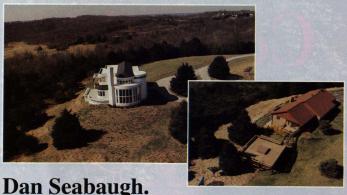
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On the cover, Don and Mary Waltman, who settled in Columbia for their retirement years, say that Shelter Gardens is one of their favorite places to observe nature at its fullest.

The gardens also provide a perfect backdrop for concerts performed by live bands and musicians throughout the summer.

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City's charm hooks Waltmans

Just before Don Waltman retired from the J.C. Penney Co. Inc., he and wife Mary were traveling down Intensate 70, on their way to a company meeting. Mary turned to Don and said, "Let's pull off in Columbia and look around in the neighborhoods." From that day on, they closed the books on looking for places to relocate. "We were sold on Columbia," she says.

Don retired in 1992, after 32 years in the company's management program. The family, including daughter Vicki and son Doug Waltman, BS BA '83, resided in cities in six Midwestern states. Their last residence was in Le Mars, Iowa.

"One of the places where we had lived was Louisiana, Mo," Don says, "and that's how we got to know Columbia. We had lived in towns with populations as small as 4,000 and as large as 500,000," he says. "We like the size of Columbia, the services that are available, the college atmosphere, churches, high-quality health care and the Midwestern values that we are used to."

Since moving to Columbia nearly two years ago, Don has worked up a full, active schedule. An avid runner, he immediately joined a local track club as well as Rotary and Missouri United Methodist Church. In addition, he plays golf, rides bikes and engages in photography. And to top it all off, he's snagged four part-time seasonal jobs, one of which, he says with a broad smile, is "a secret job at the mall at Christmastime." [Ho! Ho! Ho!]

"Don is busier now than he was when he was working full time, but he's doing all the things that he loves," Mary says laughing. But then, her calendar is full, too, with many church activities. "Over the years, we have found that the church has been one of the best places to get acquainted and to get you started in the life of the community," says Mary, whose hobbies include sewing and knitting.

What else do the Waltman's, both in their late 50s, like about Columbia? Trees,

Their home, in the northeast part of the city, is surrounded by them. "Money magazine's referral to Columbia as 'clean and green' is right on target," Don says. "Since the winters here are less severe than in Iowa," he continues, "we're really enjoying the longer green season."

Mary describes their neighborhood as "quiet, with little traffic. We are close to a school. Along with lots of trees, there is an abundance of birds, and we have deer running around in the back yard."

More young families reside in their subdivision than couples their age. "We like the mixture," she says. "We love kids."

One particular child in the neighborhood is dear to their hearts — their granddaughter.

"Our daughter, her husband and their baby were living in Denver when we moved here. Mary says. "They disliked that big-city ratfic and kind of wanted to get back to the Midwest. When they came here and saw where we were, they went back to Denver, sold their home and quit their jobs. Now they live right across the street from us."

Imagine Mary's face beaming as she says, "It's such a treat to see our granddaughter every day. Columbia is a good place to rear a family."

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Heading into the 21st century

The appeal of cities like Columbia has grown in recent years as more and more retirees are beginning to think twice about residing in traditional retirement areas.

With this thought in mind, the Chamber of Commerce is actively promoting Columbia as a retirement destination through a marketing campaign called 2,000 BY 2000. The goal is to bring 2,000 retirees - who would not otherwise have moved here - to town by the turn of the century.

"We believe that retirees will be another great asset to the community," says Charlie Gibbens, owner of Credit Bureau Services and chairman of the chamber's task force on retirement. "They are valuable human resources, offering much in knowledge and practical experience, and they are willing to be active participants in the community.

