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# You Deserve

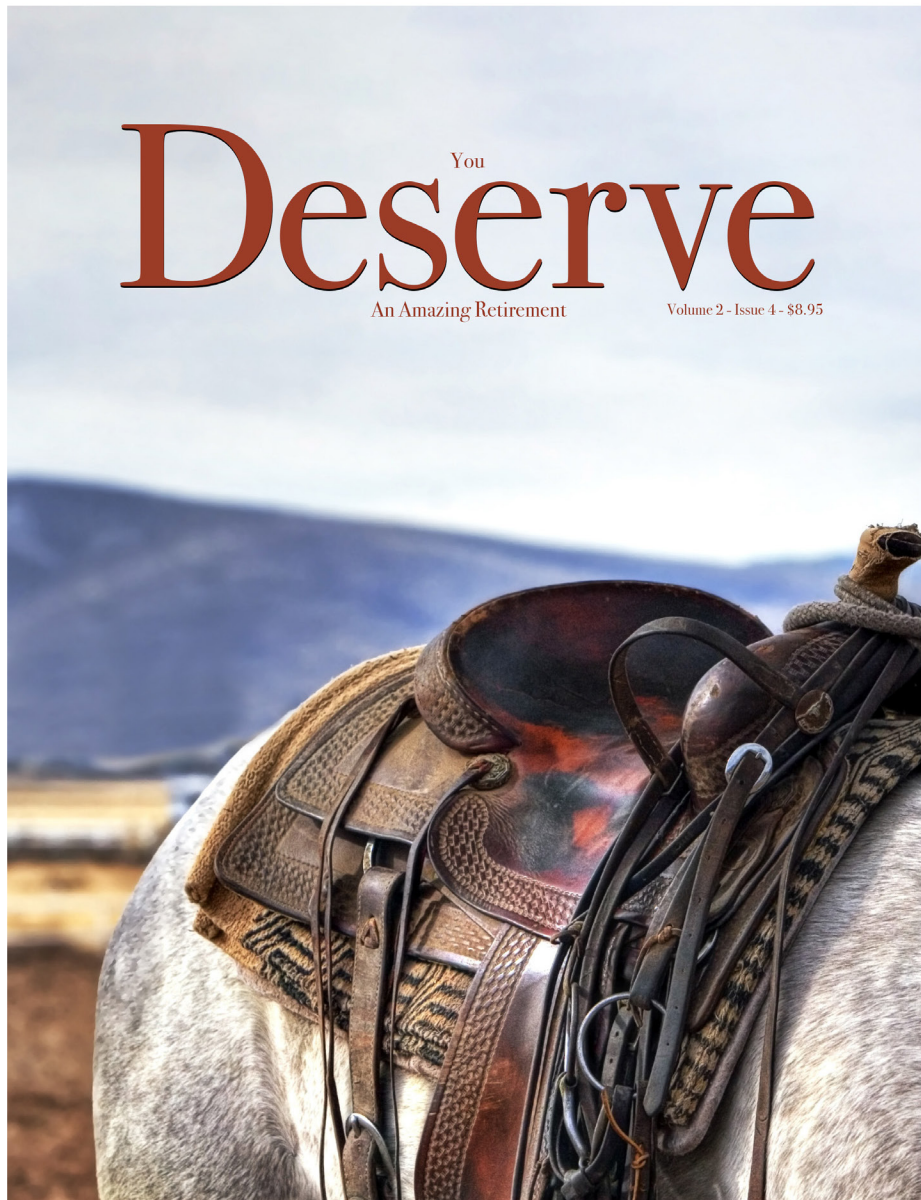
An Amazing Retirement

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# Moving to Texas?

You're Not Alone in  
The Lone Star State

by Mike Haralson



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The secret is out! People are moving to Texas in droves right now and for very good reason. Texas is a land of opportunity with low cost of living, no state income tax, boundless recreation and entertainment opportunities and high-quality health care options.

While the cost of living in urban areas like Dallas, Austin and Houston can be comparable to other major metro areas across the United States, there are still many cities and rural areas in the vast state of Texas that are surprisingly inexpensive. A quick perusal of Zillow or realtor.com often brings surprised reactions to people who did not realize that it is still so affordable to buy a nice home in Texas.

The Rio Grande Valley of Deep South Texas has long been known for its annual influx of Winter Texans - the folks who come from as far away as northern Canada to winter on the Texas Tropical Trail. Featuring 70-80-degree temperatures all

winter long, the sandy beaches of the nearby Gulf of Mexico and those spectacular South Texas sunsets almost every evening cannot be beat. When you consider the ridiculously low cost for condo rentals and RV park space fees along with excellent and affordable dining and entertainment options, it is no wonder that the McAllen, Texas area swells by more than 100,000 returning Winter Texans each year.

