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RETIREMENT



Love, that's the ticket

On the cover, The Missouri Theater is one of Columbia's passages to entertainment for Beverly Clark Wright and husband Merle. A former educator in San Francisco, Beverly retired in 1993.



Beverly Clark Wright is quick to tell folks what lured her to Columbia from California. "Marriage," she says with a sparkle in her eyes and a smile that broadens her face. And she has a school reunion to thank for re-uniting her and high-school sweetheart Merle Wright.

Both Beverly and Merle graduated from Centralia (Mo.) High School. After receiving a bachelor's degree in education from MU in 1955, she taught school in Denver and San Francisco for a total of 37 years.

Her address was not in the high school's files, and when it came time to organize the 1991 reunion, a committee member enlisted Merle's help in finding her.

Several calls to the California Teachers

Association netted him sweet results. Beverly was president of the Marin County chapter of the association, and through the persuasion of her friends, she not only returned his call, but she also attended the reunion.

Afterward, a nearly two-year long-distance romance culminated in a proposal. Plans for a June wedding — the second for both — began to take shape, but in a telephone conversation one day in April 1993, Merle mentioned that he was taking a business trip to New Orleans. "Beverly said, 'If someone I loved asked me to elope to New Orleans, I would say yes,'" he recalls.

Merle invited her, she accepted and the

rest is history.

Retiring to Columbia has worked out well for Beverly. Merle, who had moved to Columbia in 1956, graduated from MU in 1958 with a bachelor of arts degree. After he and Beverly married, they bought a home west of town. "Our location is absolutely wonderful," he says. "We witness the most gorgeous sunrises and sunsets."

Aside from the climate, Columbia is an alluring place, Beverly says.

"We don't know of any place in the Midwest, except in a major city, that has such extensive offerings in the fine arts as does Columbia. We enjoy the Missouri Symphony, the concerts at Jesse Hall and the plays at Stephens College," says Beverly, who worked her way through school as a violinist for Stephens' Burrall Symphony Orchestra.

Her avid interest in the fine arts has led her to become a docent trainee at MU's Museum of Art and Archaeology. Three days a week she's in class. "After I complete a year of training and education, I will be able to lead tours of the museum," Beverly says.

The rest of her week is crammed with civic duties for the Missouri Symphony Society, American Association of University Women, Boone County Historical Society, the Assistance League of Mid-Missouri and the Columbia Garden Club. She caps it all off as a computer training consultant for Merle's business, Restaurant Equipment and Supply Co. Inc., of which he is president.

"I really appreciate what Beverly has done through her teaching abilities to train our employees," he says.

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Choices abound for fitness

Bob Humphreys' day begins with a five-mile jog on the MKT trail, a former railroad bed that stretches through tranquil groves near his home in Columbia. The popular trail attracts runners, walkers, bikers and nature-lovers. "I sometimes see deer during my morning runs," comments Humphreys, an associate professor emeritus of advertising who retired from MU in 1992.

After retirement, Humphreys began a new career as owner of Play It Again Sports, a franchise that buys and sells used sports equipment. "This store is ruining my golf game," he laments. "I try some new clubs every week."

Humphreys usually swings his clubs at MU's A.L. Gustin Golf Course, which is one of three public courses in Columbia. Country Club of Missouri, Columbia Country Club and Stephens College each provide private courses for members.

The city also boasts some world-famous links, thanks to virtual-reality technology. Imagine playing at Pebble Beach, St. Andrews or Augusta. "It's just like playing outside, only there's no walking," says Cary Marchand, Arts '76, owner of Columbia Indoor Golf. "It's a good way to get in extra swings in the evening," he adds. James Walls, an MU senior who manages Rack and Roll Billiards, notes that virtual-reality golf is favored on chilly or rainy days.

Health clubs also are popular all year. Wilson's Fitness Center offers classes and equipment tailored for active adults, including water aerobics, lap swimming, treadmills, karate and strength training. Gold's Gym provides computerized diet and exercise programs, featuring strength training and cardiovascular workouts. At

Club Woodrail, members enjoy tennis, body conditioning, aerobics, swimming and weight training, says Charlotte Cox Brumfield, Arts '89. Alumni also may purchase memberships at MU's Student Recreation Center.

Columbia's Parks and Recreation Department provides a number of choices for fitness and leisure. Horseshoe tournaments, archery, softball tournaments and aquacise classes are a few of the options. The city also operates four municipal pools, a six-acre swimming lake and three fishing lakes. Two swim clubs and two country clubs provide pools for their members as well.