Relocating retirees are economical assets,

"Annually, one household pours about

\$72,000 into the local economy," says Bob Hammerschmidt, chairman and chief executive officer of Commerce Bank, and president of the Chamber of Commerce. "Naturally, this will have great benefits for construction, building trades, entertainment, utilities, real estate and other businesses

The chamber's concentrating its efforts on people between the ages of 55 and 65, Gibbens says, because studies show that about 20 percent of this age group nationwide is looking for a new place to call home. "These retirees tend to be affluent, educated and want to live in a place where they can be safe and

What makes Columbia appealing? A study commissioned by the chamber reports that retirees are sold on how the city's metropolitan-like amenities are wrapped up in a small-town atmosphere.



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Up, up & away

Flying high in the U.S. National Hot Air Balloon Championships will be the Tiger Paw Express. The black and gold airborne tribute to MU is owned by Janie Thomas, BS BA '76, and her husband, George Thomas, BS '70, MS '71.

Beginning next year for three years, Columbia will be the site for the championships to be held Aug. 18-27, 1995; Aug. 16-25, 1996; and Aug. 15-

We've been involved in ballooning for about 15 years," Janie says. "It's been a dream of ours for a long time. We especially like the social aspect of ballooning. When you drop into someone's back yard, you get to know them in a unique way.

Getting your *Money* 's worth and more

Once planted, people generally root in Columbia, which is kind of unusual for a college town.

In 1992, Money magazine ranked Columbia second in its list of the top 10 places to live in America, and Columbia has appeared among the top 20 for the past three years.

With a score of 80 (of a possible 100) in

health care and a score of 81 in the soundness of the economy, it's easy to see why.

Columbia boasts more than a dozen hospitals and medical facilities, and claims 705 doctors per 100,000 people.

John Howells, whose book Where to Retire is due from Gateway Books in the fall, says the mixture of generations helps everyone.

"Typically, when you have a combination

of a student population with a retired population, you have a more interesting mixture of businesses, especially restaurants, Howells says.

Lee and Saralee Rosenberg, in their book 50 Fabulous Places to Raise Your Family, call Columbia "clean, green and accessible. It operates like a well-oiled machine, and community spirit borders on embarrassing."

Trying

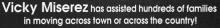
Retirees who want to get more or better products at good values now have an advocate in Dr. Robert Schooler, professor of marketing. He heads the Senior Product Panel, a newly formed consumer research group made up of nine local retirees.

The panel's projects consist of identifying and specifying where existing products fail to meet retirees' needs or where there is no product at all, and inducing companies to fill the gap.

"This is a unique group," Schooler says. "No one else is doing what we are doing. Right now, we have two subcommittees concentrating on the areas of housing and funerals."

The housing group is studying the availability and deficiencies of properties that cater to the special needs of retirees, such as low-cost, low-maintenance. single-level dwellings that are accessible. The group hopes its findings will encourage builders, suppliers, contractors and the city to meet these needs.

'The other subcommittee," Schooler says, "is looking at ways present institutions could create and market new, low-cost products or alternative funeral services that also would be dignified and cost-inclusive."





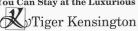
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Standing tall in health care

Columbia entered the '90s rated tops in health care by *Money* magazine.

The community boasts seven hospitals, more than 700 licensed physicians and hundreds of other health-care professionals. In fact, one in five working persons in Columbia is employed in a health-related occupation. The practicing physicians and dentists represent all specialities.

represent an speciatics.

The city's multiple health-care centers include a major teaching hospital, two large private community hospitals, a veterans hospital and hospital engaging solely in cancer treatment and psychiatric care.

HOSPITALS

₱Boone Hospital Center, 1600 E. Broadway, is a 344-bed full-service hospital leased by the Christian Health System. It maintains 24-hour emergency and ambulance services.

↑ Charter Hospital of Columbia, 200 Portland St., is a 96-bed full-service psychiatric and addictive-disease hospital serving children, adolescents and adults in a residential setting.

**Columbia Regional Hospital, 404
Keene St., is a 301-bed acute-care hospital that
serves 35 counties in mid-Missouri. Regional's
specialties include orthopedics, oncology,
ophthalmology and neurology.

♥Ellis Fischel Cancer Center, 115 Business Loop 70 West, is Missouri's only hospital dedicated solely to cancer care.

