

IF YOU'RE THINKING OF RETIRING IN...

Rustic and Refined

The city of Missoula in Montana combines a mountain setting with an eclectic arts scene

By Perri Capell

IT'S NOT WHAT most people want to hear when looking for a place to retire.

Missoula, Mont., gets its name from an Indian expression meaning "near the cold, chilling waters." In fact, three rivers and one creek flow through the area. This includes the Blackfoot, which served as the backdrop for the movie "A River Runs Through It."

Yes, Missoula can be frigid: Temperatures in January average 23.5 degrees. But a much longer list of attributes and advantages—including elbow room, no state sales tax, first-rate health care, and lots of cultural and outdoor activities—are attracting a steady stream of retirees to Montana's second-largest city.

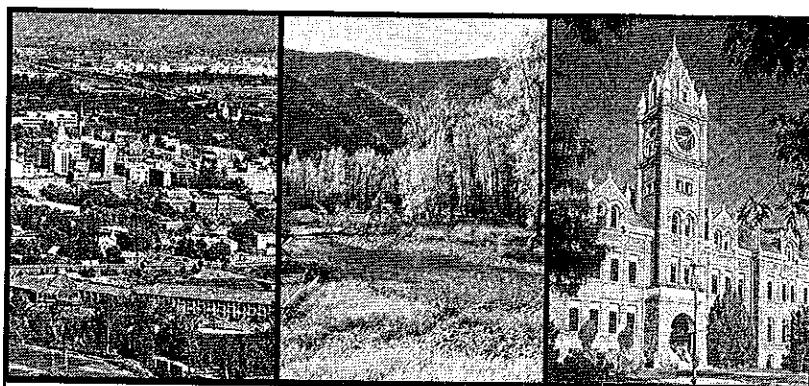
Southern Californians Del and Karen Key visited several Western cities, including Seattle and Santa Fe, N.M., before retiring in Missoula in 2004. The fact that their daughter and son-in-law had settled in the city played a large part in their decision. But the presence of a major college, the University of Montana, and two large medical centers didn't hurt.

Today, the Keys live in a home they remodeled on the western edge of town. In particular, when looking back at their years in Southern California, they say they enjoy Missoula's slower pace of life and the sense of community. "We seem to know more people," says Mr. Key, age 67. "You can't go anywhere without running into someone you know."

It's not that Missoula is without drawbacks. Mr. Key cites summertime smoke and haze from nearby forest fires, with 2007 being a particularly bad season. Even so, he says, the air conditions aren't "much worse than the smog alerts in L.A."

Packed Schedules

Established as a trading settlement in the 1860s, Missoula lies at the hub of several valleys within the Rocky Mountains. Four ski resorts are located within 100 miles. An abundance of local trails and access to seven wilderness areas mean bicycling, hiking and camping are popular from late spring through fall. Snowmobiling and cross-country skiing fill in the gap. Glacier



Missoula at a Glance

Population: 64,081	Average annual snowfall: 46.5 inches	Enrollment at University of Montana: 13,961
Population (Missoula County): 101,417	Average annual rainfall: 13.5 inches	Downtown restaurants: Approximately 100
County population per square mile: 39	Types of wildlife allowed to be fed under local Wildlife Feeding Ordinance: 1 (birds) ¹	Downtown bars: Approximately 40
Elevation: 3,199 feet	Growing season: 128 days	Number of downtown specialty stores: More than 100
Annual average temperature: 44.4 degrees	Cost-of-living index: 100.6 ² (national average: 100)	Number of ski resorts within 100 miles: 4
Average daily low temperature, January: 16.2 degrees	Unemployment rate: 2.1% ³	Number of city golf courses: 8
Average daily high temperature, July: 83.6 degrees		

¹The ordinance prohibits the feeding of bears, deer, skunks, foxes, raccoons, bats, wolves, wolf hybrids, bobcats, mountain lions, deer and elk. ²Third quarter of 2006. ³August 2007.

Sources: Bureau of Labor Statistics; Census Bureau; City of Missoula; Missoula Area Economic Development Corp.; Missoula Convention and Visitor's Bureau; National Weather Service; University of Montana

But retirees may have difficulty finding caregivers, since the area is experiencing shortages of health workers, including personal-care attendants, nurses and nurse assistants, says Susan Kohler, executive director of the Missoula Aging Services, a non-profit agency.

