
Golden Life Lessons and Challenges of Retirees: A Case Study



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ABSTRACT: This study investigated the lived experiences of the of retirees who are members of the federation of senior citizens from Talugtug Nueva Ecija. A qualitative method and case study research design was used in investigating and narrating the golden life lessons and challenges of the retirees. The research used purposive sampling, Qualitative data was thematically coded and analyzed through content narrative analysis. The findings of the study revealed that the common golden life lessons of the retirees are; to be a good father/mother, be contented and validate marriage and to work hard or to be diligent and patient when it comes to education. While the challenges encountered by the retirees are the poverty they experienced which is the main reason for their hard work in life along with their desires or preferences, tasted hurtful words and were judged by the wrong view from their spouse's family. Also, retirees went through intense trials and sacrifices before achieving success in the educational aspect. They used their past experiences to shape their daily life experiences in ways that enhanced their own well-being and quality of family.

KEYWORDS: Golden Life Lessons, challenges, retirees.

INTRODUCTION

"*Papunta ka pa lang pabalik na ako*". A familiar Filipino saying that can be heard from your grandparents may have already told you. There are many experiences and trials in a person's life as they get older. An example of this is the lessons learned from them because the elders are abundant and wealthy in their experiences. In the unforgivable stories of their experiences, they live them and serve as a good motivation to teach children and grandchildren.

Growing old is not easy and involves various life changes which demand multiple adjustments requiring stamina, ability, and flexibility. Old age is one of the major transitions in life. It has many consequences on different aspects of life such as financial situation, the allocation of time, social relations, as well as physical and mental health. These changes are likely to affect individual well-being in various ways.

In the Philippines, according to different researches, the number of elders will increase by the year the 2050s; while international studies focused on the payment of retirement benefits (pension and gratuity) and other similar studies. Also, there is a lack of properly instituted studies when it comes to geriatric counseling in the Philippines.

Retirement has been described from a variety of economic, commercial, social, and health standpoints. Retirement is defined as an event, a process, and a function (Reis & Gold, 1993, as quoted in Aldiabat et al., 2021). It is an unavoidable stage of human existence that can occur before or after the age of 65. Shwartz (2004) examines the idea of retiring from two angles. To begin with, retirement is a period of transition between adulthood and the early stages of aging, distinguished not only by a shift in age but also by shifts in roles, relationships, self-image, and interests particularly in the family aspect. Second, retirement is "a long-term process that begins prior to the cessation of gainful employment and ends afterward."

Thus, this study narrated and investigated the remarkable life stories of Retirees in Talugtug Nueva Ecija. As lived experiences considered the golden life lessons, as well as their challenges encountered in terms of family, Marriage, and education. Furthermore, the researcher embedded to contribute an additional literature about the lived experiences of the retirees in the Philippines.

Theoretical Model

To understand the golden life lesson and challenges of the retirees the study used *Pagdadala* model of Decenceteo (1999). *Pagdadala* (burden bearing) is use as a model for viewing the life experiences of the Filipino and used as well as a way to help in difficult times. The *Pagdadala* model was applied in such a way that *nagdadala* are the retirees, which pertains to identify

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geriatrics while the *dinadala* which refers to the experiences and challenges will dig deep into the participants' experiences and challenges that they face as a geriatrics. Meanwhile, the *kapwa nagdadala* refer to the support they get looked into the support they received from their families, friends, spouse and community. Lastly, the *patutunguhan* pertains to their goals in life if they have already fulfilled their dreams and purpose in life. The researcher looked at the experiences of the participants in the lens of the *pagdadala* model and can anchored it in the designed program for the needs of the participants.

METHODS

Design

According to Wilson (2010), qualitative research is a research that attempts not only to understand the world, but also to understand it through the eyes of participants whose world it is. It uses a naturalistic approach that seeks to understand phenomena in context-specific settings, such as real-world settings where the researcher does not attempt to manipulate the phenomenon of interest (Patton, 2002).

