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Retirees have second life

By Josh Kastrinsky | jkastrin@reportert.com
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MORGAN COUNTY

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Cecil Moore, owner of Morz Plumbing Service in Mooresville, first retired in 1990 after working as an inspector for 33 years with Ford Motor Co. He didn't take a single day off before going to work again.

It didn't hurt that, while working for Ford, Moore started Morz Plumbing Service in 1967. At first, he worked nights, weekends and holidays at the plumbing business. After retirement, he started at the Mooresville office full-time.

"My dad always said, 'work half a day, whether it's the first twelve hours or the second twelve,'" Moore said.

Moore is part of a growing trend, according to a Ewing Marion Kauffman Foundation study on entrepreneurship trends. In the last 10 years, 55 to 64-year-olds have been the most likely to start a new business, according to the study.

Since the age group coincides with the retirement of the Baby Boom generation, the study may imply that retirees' idle hands are much busier. Some of these new ventruers are directly related to a previous career, while others take a slightly different avenue for their full-time hobby.

While he was also working for Ford, Moore said he would put in about 12-16 hours of work between the two jobs. No common theme exists between the two lines of work, he said. They're just two things he enjoys.

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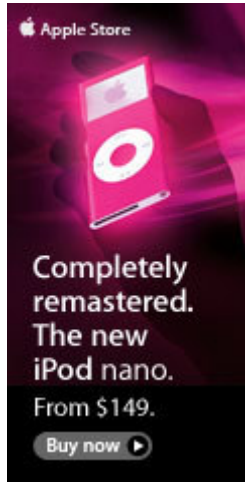
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“My living is already made,” Moore said. “I don’t need this.”

Having two overlapping jobs makes the transition from employee to management much simpler, he said.

“Everyone who retires needs something to get up in the morning for,” he said. “Otherwise, it’s not worth getting up.”

Adding to his business, Moore has sought public offices on several occasions. By his count, he has run for town judge twice, trustee twice, to run for council again in the next general election, hoping that voters will recognize the work ethic he has put into his business ventures over the years.

“I work, overtime, double time, Saturdays, Sundays, holidays,” Moore said.

A crucial part of his business efforts, Moore said, is his wife Shirley Jane Moore, who worked at RCA for 44 years and now “does the books” for Morz Plumbing. Working an eight-hour shift and dealing with a home and children is the same as working two jobs, he said. He credits her support with being able to start the business in the first place.

“Without your wife’s support, you’re not doing anything,” he said.

a new classroom

Another example of spouses working to build a new business is Pat and Nancy Decapariis of Morgantown. Pat, who taught geology at IUPUI for 24 years, joined Nancy at Sheep Street Fibers when he retired in 2002.

Nancy started the business in 1999 after working as a systems analyst for an insurance company. They added a third business partner in 2004 who had a farm on which to raise sheep.

The business, which raises sheep for wool, processes and sells the material and teaches classes, rests on 20 acres with 100 sheep and the yarn shop.

Pat said he has no interest in spinning wool but wanted the challenge of starting his own business. Being in charge has been a different experience, Pat said.

“The buck stops here,” he said. “You can’t blame your boss because you are the boss.”

Though neither he or Nancy have a formal business background, they learn as they run the company, Pat said.

“Somebody once told my wife that running the store is her MBA,” he said.

Pat’s background in education still gets some use at Sheep Street, he said. All three business partners teach classes, including Pat’s class, “Math for Knitters,” which he said is mostly arithmetic. He can help with some tasks around the store, but most customers recognize that Nancy is the resident expert, he said.

IUPUI allowed him to retire at 63, and Pat said he seized the opportunity. He would probably have returned to work in some way out of lack of anything else to do, he said.

"I don't play golf, and we didn't have a place in Florida," Pat said. He left his teaching job because "it doesn't make sense to keep working (at IUPUI) when they'll pay you not to."

Debra Russell, director of workforce issues for the American Association of Retired Persons, said among the Baby Bomm generation, more people want control over how they work. Though it may mean more hours on the job, for many retirees, it doesn't feel like work, she said.

"Often, it's the case of a hobby becoming a job," Russell said.

Russell said that, for many married couples, working with a spouse can also be a shared activity that both enjoy. Having a loved one to keep the books for a new business is also less expensive, she added.

A direct route

Other entrepreneurial ventures are more direct results of a first career. Board of Zoning Appeals member Gerrard McGrath retired as a sergeant from the New Jersey State Police in 1994 at the age of 52, after serving 28 years with the force.

He moved to Morgan County, where the sheriff at the time, Terry Weddle, asked him to become a sheriff's reserve officer.

After trying buying and selling used furniture, McGrath became bored. When he went to Indianapolis to purchase uniforms for his reserve officer role, he said the store's owners were very standoffish and rude. He decided he could do it better.

McGrath opened Sergeant's in 1996 in Bloomington, serving an area between Indianapolis and Evansville that doesn't have a similar business, he said. The store sells everything from uniform patches and rubber boots to fire engines, should a department place an order.

The move from being a sergeant to Sergeant's wasn't very difficult, he said, and customers seemed to recognize his expertise.

"I'm a former cop, so I can relate to them a little better," he said.

Retiring for the first time at a younger age made him seek a more active retirement plan, which McGrath said many retirees strive to do.

"At 52, I still had some life left in me," he said.

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