But recently the Rio Grande Valley has been experiencing a boom in fresh, new year-round residents. People who find that the heat and humidity of the summer months soothes arthritic joints and sore muscles. People who have learned how much farther their retirement nest egg will last when it costs so much less to live the quality of life that they deserve. People who have discovered that there are many high quality health care options to choose from that are very nearby. They are the people who value the opportunity to

live a better quality of life for less money.

Inexpensive housing, food, fuel, entertainment and an overall lower cost of living may be the initial draw to Texas but there are other advantages to becoming a Texas resident that should be considered. Low taxes and a business friendly environment are fueling the steadily growing number of newly arrived Texans. The fact that Texas does not collect a state income tax is a huge factor for the mass immigration to Texas.

Consider the California residents who earn between \$58,635 to \$299,508 a year. Those folks pay an income tax of \$2581.60 plus 9.3% of the amount of their income over \$58,634. A modest Social Security income of say \$27,000 for the husband, \$24,000 for the wife and a small pension of \$32,000 adds up to \$83,000 of income per year and places those California residents firmly in the 9.3% state income tax bracket. Simply leaving the state of California for Texas gives you a 9.3%



South Padre Island







pay raise for the remainder of your life. That is a substantial amount of savings.

A June 30, 2021, article from AARP advises us that the portion of your Social Security benefit that is subject to taxation varies with your income level. Up to 50% of your benefit will be taxed if your income is between \$25,000 to \$34,000 a year for an individual, or \$32,000 to \$44,000 for a married couple filing jointly

Up to 85% of your Social Security benefit is taxed if your income is more than \$34,000 for an individual filer or more than \$44,000 for a couple.

Simply not having a state income tax in addition to the federal income tax is a huge money saver.

So, what are you going to do with all that money you save by moving to Texas? Texas has five distinctly different regions and the climate and landscape varies dramatically across the state. Whether you prefer to live in a major metropolitan area, a smaller city or in a rural area, the recreation and entertainment options are virtually unlimited. You are never far from the arts, entertainment, wonderful dining, shopping, and boundless outdoor opportunities wherever you are in Texas. From world famous BBQ to amazing authentic Mexican food, every single day in Texas can be a culinary adventure. There is year-round golf, hunting, fishing, hiking, world class birding and so much

more. If you find yourself getting bored in Texas, you are simply not getting out there and exploring your state!

But what about health care? Luckily, the same thing that attracts so many new residents to Texas also attracts highly talented doctors and medical professionals from virtually every specialty field of practice. The MD Anderson Cancer Center in Houston is once again ranked the No. 1 cancer hospital in the country for 2020-2021 by US News & World Report.

Genworth's annual Cost of Care survey reports the average cost of assisted living in Texas to be \$3988 per month - a few hundred less than the national average of \$4300 per month. There are many choices in Texas when it comes time to choose an independent living facility, assisted living facility or a nursing home. That is an advantage of living in a state with 29,000,000 other residents.

Texas is all about choices. If you seek pine trees and snow you can have that every winter in Texas. If cactus, palm trees, sandy beaches and 70-80-degree weather all winter long are more your style, you can have that, too. With a low cost of living, low taxes and a high quality of life, what are you waiting for? The Lone Star State welcomes you. Maybe it is time to consider your options. Plan a trip and come see for yourself. Brand new Texas adventures await you.

# Texas BBQ Brisket

Some will say to trim the external fat off the brisket, but I say leave it on. Your tastebuds will thank you.

Combine paprika and 1/2 tsp of the black pepper; rub evenly and good over the entire surface of beef brisket. It should look like wet sand on the meat. Place the brisket, fat side down, in a aluminum pan. Add 1 cup water. Cover pan tightly with foil. Place in center of grill over very low heat or low coals (use a single layer of coals with space in between each); cover cooker. Heat should maintain 225-250 degrees. Cook for 5 - 6 hours, turning brisket over every 1 1/2 hours; use baster to remove fat from pan as it accumulates. It's important to maintain the low heat. So, if you are using coals keeping adding a few to keep same temperature. Add another 1/2 cup of water (if needed) to pan during cooking.

Remove brisket from pan; place on grid, fat side down, directly over very low coals or low heat. Save the pan drippings. Cover; continue cooking for 30 minutes to 1 hour.

Sauce: Skim fat from pan drippings and add butter in medium saucepan over medium heat. Add onions and cook until tender crisp. Add 1/2 teaspoon black pepper, the catsup, lemon juice, Worcestershire sauce and hot pepper sauce: simmer 15 minutes.

Carve brisket into thin slices across the grain; serve with sauce. Garnish with fresh peppers and lemon and lime slices. Note: For a smokier flavor and mesquite or hickory chips to very low coals.

## Ingredients

- 1 Boneless beef brisket (6 to- 8 pounds)
- 2 ts Paprika
- 1 ts Ground black pepper, divided
- 1 tb Butter
- 1 Medium onion, grated
- 1 1/2 c Catsup
- 1 tb Fresh lemon juice
- 1 tb Worcestershire sauce
- 1 ts Hot pepper sauce

