

## Towards the end of life journey – Second retirement

By George T. Tsao

Death is not a pleasant word. Unfortunately, each of us will experience it. Dying in China is not pleasant either. However, other than fear of death itself, there are less other worries. In China, old folks usually die in the care of their children and grandchildren. Death of old folks in the US can be a very different matter. It is a serious and yet unresolved (or unsatisfactorily resolved) society problem. We, a group of people, born in China but expected likely to end our life journey somewhere in America, need special planning for this inevitable event. Our generation lives between two different cultures, the American and the Chinese.

Chinese have a long tradition of 孝. Chinese consider 百善孝为先. What is 孝? Well, there is no easy English translation. My wife, Ruby P. Tsao wrote an article entitled “Childhood of Two Generations” (see Reference 1), in which she described 孝 as love, respect, devotion and care for parents and elders...etc. For lack of better words, “filial piety” is used for 孝. These two awkward words still require further explanation. Ruby wrote when we cannot find the word in an American dictionary, there must be very little of it in its culture.

When folks in US reaching the age of 55, they are defined as “being” or “beginning to be” old. Many of them first face empty nests because most children are gone by then. In the next few years, a big concern on the mind of most people is “Where to retire?” Florida? Las Vegas? California (for many Chinese)? Move into a retirement home? What else? There is little such concern in China. Why one has to move just because of retirement? However, this is indeed what many Americans do upon retirement. To some, this is a happy event. To others, it is a sad experience.

Why the old folks want to leave the place they have long considered home, the place where they have many friends, the place they built their fortune and career, the place they have had numerous memorable moments, the place where they know many good restaurants to eat out and

good shops with bargains, and so on? Well, the old folks move because their children have already moved away. They move because of fear for an uncertain future in later years. They move to a place close to someone, a son or a daughter of their own, a relative or a close friend, who can hopefully look after them when their advanced age makes them physically incapable of taking care of themselves. They move because they have to find a place to retire and then live out the rest of their final days hopefully nicely and comfortably! This move is what has been called the “Second Retirement” . Many of us in NTUEG are retired. My wife and I are now doing our second retirement.

Upon retirement, old folks in the US may start to spend much time to evaluate all kinds of retirement homes, in town or elsewhere. Retirement homes come with numerous programs with assisted living, independent living, and other descriptions. Usually, one pays a big initial fee to move into one of those “homes” . Once in, old folks will face pressure caused by obvious conflict of interests. The companies managing the homes are for-profit businesses. In other words, the goal is more income at the lowest costs. They would wish to turnover the occupants sooner rather than later to make room for future tenants for new income. It would not be in their interest to provide more service at more cost to prolong the lives of current occupants.

We have lived in West Lafayette, Indiana for 40 years. This is a university community. A friend of ours moved into an apartment in a retirement home for “independent living” with the hope of moving into a unit in the next wing on a more expensive program called “assisted living” when she needed more care. In time, indeed that was what she almost did but unfortunately the other wing was full and she had to wait. Her close friends with Ruby included took turns to help out including getting her up from bed for the toilet and other daily necessities such as getting her dressed and walking her from bedroom to the dining hall. To be able to walk to the dining hall on her own was a requirement to qualify for "independent living" which meant food was not delivered to her room. She became too weak to walk that little distance, stopping to rest on her walker every few seconds. Even with groceries stocked in her room, she was too weak to take food. She did not make it to the next wing and passed away. This left on the minds of her friends with a deep, frightening impression about living in USA when old.

In China, old folks are better off. There are four major events in one’ s life: 生老病死, birth, aging, illness and death. For strong, healthy and lucky ones, they may never have any serious illness. Aging and death are inevitable. Birth can mean either birth of oneself or birth of children.

In traditional Chinese society, 生儿养老 meant giving birth to children to provide care for the old age. Parents in China do their best to provide for their children. As long as within their financial capability, parents will send their children to get the best education. Even though Chinese society has gone through drastic changes in the last one hundred years, the parents' care of their children and the traditional virtue of 孝 have been essentially unchanged. There was also a Chinese saying: 父母在, 不远行-- meaning when parents are home, do not travel far (so that one can return home quickly to take care of parents when needed.) The answer to "How far is far?" changes with time. With cell phones and jet airplanes, children can travel far away and can still return quickly for emergency. Through nearly three thousand years of written Chinese history, there have been numerous such sayings centered on the virtue of 孝 for children towards parents and the virtue of 慈 for parents towards children. They form the bedrock of Chinese culture. Old folks in China can usually fade away peacefully in the care of their children and grandchildren.

In the US, how old folks will retire and then live out their final life journey remains a society problem without clear solutions. Americans love their parents and grandparents just the same as Chinese. American culture, however, differs from Chinese in that individuals are of top importance. Family and nation come secondary. Individuals are considered to have the fundamental rights of life, liberty and pursuit of happiness. Americans also love their families that, however, are only groups of individuals. When individuals of a family see it no longer serve their interests they leave it and pursue happiness elsewhere and form families of their own. Numerous American children take care of their aged parents out of love for them. There are, on the other hand, the unloved or the not very highly loved parents often live out their lives by themselves in empty nests, retirement homes or elsewhere. Some stories say that some Americans know about their parents' passing only years later. In China, there is also the old saying 久病无孝子. It seems the foundation of 孝 ultimately is built on mostly love. Love, however, can decay.

Ruby and I have now decided to move to Seattle for our second retirement. In the last few years when real estate values were at a low point, we bought three condos and one house at bargain prices in Seattle. We will live in the house that is within five minutes by car from our two daughters, Helen and Darlene, and their families. In the great Seattle area, there are many community centers and senior activity centers. Several of them offer ballroom dancing regularly. Ruby and I have had over 40 years of experience. We can have dances at different centers three times or more each week, which we consider a very good form of physical exercise. Too bad, we do not play mahjong, which would be a good mental exercise for

us. Instead, we write often with several chat groups online over Internet. On dancing floor, we run into one Chinese American. When he was 95 years old he got his driver license renewed good for five years. Now, he is 97 with three more years left before next renewal of his driver license at 100 years old. Another old lady came on a wheelchair but she will stand up and dance when there are four legs between her and her partner supporting themselves. She is 106 years old.

The three condos are currently rented for good income. We may have a third retirement. When we no longer can dance well, we will move into one of the condos, which is in a building that houses three restaurants on its ground floor with a Chinese grocery across the street. The building, though not tall, has elevators that are good for, at least, moving around and up and down in wheelchairs. We hope to continue to be able to take care of ourselves for many more years yet.

Reference 1: The article entitled “Childhood of Two Generations” by Ruby P. Tsao is posted on the website [www.NTUEG.org](http://www.NTUEG.org), under Memoir.

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