Case study is the preferred strategy when 'how' and 'why' questions are being posed, when the investigator has little control over events, and when the focus is on a contemporary phenomenon within some real-life context (Yin, 2003). Yin further defined case study research method as "an empirical inquiry that investigates a contemporary phenomenon within its real-life context; when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used (Yin, 1984).

Participants

The participants of this study are (6) six retirees from Talugtug Nueva Ecija. They are selected using the following criteria: (1) at least two (2) years from the date of their retirement (2) member of the federation of senior citizens and (3) 60-75 years old. The research used pseudonyms to each participant to protect their identification and to observed confidentiality

Data collection

To generate the needed data for the study, the researcher used the enough time to have "*pakikipagpalagayang loob*" to the participants through storytelling. In this way, the researcher grasped well the participants and gave the consent form to their family members. In narrating their life stories, the participants are encouraged to used Filipino/Tagalog language so that they could fully expressed themselves and their experiences. In this manner, the researcher could extract the essential information about the phenomenon under investigation without putting the participants in a situation where they would feel uncomfortable to speak. The researcher used the self-made guide questions for semi-structured interview validated by three (3) register guidance counselor to avoid questions that are not related in the objectives of the study.

Data analysis

Thematic Analysis Technique. Braun and Clarke (2006) defined thematic analysis as a method for identifying, analyzing and reporting patterns within data. Thematic Analysis is a widely used foundational method of analysis in qualitative research. They highlighted step-by-step guidelines for using the thematic analysis which the researcher followed in his own analysis of the data which includes 1. *Familiarizing with the data* 2. *Generate initial code* 3. *Searching for themes* 4. *Reviewing themes* 5. *Defining and naming themes* 6. *Writing the Report*

FINDINGS

Case Presentation

Case 1. Ginoong Pedro is a former Brgy. captain and businessman in Barangay Magsaysay Talugtug Nueva Ecija. He is from Zamboanga City and he only married a native Talugtug woman and lived here. He is currently sixty -seven years old, physically fit and well -off.

Golden Life Lessons

Family (Be a Good Father). Ginoong Pedro's Golden Life lesson in his family is to be a good father, because he believes that teaching children begins at home, where the primary parent would perform the role. He claimed that he instilled in his children good manners such as respect for the elderly while they were small. He said "*Pag na train mo yung anak mo, pag na training mo sa bahay, dadalhin nila sa eskwelahan yon, additional na lang yung nasa school, pag uwi nila ikaw pa rin ang magulang, ikaw pa rin ang magtuturo sa kanila, ikaw rin, kaya sa tahanan nagmumula yung edukasyon*".

Marriage. When each partner demonstrates goodwill and a desire to work together, overcoming disagreement in marriage is considerably easier. According to Ginoong Pedro, "*Mahalagang aral sa pag-aasawa eh kapag may away kailangan talaga pinag-uusapan sa tamang oras at panahon, dapat rin marunong makinig*". when you try to force answers from others, problems develop.

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When you take the time to listen and allow everyone to speak about their wants or what matters most to them, the likelihood of a relationship's unity and solutions increases dramatically.

Education (Education is Important). *"Edukasyon ang susi sa kahirapan"* This is what Ginoong Pedro remarked about the golden life lessons he learned during his education. Ginoong Pedro did not complete his college education, but he believes that it is critical to do so. According to his statement, he chose to work before finishing his education because he disliked the experiences he had in the course he was given. *"baka hindi nila makayanan yun ginagawa ko, so para makasiguroako na gumanda yung buhay nila, sa edukasyon sila, kailangan makatapos, para kung hindi man sila swertehin sa negosyo atleast propesyunal sila". Naniniwala Si Ginoong Pedro na ang edukasyon lamang ang tanging maipapamana niya sa kanyang mga anak na kahit ninuman ay hindi mananakaw. "Ang number 1 talaga ay mag-aral, mag-aral kasi kung hindi ka mag-aaral, hindi ka makakatapos mahihirapan ka".*

Challenges

Family. Work hard (Be diligent and patient). – *"kapag ikaw ay mahirap, mababa ang magiging pagtingin sayo ng ibang tao"*. Ginoong Pedro said this when he related the account of his life leading up to his marriage. Ginoong Pedro was raised nicely in Zamboanga City by his parents. He dropped out of school because he disliked the course he was taking at that time. Until he opted to work in their area as a construction worker.

