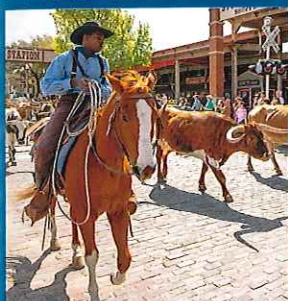


THE TOP CREDIT CARDS TODAY P.76

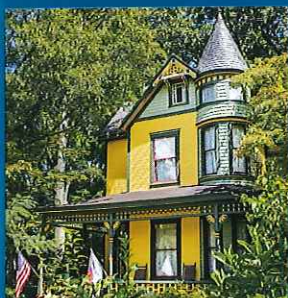
Money

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**BIG CITIES,
BIG VALUES**



FORT WORTH, TEXAS



CHARLOTTE, NORTH CAROLINA



PHOENIX, ARIZONA

America's Best Places *to Live*

**50 GREAT
SMALL
CITIES
THAT
HAVE
IT ALL**

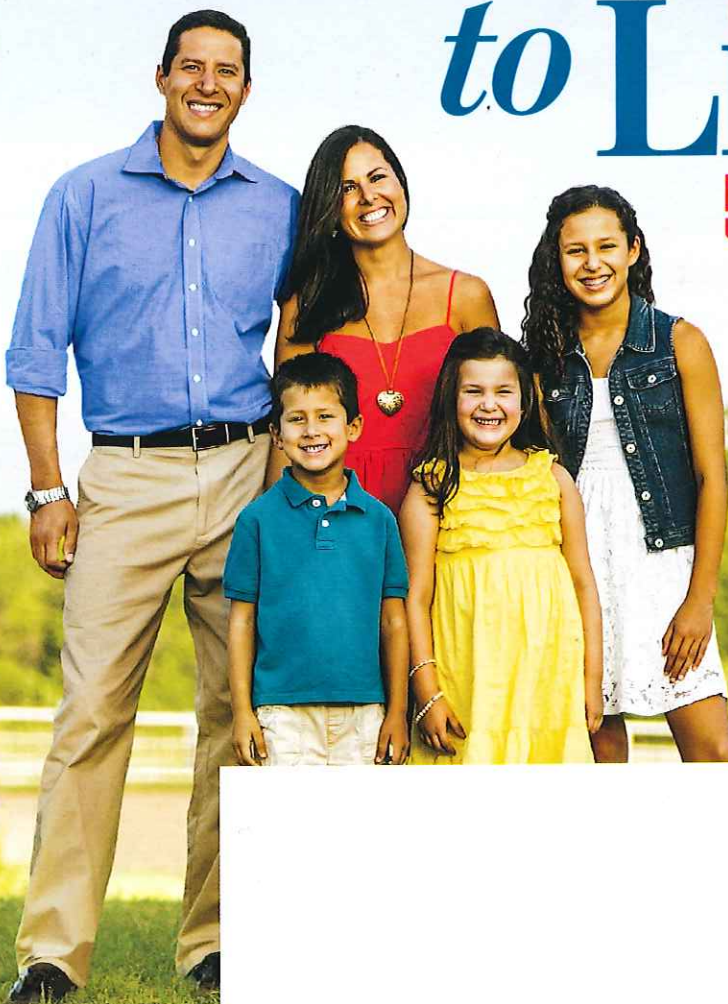
STARTS ON P. 52

Plus
**PICK THE RIGHT
HEALTH PLAN
FOR YOU**

P. 84

**ACE YOUR NEXT
JOB INTERVIEW**

P. 90



THE GALDOS FAMILY IN
NO. 1, MCKINNEY, TEXAS



Patrons go for cocktails and tapas at Soul Gastro-lounge in Charlotte's Plaza Midwood neighborhood.

The Biggest **BIG-CITY VALUES**

For your next home to be a good deal, it must be priced right today and show potential for appreciation tomorrow. Plus—oh, yeah—you have to want to live there. To create this list of best-value, big-city neighborhoods, we ranked places with over 500,000 in population on housing affordability, economic strength, home price forecasts, and livability. Then we looked for promising, well-priced neighborhoods in our top 10 locales. If your Best Place is a big city, you're in the right spot. ★ *By* AMANDA GENGLER, SUSIE POPPICK, and KATHY SHAYNA SHOCKET



FORT WORTH

Population	Median home price	Average property tax	Median family income	Projected 5-year job growth
783,770	\$120,600	\$3,560	\$59,800	6.2%

NEAR SOUTHSIDE

Historic homes and the convenient downtown location give this resurgent neighborhood its appeal. Houses and commercial spaces dating from the 1920s and 1930s are being rehabbed, and new condominiums, apartments, and offices are going up in vacant lots. The result: an urban village smack in the middle of a city experiencing above-average growth.