Columbia's cosmopolitan environment expands the choices for leisure activities, Humphreys points out. "I've lived all over the country, and I like Columbia better than anywhere. It's small enough so that people know you, but big enough to provide entertainment, good restaurants, concerts and live theater. It's also inexpensive to live here, but a good quality of life." — Carol Hunter

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Jack Smith plays drums for pleasure these days. When he was a student at MU, and early in his advertising career, Smith helped support himself by playing in bands.

A new lifestyle

Unless you have 30 minutes to spare, don't ask Jack Smith, AB '62, why he retired to Columbia. It takes him that long to list all the reasons, chief of which is easy access to Tiger basketball and football arenas, and to the city's golf courses.

"Actually, I never left Columbia," says Smith, former group president and deputy chief creative officer for Leo Burnett Co. and Leo Burnett Worldwide in Chicago. "This has always been home to me. I came back so often that some people thought I had moved here years ago."

Smith spent 23 years at Leo Burnett before he retired in 1994. His creativity led, in part, to the success of Hallmark Cards Inc., Kraft General Foods,

McDonald's Corp. and United Airlines. Smith's talent as a writer and musician is known worldwide — ask anyone who's ever hummed "You're not just flying, you're flying the friendly skies," or "It's a good time for the great taste of McDonald's," which won Advertising Song of the Year in 1985. For the past four years he's written, pro bono, lyrics and music for the Tiger football ticket campaigns. The latest one, *Earning Our*

Stripes, hit the airwaves in May.

"Music was an extra added bonus to my job as a creative copywriter," Smith says. "I want to continue that, but I want to think longer than thirty or sixty seconds." His post-retirement goal is to write at least one or two pop songs a year, get them published, sold and recorded.

Before taking his curtain call in Columbia, Smith toyed with the idea of settling down in Arizona, the Carolinas or Florida. "I wanted somewhere I could golf year 'round," he says. "The climate is neat in some of those places in the winter, then it is hot as blazes the rest of the year." Climate isn't everything, Smith concluded, and decided he would be happiest in CollegeTown USA.

"Here in Columbia, I don't feel like I'm retired. It's more like starting a new way of life," he says.

His new home is within a stone's throw of the Hearnes Center, Faurot Field and A.L. Gustin Golf Course. "My friends think I'm a very sick man," he says, laughing vigorously. "They call my love for Mizzou 'outrageous.'" Smith's friends may be correct in their thinking. Every room in his three-story abode has something that reminds guests they have entered "Tiger Country": helmets, balls, Mizzou cups and glasses, jackets, pennants, welcome mats, flags and tigers of all shapes and sizes, including those etched in the glass shower doors. A black-and-gold picnic table adorns the deck above the garage.

"What can I say?" Smith asks rhetorically. "I'm a huge Missouri fan." — Sue Richardson

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Money magazine ranked Columbia second in its 1992 list of the best places to live in America. In the past five years, it has been in the poll's top 20.



Hosanna!

Worshippers from Columbia's downtown churches gather for the community Blessing of the Palms service every year on Palm Sunday. The service, on the Friday before Easter, commemorates Jesus' entry into Jerusalem. Hundreds of church-goers carrying palm branches gather at Ninth Street and Broadway for the outdoor ecumenical service. Columbia's faith community includes Protestant denominations, non-denominational churches, Catholic parishes, synagogues and a mosque.

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Sold on Columbia's real estate market

The Columbia housing market offers a range of choices for home buyers, from maintenance-free condos to country estates. In addition, housing is an excellent buy in Columbia's strong real-estate market — overall, home values appreciated approximately 8 percent between 1992 and 1994, says Bill Payne, BS BA '78, president of the Columbia Board of Realtors.

Here's what you can purchase with your real-estate dollar.

New homes starting at \$90,000 offer three bedrooms, two baths, 1,200 square feet, two-car garage, vinyl-clad windows, maintenance-free exterior and a slab foundation, says Realtor D.J. Rice. In the \$120,000 range, additional features include vaulted ceilings, a deck, pantry, fireplace and 1,500 square feet. For \$150,000, home buyers might purchase a 1,750-square-foot home with three bedrooms and two baths, some hardwood or ceramic flooring, main-floor utility, high ceilings, deck, fireplace, jetted tub and unfinished basement.

New homes costing \$200,000 feature three to four bedrooms, custom cabinets, walk-in closets, ceramic in baths, crown moldings, breakfast nook, family room, formal dining room, large master suite, open foyer, fireplace and 2,200 square feet.