Mid-Missouri Mental Health Center, Three Hospital Drive, with 70 beds is a statefunded, short-term intensive treatment hospital. The center specializes in individualized psychiatric treatment for adults, adolescents and children.

♠ Rusk Rehabilitation Center, One Hospital Drive, with 40 beds is within University Hospital and Clinics. It offers a multidisciplinary team approach to treating physical and cognitive disabilities for inpatients and outpatients.

the Hurry S. Truman Memorial Veterans Hospital, 800 Hospital Drive, is an affiliated teaching hospital with 334 beds plus 54 nursing home beds. Inpatient and outpatient care is provided in specialties from allergy to rheumatology.

QUniversity Hospital and Clinics, One Hospital Drive, with 400 beds, provides a full range of medical services, including women's health. The hospital's Level I rauma center is the only such center in mid-Missouri. UHC maintains around-the-clock emergency helicopter and ambulance services.



The scoop on Buck's

Truman, MU's hottest cat, knows that he can get a cold dip of his favorite Tiger Stripe ice cream at Buck's Place.

The store, named for "Mr. Ice Cream," the late Dr. Wendell "Buck" Arbuckle, is in

Eckles Hall. It's the same building, where from the 1920s to 1972, students, faculty, staff and Columbians licked chocolate, vanilla and strawberry cones at a nickel for a single, dime for a double and 15 cents for a one-pint triple-decker. The location was a sales room located under the east steps of Eckles Hall.

The tradition returned in spring 1988.

Arbuckle, an internationally known icecream researcher who did graduate work at MU, starred the idea churning with campus administrators before Christmas 1986. A former professor of food science and nutrition, Arbuckle died March 22, 1987, at age 76. He bequeathed \$5,000 to get the idea of Buck's Place to gel.

Rick Linhardt, BS Ag '82, MS '84, manager of the plant and store, says the production and sale of the famous vanillaand-chocolate-ripple Tiger Stripe ice cream is a great laboratory for students. Cones cost a buck.

Linhardt invites you to drop by weekdays from noon to 5 p.m. for a scoop of Truman's favorite or your pick of 15 other flavors.

Enjoying reading, 'riting and retirement

"What kind of volunteer do you want to be?" Thar's the question Jolene Schultz, AB '63, MA '73 would like to ask retirees who wish to volunteer in the Columbia Public Schools.

Schultz directs the school-community programs for the Columbia district, and it is her dream to offer retirees a variety of avenues through which

they can volunteer

The Senior Ringers program matches volunteers with children the volunteers may call from home every day after school.

"This provides a valuable service to kids who might be alone after school," Schultz says, "and it fosters

communication between the generations." The Senior Readers program, a new effort recently begun at New Haven Accelerated School, encourages retired volunteers to help children with reading activities at their schools.

"The children are really excited about having a special friend," says Carol Kennedy, BS '61, school principal,

Across town, the Retired Senior Volunteer Program, or RSVP, offers retirees nearly 60 opportunities to get involved in the community. RSVP, housed in Calvary Episcopal Church, is sponsored locally by the Boone County Council on Aging.

"Last year, our volunteers logged 62,000 hours of service," says Kris Peterson Dadant, project director. "In terms of money, we estimate our program saved the agencies we serve about \$310,000." Those agencies include everything from the Columbia Art League to University Hospitals and Clinics.



The only requirement for involvement is that you be 55 years of age.

Dr. Robert Daniel, professor emeritus of psychology, provides transportation to hospitals and physicians' offices for folks who are unable to drive themselves.

This is a critical problem," says Daniel, a director of the council on aging, and an RSVP volunteer. "People who reside inside the city limits can take advantage of transportation services; those who reside outside the city limits, even just a block, must rely on other much more expensive means.

"I like to volunteer because it makes me feel as though I'm paying my way. And it brings me in contact with people I might not otherwise meet - people outside my usual circle of friends, neighbors and university colleagues."