The main drag, West Magnolia

Avenue, is home to a mix of locally owned restaurants, bars, coffee shops, boutiques, and live music and theater venues. Residents can jump on one of the new B-Cycle shared bikes and take a 15-minute ride to downtown Fort Worth.

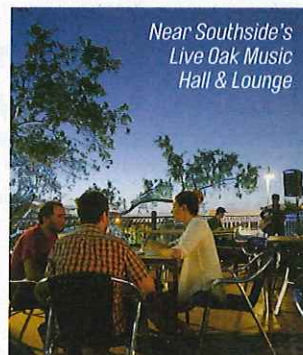
The more-established Berkeley Place and Mistletoe Heights rank as the pricier areas, says realtor Will Northern, but in transitioning Fairmount and Ryan Place, both of which are south of Magnolia, a fixer-

upper can be found for \$175,000, or an already renovated bungalow for \$275,000 or more.

RIDGLEA HILLS

Southwest of downtown, this older neighborhood combines quality of life and good public schools at a lower cost of entry than that of nearby Tanglewood, where demand has driven home prices up past \$400,000. In recent years, residents have held a Halloween party for kids and a Fourth of July picnic, reports longtime resident Julie Miers. "Our neighborhood has really gotten revitalized with participation from the young families moving in," she says.

Homes, predominantly brick, sit on large lots among rolling hills, and prices start around \$175,000, says realtor Gaye Reed. Prices can be



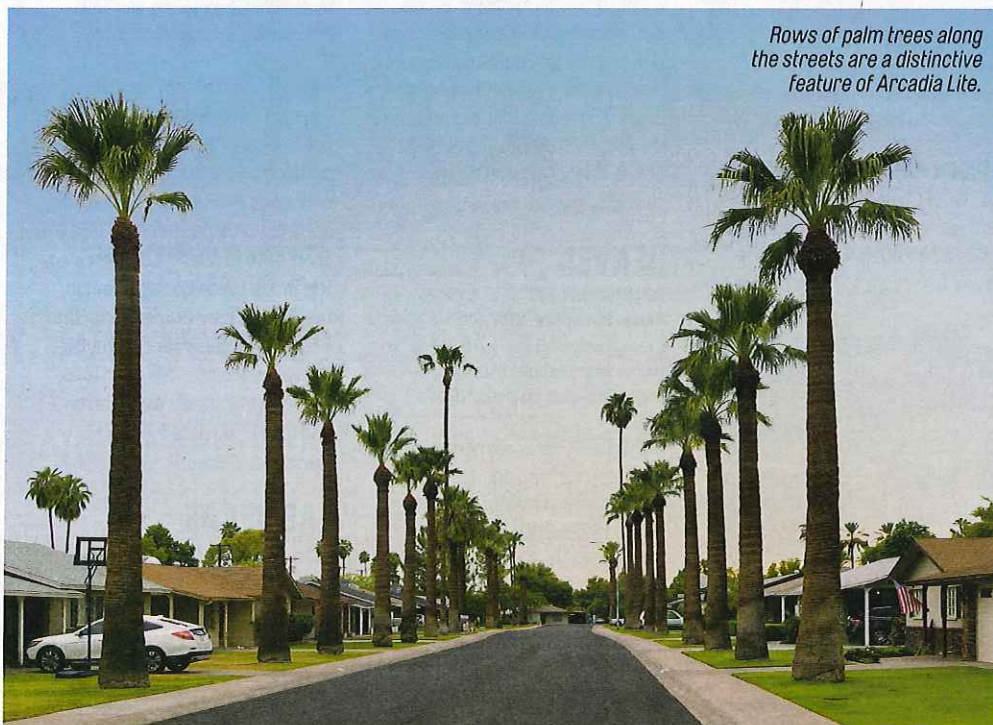
Near Southside's
Live Oak Music
Hall & Lounge

three times that for houses near the private Ridglea Country Club or the small, centrally located Luther Lake. Shops and restaurants lie on the border. Close by Ridglea Hills is access to Trinity Trails, Fort Worth's network of cycling/walking paths; downtown Fort Worth, with its performance hall and lively nightlife, is a 15-minute drive away.

One of its draws is its accessibility; Desert Ridge sits near the intersection of two of Phoenix's major freeways, 101 and 51. Other selling points are the public schools, the nature trails running through the community, and 10-acre Cashman Park, which just got a \$500,000 face-lift.

Nearby are Desert Ridge Marketplace, a major retail and entertainment center, and the new Mayo Clinic Hospital.

Kristi Jacques and her husband bought a home in Desert Ridge Original two years ago. Now expecting their third child, the couple have traded up to a bigger home a few blocks away. "We love our neighbors," says Jacques, "and our kids love their school and Cashman Park." David Tucker, a real estate agent who lives in Desert Ridge, says you can get a 1,500- to 2,200-square-foot home for less than \$400,000.



Rows of palm trees along the streets are a distinctive feature of Arcadia Lite.