THE ETHICS AND TECHNIQUE OF RETIRING
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WE Americans are, proverbially, a strenuous, hard-working people. Few of us retire from business unless compelled to do so by the rules and regulations of banks, corporations, universities and governmental services. Most of us die in harness, and, in the words of the late Col. Theodore Roosevelt, prefer to wear out instead of rusting out. The federal treasury's income tax data show, among other interesting things, that even the men of great wealth remain in industry or trade, or in the professions, and derive a considerable part of their annual incomes from business activities.

Is this, on the whole, a sound policy either from the individual or the social point of view? Should men retire at a certain age, conscious of having done their duty to the community and to humanity and spend a few years, or even several years, far from the madding crowd—traveling, seeing the picturesque and fascinating world, listening to music, going to the theater and cinema, attending scientific and sociological conferences.—in short, enjoying themselves rationally and loafing with their souls as companions?

Lately, in American and British periodicals the question has been raised whether useful persons have a moral right to retire and amuse themselves. It has been affirmed that the ethical aspect of the retirement problem has been wholly neglected in the past, and that it must now be faced frankly and fairly.

Mr. H. G. Wells, in his sprawling social novel, The World of William Clissold, has drawn up a sweeping indictment of the thousands of retired and all-but-retired men of affairs who fill the hotels and villas of Southern France and the Riviera, who have nothing to do and kill time by playing golf and tennis, dancing, flirting, giving and patronizing tea parties and dinners. Mr. Wells groans over the ability, energy, intellectual power and ripe wisdom wasted by
these idle hosts, who, after all, cannot escape boredom and ennui. He demands service of them—disinterested, tolerant, wise counsel, at least, if not active management of important public affairs.

This idea is not startling or revolutionary. Some men have retired and do retire from business in order to be free to devote their time and gifts to various altruistic activities. The example of Mr. Edward Bok scarcely needs to be recalled here. Retired men of large affairs are found on charity and hospital boards, foundations, and the like. But the number of such men is admittedly small in America, and is growing smaller in Europe with the irresistible advance of democratic ideas and of the conception of service as the only real title income or wealth. The acceptance of the principle of service, however, obviously complicates the retirement problem. Will men and women increasingly feel that they must work as long as health and strength permit, or will society concede the right as well as the wisdom of giving up one's regular job voluntarily in advance of disability and of playing the part of an interested spectator of the drama of life and doing what one pleases during the years of earned leisure?

Let it be said at once that if society were to establish the institution of "elder guides" and really demand appropriate and dignified service of such persons, few would be so mean, callous and malicious as to decline that duty and opportunity. But the West has no such institution and is not considering the creation of one. To remain in business or in the professions to the end of the span of life is to remain in the struggle, the scramble, the pursuit of money and power. Is it not better to retire and make way for younger and naturally ambitious men and women?

So far as the sense of moral obligation is concerned, it is certain that even the most sensitive conscience will not trouble him or her who has devoted thirty-five or forty years of adult life to the serious competitive business of getting a living in a legitimate and honorable occupation. The collective social conscience is not likely to demur to the spontaneous conclusion of the developed and alert individual conscience in the premises.

Moreover, retired business or professional men need not be entirely useless to their families, groups and communities. There are amusements and amusements. To attend scientific and philosophical lectures; to patronize good music and the artistic and literary drama; to travel and write accounts of one's wanderings;
to read or re-read books of value and merit, and to discuss them; to form groups for study and debates—to do such things as these is not to waste time and deprive society of possible intellectual and spiritual benefits. And, after all, cultivated men and women retire not to dance and play cards, but to enjoy the finer pleasures of life. These pleasures are not selfish; they can be shared with others and made to contribute to social progress.

The expediency of retiring is a more difficult question. He who lacks resources in himself, who has not formed habits of reading, study, contemplation, creative listening to music and the spoken drama; he who is not really interested in intellectual, social, aesthetic and ethical problems; he to whom travel means no more than drifting and changes of the external scene and who is restless and discontented everywhere, cannot be advised to retire. He would "go to pieces"; he would be cutting his life short; he would make others miserable. But he who has the art of making good use of leisure, with profit to himself and to his companions and friends, should certainly be encouraged to retire while still in possession of his faculties, while still avid and appreciative of the fine things of life, while physically and mentally capable of educational delights and elevated and noble pleasures.

