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The Difference a Year Makes

By [MICHAEL WINERIP](#)

BABY boomers are counted as lucky for having lived through a time of unprecedented prosperity. But Harry MacAvoy, 52, believes that within his generation, there was one year to be born that was luckier than the rest, 1957.

“We completely missed the upheaval of the 60s, the Vietnam protests on campus, the draft,” said Mr. MacAvoy, who is research director for Republican legislators in the New York State Assembly and happens to have been born in, yes, 1957. “But we were old enough to remember the moon landing, the opening of Disney World and we got to college at the height of anything goes.”

Mr. MacAvoy — born Sept. 3, 1957, and raised in suburban Long Island, N.Y. — has spun a cradle-to-grave theory of supreme luckiness, using himself as the case in point. This includes being in college when the legal drinking age was 18 and having his children in college when the legal age is 21; buying a first home when the real estate market was depressed and selling that home when real estate prices soared; looking for his first job just as the 1980s recession ended; and knowing now, in the middle of this recession, that he can retire at 56 with a good pension.

He considers himself lucky to have been young in the 1960s, so as not to have been traumatized by the Kennedy and King assassinations. But also lucky to have been old enough, at age 7, to feel wowed by the nearby New York World’s Fair, making a dozen trips with his family in 1964 and ’65.

At the height of his youthful sports fanaticism, in 1969, the Jets won [Super Bowl](#) III and the Mets the World Series. “I was at Shea Sept. 24, 1969, the night the Mets clinched the division title and fans stormed the field,” he said. “Unbelievable for a 12-year-old boy.”

On the other hand, because he was a newborn in 1957 when the Dodgers left for Los Angeles, he never felt conflicted about his Mets allegiance, and never, as an adult, felt compelled to read a [Brooklyn Dodgers](#) nostalgia book.

His brother Paul Jr., six years older, was drafted and served two years in the military, but when Mr. MacAvoy was a sophomore at Baldwin High in 1973, the draft ended. “With Vietnam past, there were no big issues of the day that galvanized us in college,” he said. “Protesting — did not happen. I never joined a political movement, not even Young Republicans.”

From 1975 to 1982, he got his bachelors degree at SUNY College at Oswego and then went to graduate school for public policy at the State University at Albany. This sheltered him from a deadly job market, (10.8 percent

unemployment in 1982).

As for the legal drinking age of 18: “What a party, one heck of a time in college. Friday afternoon, we’d go down to the local beer distributor and roll the kegs in.”

“I lived in a 10 story high-rise dorm,” he said. “You couldn’t get off the elevator without getting a whiff, dope or cigarettes, depending which floor.”

Genesee Beer was a sponsor of the college hockey games. Between periods, student contestants were called to the ice and if they shot a puck through a target, they won a prize. “Through the largest opening, you won a six-pack of Genny beer; middle-size hole, a case; and the smallest hole, a keg. Could you imagine anything like that today?”

Unlike older boomers, Mr. MacAvoy was young enough to take computer science courses in college.

He married Debra Poland in 1982, at the height of the recession. A buffet dinner with an open bar cost them \$15 a head. “The whole catering bill was \$1,500,” he said.

He received his master’s degree in public policy in December 1982, worked a short-term job for six months and then in mid-1983, as the economy improved, was hired as a legislative analyst in the office of research and program development for the Assembly’s minority party. He has been there since, becoming director in 2002. “Yes, it’s been very stable,” he said. Assembly Republicans have been in the minority since 1975, and because they now are outnumbered, 109 to 40, his job status isn’t likely to change any time soon.

When inflation rocketed in the early ’80s, (13.5 percent 1980), his assets were liquid, as he and his wife saved for a down payment on a home. “I remember getting 14.9 percent on a C.D.”

In 1984, as the real estate market hit bottom, they bought their first home, in Ballston Spa, N.Y., a four bedroom for \$89,000. Eight years later, in 1992, as real estate boomed, they sold it for double the money, and bought a new four bedroom on 1.5 acres in Saratoga Springs for about what they sold their first home. They’re still in that house, have paid off the mortgage and despite the current depressed market, estimate it’s worth almost double what they paid.

When Mr. MacAvoy was in high school, a friend was killed while driving drunk. “Everything was looser then — there weren’t even seat-belt laws,” he said. (In 1984 New York State became the first to mandate the wearing of seat belts.) His daughters were born in 1989 and 1991, and by the time they were in high school, MADD (founded in 1980) and SADD (1981) were powerful social forces.

“It’s less worry for me as a parent today,” Mr. MacAvoy said. “We have smoke alarms and carbon monoxide detectors and airbags. If a sex offender moves nearby he has to register.”

His daughter Laura is a junior at the State University at Binghamton, his daughter Carolyn a freshman at the [State University at Buffalo](#). “There are blue emergency lights all over these campuses if they feel threatened,” he said. He used to call home on Sundays; he and his wife speak to their daughters by cell several times a week. During campus tours, he was amazed by all the rules. “I guess the two biggest are no drinking and no smoking,” he said. “The Buffalo campus is going completely smoke free, even outdoors.”

He's happy, that the legal drinking age for his daughters is 21. "It's what they grew up with; they don't know any different," he said.

Their college education has also been well-timed to shelter them from the economy.

Because there is heart disease in his family, he monitors himself closely, and five years ago, when his cholesterol was over 220, went on a statin. His father, Paul, a World War II vet and an accounts manager, had chest pains in 1972 when he was 63. He went into the hospital overnight and was back at work the next day. "There was no medication then," Mr. MacAvoy said. Two months later, on the way home from work, his father collapsed and died of heart failure.

Long before the surgeon general's report in 1964 linked cigarettes to cancer, Mr. MacAvoy's mother, Pearl, smoked two packs of unfiltered Pall Malls a day. She died of lung cancer in 1978, at age 59.

Mr. MacAvoy does not smoke, swims a mile several times a week and works out on a stair-climbing machine daily.

He belongs to the state pension system and will be eligible to retire with 30 years in 2013, the year he expects to be done paying for his younger daughter's college education. He makes \$106,000 a year, and with cost of living increases, could be earning nearly \$120,000 by then, and would get 60 percent of his three highest earning years — \$60,000 to \$70,000 a year for life. In 2019, at 62, he will also be eligible to collect [Social Security](#), about \$20,000 additional a year. "The consensus is Social Security will still be solvent then," he said.

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