

Working in retirement

These three retirees are heading back to the workforce.



Starting a business

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Carl and Shelia Baynes 59 and 57, Sarasota, Fla.

Previous occupation: Software salesman; nonprofit exec

How long retired: 9 months; 2 years

Portfolio: Peak: \$560,000 | Now: \$245,000

Current job status: Opening a home-repair franchise

Retirement dream: Entrepreneurship, philanthropy, the beach



PHOTO: BRAD DECECCO

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"After running a nonprofit, I feel as if I'm ready to help run our own business. And if we have a bad day, we can always go to the beach." - Shelia Baynes

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