Paula Kurtz

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And best of all, close by is a nursing home whose staff will provide you medical care — in your home — if need be.

That place is coming soon to south Columbia.

Garry Lewis, AB '68, is realizing a longtime dream to build such a community, open to all, but designed specifically with retirees in mind. The child-care center, Small World Child Development Center, is already in operation. Construction on many of the condominiums will be completed by the end of 1994. The nursing home will follow in the next year. Expansion of the community is possible as it's needed, and all buildings and residences in the 20-acre development will be accessible.

"I first considered this about five years ago," Lewis says, "and I realized it was something Columbia needed. I looked at similar communities in other cities, and I knew this sort of combination would be ideal."

Here's what your dollar buys

The Columbia Board of Realtors reports that in Columbia buyers can get these features at these prices:

\$75,000 New construction: three bedroom, 2½ baths, two-car garage, 1,319 square feet, central air, gas heat, vaulted ceilings in foyer and living room.

Pre-owned: three bedrooms, two baths, two-car garage, gas heat, central air, 1,432 square feet, fenced yard, patio or deck.

\$90,000 New construction: three bedrooms, 2½ baths, 1,505 square feet, sky light, jetted tub, vaulted ceilings, two-car garage, on cul-de-sac.

Pre-owned: ranch, four bedrooms, tri-level 2½ baths, fenced yard, full unfinished basement, two-car garage, central air, 1,900 square feet.

\$115,000 New construction: three bedrooms, two baths, 1,638 square feet, wood fireplace, central air, gas heat, custom cabinets, garden tub in master bedroom, large deck, two-car garage.

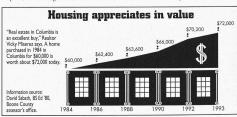
Pre-owned: five bedrooms, three baths, two-car garage, 2,886 square feet, hardwood floors, pantry, fireplace, central air, gas heat, large deck.

\$200,000 New construction: five bedrooms, 3½ baths, two-car garage, central air, library, sunroom, gas heat, 2,800 square feet.

Pre-owned: four bedrooms, 3½ baths, central air, gas heat, full basement, custom cabinets, two-car garage, 4,413 square feet.

Condominiums: Priced from \$31,500 for two bedrooms, one bath, 893 square feet, to \$200,000 to \$300,000 for four bedrooms, 3½ baths, 3,000 square feet on golf course.

Rental: Single family homes, four-plexes, duplexes, ranging from \$400 to \$900 monthly; two-bedroom apartments from \$350 to \$650 monthly.



Elder care, child care team up



Trey Nelson entertains Aura Houston with songs he's learned at Lenoir Retirement Community's child-care center. Houston is a resident of Lenoir Manor. The retirement center began its on-site child-care program in 1988.

On a sunny spring day, cockatiels sing in the corner of the recreation room in the Lenoir Healthcare Center.

It's pretty windy out, so the residents of the center are picnicking inside today.

But it doesn't seem to matter. They are more enthralled with their hosts — the 18- to 24-month-old children from Lenoir's on-site children center.

Nine residents and seven children feast on sandwiches, chips, salad and ice cream.

Nationwide, young and old are united as a growing number of retirement centers are opening day-care centers for children. It's a win-win situation, experts say. Children benefit from extra attention, affection and knowledge, and the residents reap self-esteem, love and energy.

The intergenerational program at Lenoir is six years old. Residents and kids enjoy three or four events a week, including meals, craft sessions and games. Residents from the retirement community's manor and the health-

care center participate. The mixture of generations is important to the residents.

"It's important for Lenoir to provide this service," says Dan Kem, director of Lenoir. "It adds tremendously to the spirit of community we like to foster at Lenoir, and it also helps us provide top-notch child care for our employees.

"It's natural to have children involved in life on a day-to-day basis, but it's somewhat unusual for people to want to be involved with them after retirement. We like to provide that opportunity for those who want it."