Marriage. In every marriage, there will always be a challenge, Ginoong Pedro, felt that his wife was spending lot of money for her mother and brother. *"Siguro ung challenge sa aming mag asawa eh yung tungkol sa pera, dahil din sa pamilya ng asawa ko madalas siya magbigay ng pera sa pamilya niya eh"* He was very firm but expectedly his wife still give money to her family as she wanted to help them with all their expenditure. Unable to tolerate her behaviour and cope up with situation Ginoong Pedro opened up the issue with one of his friends. He suggested him to talked to Maria in a nice way to understand their situation.

Education. Pagtulong Sa Kapwa (Pagtulong sa nangangailangan). *"Para ma-bless ka, i-share mo yung blessings mo. I-share mo yung blessings mo kahit kaaway mo, basta ganun, yung bukal sa puso mo at challenge yun sa atin"*. If you put into the reality of what you have learned in school together with your life experience it will be worth it in helping other people. Giving freely to serve others is vital to Ginoong Pedro (whether it is financial or moral support).

Case 2. Ginang Lily Currently 68 years old and a former elementary school teacher in their community. Ginang Lily was the eldest of her siblings, thus she was aware of poverty from an early age. Ginang Lily's parents' main occupation is selling vegetables in the market; therefore, she is always assigned to look after her four siblings. She currently has two children who are both doctors and living in America and Canada with their different families.

Golden Life Lessons

Family. (Guidance to your Children) When it comes to family, Ginang Lily's golden life lesson is to provide enough instruction so that the children do not seek for another individual to lead them down the incorrect path. What happened to Ginang Lily's eldest son JM served as a lesson for her, based on her experiences. If she could go back in time and do it all over again, she would never do it to her son. *"So yun ay isang pinakamalaking pagkakamali ko na kung pwedeng kong balikan, eh hindi ko gagawin"*.

Marriage. Marriage is like a roller coaster ride, an adequate transparency when helping couples in discussing a concern so that marriage partners can understand one another. On the other hand, inappropriate revelation can offend, accuse, or hurt someone. Ginang Lily stated *"para sakin, hindi totoo yung sinasabi ng iba na wag kayong matutulog ng may galit sa isa't-isa mas Mabuti yung ahhhh... matulog muna kayo at palamigin ang ulo ng isa'-isa, then saka na kayo mag-usap pag parehas na kayong hindi galit"*.

Education (Have ambition in life). Ginang Lily can say that her education has helped her achieve her goals in life. Because it was her inspiration to keep going despite the difficulties he was facing. According to her narrative, he was always left in their home as a child since he was responsible for her four younger siblings while her parents looked for work. When her parents were away, she became conscious of domestic responsibilities and was also the one who always ran away from her brothers.

"Talagang bata pa lang ako, yun ang naging ambisyon ko. Ambisyon ko talagang makapag-aral ako, makayari. Tsaka nakikita ko yung mga tapos na teacher ganun basta propesyunal sila, magaganda ang tingin ko sa kanila".

Challenges

Family. Family (Be diligent and patient). In Ginang Lily's desire to achieve her ambition in life, she worked hard and persevered to achieve it. One challenges at the same time a lesson that Ginang Lily can take from her life experiences is that she became a hardworking and patient person for her Family. Se added that she also had the experience of going out in Manila to deliver vegetable products to Divisoria with her parents. She said. *"bata akong pinakinabangan ng mga magulang ko, batang bata"*. Not only selling bokayo she does. Ginang Lily s also experienced to wash her neighbors' clothes in addition to her school expenses.

