gunderson. There also are volunteer opportunities, Ron adds, and they've found church members, shop owners and other merchants friendly and welcoming.

Also nearby, Shepherdstown is a charming historic college town on the Potomac River, home of Shepherd College, which hosts a performing arts series and the well-regarded Contemporary American Theater Festival. It offers reduced fees for seniors who want to attend classes. A community hospital in Martinsburg is augmented by larger medical facilities in Hager-

stown and Winchester.


Diane McGurgan says there's some adjustment from city life. State Highway 9, the route to access The Woods, is a narrow, winding two-lane road, where traffic can move slowly behind school buses and trucks.

Both the Gundersons and the McGurgans say their property taxes are considerably less than in the cities where they previously lived, but they encountered a new personal property tax on cars in West Virginia that their home states do not have.

"It's cheaper here, but not all that cheaper," Diane says. "Our car insurance is the same here as it was on Long Island, and we pay 6 percent tax on food (groceries) here."

Both couples say The Woods is a good retirement spot for those who are active and gregarious, though you don't have to get involved to enjoy the community. Ron Gunderson says that residents come from a wide variety of career backgrounds.

"It's a relaxing place but really active also. There's a lot going on socially," Cindy says.

"We're very happy here," Diane says. "It's great for anyone who likes golf and the mountains, and if you don't want to be terribly far from civilization but don't have to be in it. Most of the nicest retirement communities are away from the bustling cities — but not terribly far away." 

Mary Lu Abbott, a consulting editor, lives in Houston, TX.