# Active Retirement ... an oxymoron?

In 2006 the first baby boomer signed up for their Social Security benefits. Through 2024 as many as 78 million will retire. Adding to that statistic, more than 10,000 people are turning 50 every day; many of them retiring as early as 50!

Possibly now you can see the dynamic that has created the label – Active Retirement! Folks are living longer, generally healthier, lives. Many are retiring earlier. Combining those characteristics, we can see that the idea of retirement is no longer a passive option.

Imagining oneself living for another 15-35+ years doing nothing is rarely seen as a quality life. Now, before someone gets upset, allow me to make this one comment. I do not believe that the majority of retirees before the baby boom generation were lazy – not by a long shot. One of the major differences is that health and longevity along with the ability to retire earlier has changed how we plan for those leisure years today.

So, although the label "Active Retirement" does sound like an oxymoron in that to be active is contradictory to retiring, it certainly fits the lifestyle of today's older Americans. I've seen phrases like "Encore," and "Second Life," and other similar labels being used to replace "Active Retirement." In essence, this category of creative, willing, and ablebodied folks is an excellent social asset to any community. They are often very active volunteers adding energy, enthusiasm, skills, wisdom and, most importantly, time to help the organization(s) of their choosing.

Those same attributes make them excellent part-time workers if they need to supplement their income or just enjoy working. Funny, it seems to be so much easier to work if we think we don't have to work!

At least 25% of them will use their expertise and energy to start a new business. Being free from many family responsibilities and no longer chasing a career, they can now focus on their dream and follow through on an idea they may have been carrying with them for decades.

The 50+ population looking to actively retire often search for communities just like ours. Smaller communities where all the services they need are available. Communities that are safe, where they can walk and enjoy the neighborhood coffee shops, restaurants, boutiques, pubs, and various activities – social and educational. Communities that offer them the health care that they need. And, most importantly, communities that will appreciate the skills, talents and energy they are willing to share.

Let us welcome the "Actively Retiring!" Allow me to introduce a small sampling from our community:

Al & Mary Boehly "We view ourselves as being extremely fortunate. At this stage of our lives, we appreciate the opportunities that



Havre de Grace offers for us to donate time and apply our skills as we give back to our community."

Al and Mary are from Howard County. Al is retired from Verizon and Mary from NIH in Bethesda. They chose Havre de Grace due to it being geographically centered between Lancaster, PA, the Eastern Shore and Baltimore where family and friends live. They also chose it for the "resort atmosphere combined with a large variety of community activities and entertainment." They are members of half-dozen organizations and presently volunteer for the HdG Visitors Center, Salvation Army and Lions Children's Vision Testing Program.

## **Andy Corbett**

"I'm busier than ever before but I feel accomplished and have a sense of purpose."

Andy is a retired Mental Health Counselor of 30 years. He and wife Rosalie live in Newark DE. Along with their friend, Jana Siwek, they opened Jana's Java in HdG. Andy shares that there was a lot of ambivalence in counseling.

You didn't always know if you really helped. When you give a customer their coffee, you know immediately! He finds it very gratifying!

### **Helen Cayer**

"Active retirement means you can impulsively act!"



Sight unseen and without local connections, on May 31, 2003, Helen headed into this "wonderful waterfront community of Havre de Grace" to an apartment she'd rented, sight unseen. The first Friday in June, "I found myself following some outdoor music and came upon hundreds of people socializing at Tydings Park." She's been involved with the HdG Arts Commission and their Concerts-in-the-Park since then. You'll find her running to the Concord Point Lighthouse, assisting with an Arts Commission Project, sneaking photos at the BSO (just last month!), and bicycling throughout town keeping up with everything going on. (Pictured center in the photo, she's seen with new friends, Ronnie and Roger, from Chesapeake City, that she'd met just that day.)

# **Marita O'Connell**

"I don't know how I ever had the time to work full-time before!"



She moved here from Gaithersburg, Maryland, because it was half-way

between Philadelphia (where her daughter and family live) and Bethesda (where her son and family live). She loves the the city, the waterfront, its quaint and friendly environment, and its art community. She has chosen to work and supplement her income as the Manager for Havre de Grace Main Street Inc. Between running to and fro to visit grandchildren, you'll find her kayaking, hiking, and volunteering to support the city wherever she can.

# **Ron Browning**

"When I retired as a Baltimore County Public School Teacher, everyone thought I'd spend all day fishing on the Susquehanna River banks."



Au contraire! You'll find Ron operating La Cle D'or B&B which he owns, teaching at the community college, chairing the Historic Preservation Commission, volunteering at the HdG Visitors Center, and yes....stenciling the white stripes! He says, "I hardly would have had time to do my old day job, let alone fish! Anyway, I really don't care much for fishing!"

Thank you to all the volunteers who enhance our community with their energy!