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Marriage. (Set aside your own pride when you have a family). Ginang Lily's important golden life lesson in the marriage aspect is that she believes that having no other companion is beneficial to a family because disagreements over social topics are unavoidable. *"ang point ko dun magiging magulo kayo, may mangengelam eh, may papakisamahan ka."* Ginang Lily's point is that after you are married, you should have your own home to live so that you don't have any more arguments. *"dapat once na nag-asawa ka, naka-separate ka"*. It is crucial because it is also stated in the Bible. And pagbukod ng sariling tahanan ay mahalaga dahil ito ay nakasulat sa bibliya. And, most significantly, her parents should encourage her to practice. *Mayroon kasing mga magulang kahit na may asawa na yung anak, gusto dikit dikit pa din sila. That is not tama. Hindi tama bakit? Nakalagay na nga sa bible eh, iiwan mo eka yung mga magulang mo at kayong dalawa ay magsasama parang isang laman.*

Education. Education is Important. Ginang Lily's third major Golden Life lesson was that she did not give up despite the difficulties she faced in achieving her goals. She claimed that she did not squander the opportunity to study hard when he had it. She placed a high emphasis on his education since he believed it was the only way to keep them out of trouble. *"para kasing nasa isip ko nun, paano ba kaming aasenso kung hindi ako makakapagtapos?"*

Case 3. Ginoong Baldo is an Ilocos Sur native who now resides in Brgy. Cabiangan, Talugtug Nueva Ecija, He was the eldest of seven siblings and was orphaned as a child. He got the experience working several jobs to help his father earn a living when he was only eight years old.

Golden Life Lessons

Family.(Be a good father). *"Kahit sino ka man kung walang kwenta ang mga anak mo, you're a failure"* When it comes to his Golden Life Lesson in terms of Family, Ginoong Baldo mentioned this. He feels that if you do not become a decent father, all of your previous jobs will be worthless. According to him, the most important component of all golden life lessons is his parenting of his children, which includes correct education, spiritual, physical, and other aspects. As a father, he first ensured that he was capable of fulfilling his obligations to his children.

Marriage. Their love for each other were blessed with seven children. However, his wife died early because of diabetes. For the second time, Ginoong Baldo fell in love and met his second wife who was also a widow. *"Ang pagmamahal may second chance yan. Nung namatay yung una kong asawa akala ko hindi na ako mag-aasawa ulit kasi mahal na mahal ko yung una kong asawa, pero dahil sa nangyari, natutunan ko na pwede parin pala mag asawa, masarap magmamahal lalo kung totoo yung pagmamahal.*

Education. Ginoong Baldo learned to value education because of his father. What his father had told him before, opened his mind to continue his education. *"that was the best advice. He opened up my mind that the education is the best equalizer"*. He had imprinted on his mind then that he could finish his education and fulfill his father's goals so that he could better help his brothers and sisters. *So, I brought up myself that I must see to it that I will raise the members of my family like what I have promised to my late father. So, my conscience brought myself that I have to get [the] best education"*.

Challenges

Family. With the success of Ginoong Baldo, he became attached to adventure being self-diligent. Ginoong Baldo worked hard because his first wife's family looked down on him as a low and worthless person. According to his story, They allegedly chased him away and even said hurtful words. He said he did not want to be forced to take Ginang AS because he would definitely not be able to finish his studies then. *"pag ninakaw ko yung anak nila sa kanila, sigurado, I can't finish my studies"*.

Marriage. Ginang AS (first wife) wanted to meet his parents before marrying her, according to his narrative. *"Magtanan nalang tayo"*. Ginang As's (first wife) parents were known to be a wealthy and powerful family, so Ginoong Baldo did not say anything and fought. He stated that he did not want to be forced to take Ginang As because he would be unable to complete his studies at that time.

Education. Ginoong Baldo believes it is important to an efficient and good leader. He said that his uncle inspired him to be a good leader. As he observed his uncle, he learned the strengths and weaknesses of people based on what they did. One of the observed and learned lessons of Ginoong Baldo is to be diligent at school and work. He said *"nararapat na ibuhos ang lahat ng iyong makakaya sa pag-aaral at sa trabaho upang makuha mo ang iyong gusto"*.

