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AMERICAN RETIREMENT CORP

Form 8-K

July 16, 2004

SECURITIES AND EXCHANGE COMMISSION

Washington, D. C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities
Exchange Act of 1934

Date of Report (Date of earliest event reported): July 16, 2004
(July 16, 2004)

AMERICAN RETIREMENT CORPORATION
(Exact name of registrant as specified in its charter)

Tennessee	01-13031	62-1674303
(State of Incorporation)	(Commission File No.)	(IRS Employer Identification No.)

111 Westwood Place, Suite 200	
Brentwood, Tennessee	37027
(Address of Principal Executive Office)	(Zip code)

Registrant's telephone number, including area code: (615) 221-2250

Item 9. Regulation FD Disclosure.

On July 16, 2004, American Retirement Corporation issued a press release announcing the refinancing of its remaining mezzanine debt. A copy of the press release is furnished herewith as Exhibit 99.1.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

AMERICAN RETIREMENT CORPORATION

Date: July 16, 2004

By: /s/ Bryan D. Richardson

Name: Bryan D. Richardson

Title: Executive Vice President and Chief
Financial Officer

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EXHIBIT INDEX

No.

Exhibit

99.1

Press Release dated July 16, 2004

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