From the looks of the lively luncheon at Lenoir on this sunny afternoon, both kids and residents do

"Last winter when we couldn't get outside, it was wonderful to hear them play," says Laura Rowlen, former Lenoir receptionist and now a retired resident. "I come every time we're going to do something with the kids. They probably see more of us than they do of their real grandparents."



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A dream comes true

Dr. Arvarh Strickland, professor of history, helped Columbians honor Dr. Martin Luther King Ir, last August with the dedication of the long-awaited amphitheater bearing King's name. The ceremony took place on the 30-year anniversary of his world-famous "Il Have a Dream" speech.

Located near the MRT trail of Stadium boulevard, the memorial features a half-cirde of eight decorative pillars bearing quotes from King's teachings. At the center of the amphitheater are 60 grantic slabs in a spiral. Thirty-nine of these stones stand for each full year of King's life, and a short one symbolies the year in which he was murdered. Only Atlanta has a larger memorial dedicated to King.

In the middle of fun attractions

One of Columbia's greatest assets is its location.

Whether you want to shop, play or be entertained, a day's drive will take you just about anywhere you want to be.

Go east about 100 miles and pass through the world of antiques shops and history in St. Charles, the oldest city on the Missouri River, before reaching St. Louis, a 200-year-old city with a modern spirit. The revitalized

downtown area is landmarked by the Gateway Arch and the Museum of Westward Expansion. Nearby is Busch Stadium, home of the St. Louis Cardinals. Other sights include the St. Louis Science Center (including life-size dinosaurs), Missouri Botanical Gardens, Grant's Farm, the Anheuser-Busch Brewery and the St. Louis Zoo.

Take I-70 west

about 120 miles and you will go through Harry Truman's home of Independence, Mo., to Kansas City. Young and old alike enjoy the shopping on the Country Club Plaza, where the wide boulevards are reminiscent of Paris and the architecture hearkens back to Spain. Just north of the plaza is the Westport shopping and cultural district, and closer to downtown you'll find Crown Center packed with restaurants and shops.

minutes from U.S. 54.

Kansas City is an artist's dream. The Nelson-Atkins Museum, the Missouri Repertory Theater, the Midland Theater, the Coterie Children's Theater and the Lyric Opera cater to many tastes. A big draw in Kansas City is the annual Blues and Jazz Festival each July.

Unique to Missouri is the Lake of the Ozarks, which attracts visitors to swim, boat, water-ski, fish, shop or just relax on the banks of the lake, created in 1931 with the completion of Bagnell Dam. More than 1,300 miles of shoreline house numerous resort hideaways. The Lake of the Ozarks 5ate Park

and Ha Ha Tonka State Park await outdoor enthusiasts.

Many Colum bians are drawn to the Factory Outlet Village in Osage Beach. Comfortable shoes are a must. This place is big — more han 90 shops and well worth the 70-mile trip south from Columbia.

About five hours on the road southwest will take you to Branson — Missouri's hortest tourist draw and dubbed America's new live entertainment capital. More than 40 music and variety shows headline this Ozark mountain town.

Away from the bright lights, however, is the quiet serenity that has drawn visitors to Branson for years. The Shepherd of the Hills Outdoor Theater features live drama, and Silver Dollar City will take you back to a simpler time of pioneer crafts and traditional music.



Retiring in Columbia can be less taxing than in other locations.

A search through Ellis Library reveals that Missouri residents generally pay less for more.

For example, while the national per capita average for state and local property taxes is about 5666, the Missouri average is \$377°, considerably less than Illinois at \$785, Kansas at \$691 or lowa at \$686. In Columbia, real-estate taxes on a home worth \$100,000 would cost \$1,103, according to the Boone County assessor's office.

Average per capita income tax in Missouri is \$357. Compare that with Illinois' \$393. Kansas' \$368 or Iowa's \$502.

Missouri's per capita sales tax is competitive — \$365 compared with \$367 in Illinois, \$379 in Kansas and \$353 in Iowa. Missouri's sales tax rate is about 6.8 percent.

Prescription drugs are tax-exempt in Missouri.