For all the talk about Montana's climate, many retirees from milder states say they enjoy having four distinct seasons and aren't bothered by winter temperatures. Last winter, the area received 19 inches of snow, "which wasn't brutal by any means," says Gary Hoffman, 66, who moved here from Camarillo, Calif., with his wife, Judy, 60, three years ago.

The Hoffmans built a 3,400-square-foot home on 2¼ acres in Florence, 12 miles south of Missoula. From their

months of 2007, older newcomers often find they can buy a home and have money left over. The fact that Montana has no state sales tax is another financial plus.

Yet while officials welcome retirees, the area's population growth and an influx of higher-income residents is causing pressure on the infrastructure and pushing home ownership out of reach for long-time Missoulians. In a 2005 poll, locals cited traffic congestion and high housing prices as the county's most serious problems, with more than 80% of respondents rating them as moderate to severe, according to the Bureau of Business and Economic Research at the University of Montana.

Unlike other parts of the country, Missoula hasn't experienced a slow-

they enjoy having four distinct seasons

and Yellowstone national parks are within easy driving distances.

But Missoula's rustic setting belies its urbanity. The city has long been known for its vibrant and eclectic arts community. Downtown gallery walks, open houses at various studios, and a Saturday arts-and-crafts market highlight local artisans' works. Missoula is home to a symphony orchestra, ballet theater and a children's theater that tours world-wide. As for sports, Grizzlies football at the University of Montana regularly sells out.

Newcomers find that schedules seem to fill rapidly. Cyndy Aten, 65, and her husband, Ray, 62, relocated to Missoula from New Haven, Conn., in 2004, settling in an older home on a hill overlooking the city. Dr. Aten, a former chief of undergraduate medicine at Yale University, says locals made them feel welcome during earlier visits to Missoula to see their grandchildren. "We really felt we could find a place for ourselves here," she says.

Dr. Aten says she was so busy working during the couple's years in New Haven that she never had time to indulge her "latent liberal-arts side." In Missoula, she's making up for that. She's studying calligraphy, sings in the Montana Women's Chorus, belongs to hiking and book-study groups, and takes Nia fitness classes, which combine yoga, martial arts and dance. This fall, she signed up for three classes at the Montana Osher Lifelong Learning Institute, a continuing-education program for older adults at the University of Montana. In addition, she and her husband take ballroom dance and Spanish lessons together. Mr. Aten, a former researcher and science teacher, is building an airplane in the couple's garage.

"We've found it easy to find work to do in the community and activities that really interest us," Dr. Aten says. "There's more here than I can do."

Quality Care

The Atens are big fans, in particular, of the local medical facilities, which include St. Patrick Hospital & Health Sciences Center, the Community Medical Center and the Western Montana Clinic.

When Mr. Aten's heart was damaged by bacterial endocarditis prior to the couple's move, New Haven doctors said he might need a mechanical heart valve installed. But Mr. Aten opted for surgery at the International Heart Institute at Missoula's "St. Pat's," where a cardiothoracic specialist was able to repair his heart instead.

"It was as though our move was meant to be," Dr. Aten says.

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enjoys anticipating the arrival of each season. "Our snowfalls have been pretty mild," he says, "and when winter is ending, you are really ready for spring."

Growing Population

Missoula's senior population appears to be growing steadily. The Census Bureau estimates that between July 2000 and July 2006, the number of people age 55 and older in Missoula County rose 29% to 22,211. During the same period, the number of county residents 55 and older grew 5.5% to 101,417. Residents 55 and older constitute 22% of the county's population, up from 18% in 2000.

As the population grows, access to Missoula has become easier, with airlines offering direct flights from nine cities, including Phoenix, Las Vegas and Chicago. Mr. Key says the couple regularly travel to Seattle or Los Angeles when they need a "big-city fix."

With a median home price in the greater Missoula area of \$220,000, based on sales during the first eight

months, the Missoula area jumped 48% between 2001 and 2006, according to the Missoula Organization of Realtors. In 2005, the county's average wage earner brought home \$29,635, but the Realtor group notes that a median income of \$58,128 was required to afford a home in Missoula in 2006.

Local officials fear that if the trend worsens, area manufacturers and other larger employers may leave the region, and potential new ones may reject the city because of a lack of affordable housing. Middle-income workers give communities like Missoula a diverse and desirable character, says Dick King, president and chief executive of the Missoula Area Economic Development Corp. Without them, he says, Missoula might become an "amenity" community catering to mostly high-income residents, like some Rocky Mountain resort towns.

"It's positive to have people retiring here and buying properties," Mr. King says, "but it does have an impact." ■■■