Condominiums start in the upper \$40,000-range for two bedrooms, one and one-half baths and 1,000 square feet. For \$100,000 and up, you'll find a spacious two-bedroom, two-bath condo on the golf course, says Elayna Utley, Arts '84, a local Realtor. Also on the golf course, a four- or five-bedroom, three-bath condo with 3,500 or more square feet costs around \$180,000.

"These condominiums are deceptively large and have only one shared wall," Utley points out.

Established neighborhoods offer a variety of pre-owned homes, says Realtor Patty Alfermann, BS '79. Starting at \$90,000, you'll find a 30-year-old ranch home with four to five bedrooms, two baths, walkout basement and 2,000 to 2,200 square feet. A similar home with about 2,300 square feet in southwest Columbia costs around \$120,000. A one-level, maintenance-free home less than five years old costing \$120,000 offers three bedrooms and two two baths with about 1,800 square feet.

In the \$150,000 range, pre-owned homes feature two stories, at least 2,000 square feet and extras such as open foyer, hardwood floors, breakfast room and main-level utility. A larger home with 3,000 square feet, four bedrooms, three-plus baths, two family rooms and extensive decorating costs about \$200,000.

Country living options abound near Columbia, says Dan Seabaugh, a Realtor specializing in rural properties. For around \$190,000, you'll find a four-bedroom, 2,300-square-foot home on 10 acres with a horse barn and in-ground pool, just 15 minutes from downtown. A home with 1,500 square feet on five to 10 acres in rural Boone County costs about \$100,000. Rural subdivisions with two- to three-acre lots offer homes with about 1,600 square feet for \$60,000 to \$100,000.

Median home price comparisons

Northeast Columbia	.....	\$81,000
Northwest Columbia	.....	\$67,200
Southeast Columbia	.....	\$70,900
Southwest Columbia	.....	\$125,500
Albuquerque, N.M.	.....	\$112,500
Austin, Texas	.....	\$97,200
Denver	.....	\$121,600
Fort Myers/Cape Coral, Fla.	..	\$77,800
Kansas City	.....	\$88,600
Minneapolis	.....	\$103,200
Raleigh/Durham, N.C.	....	\$116,000
Sacramento, Calif.	.....	\$121,900
St. Louis	.....	\$85,900
San Francisco	.....	\$250,200
Seattle	.....	\$158,400
Tucson, Ariz.	.....	\$93,000

Median prices of homes sold within the city limits of Columbia through Multiple Listing Service, last quarter of 1994. National comparisons are median sales price of existing single family homes.

Sources: Columbia Board of Realtors, National Association of Realtors.

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Retirement careers

A couple of residents tell why they keep active in the workforce, even though they have retired.

The other side of the fence

Prospective home buyers now have an advocate in George Ruskell. Over the course of 20 years, Ruskell bought and sold eight homes. His experiences with buying the properties were not as desirable as when he was on the selling end, he says.

With those experiences in mind and a real estate license in hand, Ruskell vowed he would work exclusively for the buyer. After moving to Columbia in 1994, he joined Buyer's Agent Real Estate Inc, the only such agency in Mid-Missouri.

A geologist by trade, Ruskell retired in 1985 after 35 years with a mining company in Denver. He and his wife moved to Sullivan, Mo., where their second of three daughters resides. Being idle didn't agree with Ruskell, or his wife. "When you retire after being fairly active, it's kind of a drag," he says. "The husband retires, but the wife doesn't. She still has her routine. And if the husband doesn't have a place to go during the daytime, he's underfoot, which can create all kinds of problems." Ruskell's remedy was working part time for eight years before they moved Columbia.

Doing what she likes to do

Good things seem to come in pairs for Joanne Gregory. She's retired twice and she has started her second business.

Three years ago, Gregory took early retirement from MU, where she was an administrative assistant to the director of the Missouri Water Resources Research Center. Later, she returned to the office part time. This spring, she retired permanently.

"I enjoyed working at the university," Gregory says. "I worked in the same office since 1968. Now it is time to move on and do something else, something I like to do."

About the same time that Gregory took early retirement from the University, she

also sold her antiques business in Arrow Rock, Mo.

In 1994, she opened Gregory House at the River City Antique Mall in Rocheport, Mo., seven miles west of Columbia. In the north side of the shop is her restaurant, Cafe Corner.

Getting started in a new location was easy, she says. "The keys to success are experience in the field and enjoying your work. Regardless of the competition, if you have a quality product, it will sell."



Joanne Gregory keeps the coffee cups filled in her Cafe Corner restaurant.

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