

Surviving Retirement

By Musafir

The news of my retirement has spread in the shape of my imminent demise all over the globe. My aunt called me from a remote Himalayan village in India and demanded an answer to her question, “Now that you have retired, what are you doing in America?”

It is true that most of us didn’t come here because we loved America. Initially the idea was to earn ‘mucho dinero’ and then return to our villages in the old country, anyway. For my aunt, America is a big town where money grows on trees, Now that I have retired and might have raked enough leaves, it was time for me to return to my old village and prepare for death like many of my uncles and their cousins did.

Back in this country, folks have different ideas. They do not expect me to die immediately (life expectancy in America is 78.06 years). They think that I will lead a long and miserable life before kicking the bucket. I get phone calls every day asking whether I really stay home all day.

“Yes Dinky, that is what the idea of retirement is. You stay home,” I replied.

“But don’t you get bored?” Dinky sounded disappointed.

“No! Why should I? Don’t you ever wish that you stayed home and your employer paid you the paycheck?” I asked.

“But retirement money is not as big as a regular paycheck. How do you manage after all?” Dinky sounded anxious to know.

“Well it is very simple. All one has to do is get used to frugality. We hardly have any expenses. We have a list of all the religious establishments in the area where they serve free lunch and dinner. We visit those places and eat for free. That’s why you see so many retired people in churches and temples. Occasionally we eat at home too, especially when we get coupons for free bread from grocery stores.”

“But you must have utility bills. How do you pay them?” Dinky didn’t seem satisfied yet.

“Oh that is simple. We don’t turn on the heat. Instead, we wrap ourselves up in all the cheap blankets we have received over the years as housewarming, marriage, and anniversary gifts. Also, my wife and I take baths together (and short ones) to save energy.”

“How about entertainment?”

Well, we go to the movies once a month, usually a Wednesday matinee, when the show is only for four dollars. Once we get in, we do not get out until we have

seen all the movies in the multiplex. We make sure to go to different theaters every time so that we do not get caught.”

“How do you pay your mortgage. I am pretty sure your house is not paid off?”

“See, our government does not want us to default, so they have made all kinds of financial arrangements for us. Don’t you read about this in newspapers every day?”

“What about your medical insurance. I know that between you and your wife that your maladies encompass every branch of medicines, except for pediatrics.”

“It is simple. The way the law works in this country, only the working people have to worry about medical insurance. Since we fall below the poverty level, we are completely covered.”

“Oh God! So you fall below the poverty level? I didn’t know that.” Dinky sounded elated.

“Does that finally make you happy?” I asked.

“Well, well, if I can do anything for you, please do not hesitate to ask. I insist!” Dinky sounded condescending.

“Haven’t you already done enough Dinky? Why don’t you just hang up now and go away?”

Click.