Long ago the late Herbert Spencer told Americans that they did not know how to rest and relax, how to enjoy beauty and other spiritual luxuries. The same reproach is brought against them today, and with the same force and truth. But they are not to be blamed for their aversion to idleness: the fact is, they have not been prepared for leisure. We are just beginning to learn that leisure is not an unmixed blessing; that it hath its perils and snares, and that men and women must be trained for leisure as well as for work and concentrated, fruitful study. The notion that only the wage workers need preparation for leisure is shallow and unfounded: the average man of affairs is quite as unprepared for emancipation from routine and the daily grind.

It is, indeed this unpreparedness for leisure that leads so many Americans to assert that work is the greatest fun in life, and that if you love your profession, or job, or business, it would be the height of folly to abandon it for any other pursuit or interest in the world. Of course, we should love our work, find it creative, absorbing, fascinating. Work should be joy—and it is to be hoped that some day that consummation will be effected. But work should
not be the only fun desired and enjoyed. Even the savant, the specialist, the philosopher, the inventor should not renounce other kinds and forms of fun. There is a distinguished physicist and mathematician in Chicago who devotes hours every week to the reading and re-reading of Italian and Spanish plays and novels in the original language. No man on earth loves his work and laboratory more than this great scientist, whom the world has repeatedly and signally honored for enduring contributions to his branches of research. But he repudiates the idea that it is unworthy of a scholar to enjoy dramas, comedies, novels, poetry, even nonsense of the Lear-Carroll varities. He used to play tennis and golf, and to attend concerts and recitals.

Life and work are by no means synonymous terms. We have many faculties and aptitudes to develop, and he who has neglected any of these has not come into his full inheritance, has not lived abundantly, has not made the most of human life. Darwin lost his taste for poetry as the result of years of hard work and experimentation in a laboratory, but that was an unnecessary loss. Science and poetry are not mutually incompatible, and there is time for all things desirable and lovely to him who has learned how to husband his resources.

What we need in this country is organization for leisure. The individual may fear idleness even if he be highly cultivated, versatile and resourceful. He is not sure that he will find congenial associates, and he knows how busy people—or people who affect to be very busy—receive visitors who drop in for a chat. He feels that the atmosphere of the country is chilly and unfriendly to retired persons; he has, perhaps, himself snubbed and cold-shouldered such persons and felt pity and contempt for them. But the situation would be changed if groups and societies were organized everywhere for the declared purpose of improving leisure and enjoying it worthily. Groups might be organized for study and discussion, for the reading and interpretation of epoch-making or classical books, for courses of lectures on abstract and other sciences, for the performance and enjoyment of chamber music, for excursions, “hikes,” explorations, tours, and the like.

Such organizations would advertise the availability of competent, experienced, broad minded men and women for all kinds of social, philanthropic and charitable activities. There are many art institutes, symphony orchestra associations, natural history museums,
chamber music organizations, and the like that need and would greatly benefit by the sober minded, sensible advice of cultivated and traveled laymen. No individual can offer himself for membership in any such organization, even if his or her qualifications for the part be conspicuous. A strong group of retired persons willing and able to give gratuitous service to the community—to art, science, education, benevolence—would not hesitate to make it known that its members were ready to respond to calls for aid and advice.

The writer of these lines has friends who, like himself, feel that they have earned leisure and the privilege of retiring from regular, gainful work. They are not weary of their jobs; on the contrary, they find those jobs as stimulating and interesting as when they first tackled them thirty or thirty-five years ago. But they long for freedom and for certain pleasures that are barred by "jobs." Travel, of course, is one of these pleasures, but by no means the only one.

Who will start the first club or organization of retired or retiring business and professional men? New York, Chicago, Philadelphia, Boston, San Francisco, Los Angeles, and some other American cities are clearly the indicated leaders of the coming movement for the intelligent utilization of leisure by individuals, groups and clubs. Perhaps the first step to be taken on the eve of that movement is the publication of a small monthly periodical for and by men and women interested in the retiring problem and desirous of ideas and suggestions concerning the several aspects of that far from easy problem.