If you're thinking of retiring to a new business venture, consider this: Missouri has one of the most favorable corporate tax structures in the country. Less than 5 percent of state revenue comes from corporate income tax, and inventories are exempt from property tax.





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Many options available to satisfy mind, body

Plenty of opportunities for rest, recreation or rejuvenation are available citywide.

For example, Columbia has two state parks and more than 4,000 acres of park land, with a variety of municipal parks and nature areas scattered throughout the city. Several golf courses, both public and private, are available. Fishing can be found at Nifong Park, Cosmo-Berhel Park, Twin Lakes Recreation Area and Little Dixie Lake.

Not to be overlooked as a leisure-time possibility are the classes offered by MU,



Stephens College and Columbia College. Here are other options:

♦Outdoor summer concerts at Shelter Gardens.

✿Outdoor summer theater at Maplewood Barn Theater in Nifong Park.

☆Swimming at Finger Lakes State Park, and at four public swimming pools in town: Albert-Oakland Municipal Pool, Douglass Municipal Pool, Hickman Municipal Pool (indoor) and Lake of the Woods Municipal Pool,

⇔Organized ballgames day and night at the Rainbow Softball Center, which has concessions, a covered deck and a playground for the kids.

₾ Jogging, biking and hiking on the KATY trail, which follows the Missouri River, or the MKT trail, which stretches from Providence Road near Stewart Road to Stadium Boulevard.

♠A beach, a six-acre swimming lake and a 20-acre boating and fishing lake at Twin Lakes Recreation Area.

♠Athletic centers and fitness clubs are available, some of which offer special programs for older adults. MU Alumni Association members may purchase memberships to MU's Student Recreation Center.

♠Dinner theaters, wine tasting and special events for members of the University Club in the Donald W. Reynolds Alumni and Visitor Center. Discounted membership rates are available for people 65 and over.

Numerous libraries, including MU's

Ellis Library, MU Alumni Association members receive courtesy library cards, which otherwise cost \$25 a year.

✿ Genealogical research at the State Historical Society of Missouri, adjacent to Ellis Library. The society, which does not charge a user's fee, archives newspapers from more than 600 towns in Missouri.

✿Artwork at MU's Museum of Art and Archaeology and at Boone County Historical Museum. ✿Winery tours at Les Bourgeois Winery in Rocheport, Mo., overlooking the Missouri

♠Bus tours sponsored by the Columbia Parks and Recreation Department.

◆Craft classes, card and bingo parties, dances and speakers are available at the Columbia Senior Center, Bear Creek Neighborhood Center, J.W. "Blind" Boone Center, Older Americans Klub and Paquin Tower Recreation Facility.

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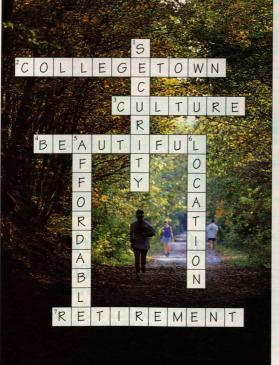
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For more information about Commerce and a free copy of the Commerce Bank New Neighbors Guide, call or write Laura McDorman, 314 886-5231, P.O. Box 1677, Columbia, MO 65205-1677.



Eight-letter word for a great place to retire?



Across

2. Mizzou, Stephens College and Columbia College make Columbia

USA.

- 3 Sporting events and theaters provide plenty of recreation and
- 4. The Katy Trail, Rock Bridge State Park and Shelter Gardens contribute to our scenery.
- 7. Our community provides all the ingredients for excellent

opportunities.

Down

- Our low crime rate
 and health facilities
 provide ______
- for our community.

 5. Low cost housing & low taxes help make living
- 6. Only two hours from Kansas City or St. Louis places our city in an ideal

Answer: Columbia



For more information call **1-800-652-9028**.

Lisa K. Bowman, Retirement Coordinator 300 S. Providence, Columbia, MO 65203, (314) 874-1132