Case 4. Ginang Agnes Born in Brgy. Nangabulan, Talugtug Nueva Ecija was the fourth participant. She is the fourth among her five siblings and she is currently sixty-six years old. She was already old when she entered into marriage. She was able to marry a widowed man but they were no longer blessed by a child probably also due to her age and physical ability.

Golden Life Lessons

Family. (Be grateful). Ginang Agnes believes in the saying that the person who does not know how to look back to the origin will not reach the destination. She said that being grateful to others most especially to your family is a great blessing from God, because it is here that she remembers all the hard works she had been experienced. *"Ang number one na lilingunin mo dapat ay"*

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yung mga magulang mo. Naniniwala ako na ang isang tao ay hindi siya magiging successful kung pabaya siyang anak, kung hindi niya lilingunin at kakalingain yung mga magulang niya. Kasi after all, sila yung tumulong sayo eh sila ang pinagkaka-utangan mo ng buhay. Kung hindi mo sila tutulungan eh sinong tutulungan mo?

Marriage. Ginang Agnes was already old when she entered into marriage. She was able to marry a widowed man but they were no longer blessed by a child probably also due to her age and physical ability. *“Ang aral sa pag-aasawa para sa akin, ay parehong maganda at hindi maganda eh, Maganda na take your time wag magmadali kasi ang pag aasawa hindi naman parang kanin na pag napaso ka iluluwa mo na, kailangan kilalanin niyo ang isa’t-isa. Yung hindi naman maganda eh pag late ka na nag asawa malaki yung chance na di na kayo magkakaroon ng anak”.* When it comes to marriage, Ginang Agnes golden life lessons are both positive and negative. For her, it’s important to get to know the person you want to marry first; marriage is a lifelong commitment; nevertheless, the bad lesson is that if you married in your forties, you may not able to carry a child owing to physical limitations.

Education. *“Mahalaga ang pag aaral sobrang halaga”* She said, Education is really important and it matters the most, she also thanked the people who supported her when she was still suffering from studying. She said that she wanted to give value to the people who gave or delivered help to her especially during difficult times in their lives. Ginang Agnes is very grateful nothing can match it how she valued the help they have given because she knows they are good people. She thanked God that she had paid off their debts when she was able to work. She said not to be stingy, share what you have because she believes that it has a good reward for you.

Challenges

Family. (Work hard, persevere, for your Family). An early age and while she was studying then, she learned how to be smart in the reality of life. When Ginang Agnes was still in elementary school, she experienced farm work to support her education. She told the story that during the hardships of their lives then, she was proud to say that she dreamed. She made their state in life motivation to dream. For her, it is important that a person has a dream so as not to suffer in the future. *“dapat mayroon ka nang pangarap na gustong marating kasi yun ang pagsusumikapin mong marating eh”* she said.

Marriage. (Save money). Ginang Agnes's unique lessons is to save on your own especially when you got married. Because of the hardships of their lives back then, she could not avoid having financial problems. *“kapag ka maliit ang kumot mag-aral kang mamaluktot, saka mas mahirap na yung habang nag aaral ka, tapos may asawa ka pa kailangan mo mag budget para sa pamilya.”.* Ginang Agnes endured and persevered in this situation because she knew then that it had its limits.

Education. Ginang Agnes was motivated by their state of living then so, she could work hard. she believes that poverty is not a barrier to being successful in life. Rather, it is a motivation for a person to persevere despite adversity. For her, there are many ways to overcome adversity. One of these is to study hard. According to her, her parents told her that they could not afford her education because her parents did not earn enough money to make a living. Ginang Agnes did not believe this so she showed to her parents her unique ability. They had a different view in those days because people believed that a woman would only marry early. *“Kung hindi kami magaling hindi kami pag-aaralin dahil nung araw sasabihin mag-aasawa lang yan eh”,* she said.

Case 5. Ginoong Dodoy, growing up in small town of Talugtog, Nueva Ecija. He grew up without his father because he was only three years old when his parents separated and his father had the second family.

Golden Life Lessons

Family. (Be a good father). Growing up with Ginoong Dodoy who was not guided by his own father in growing up, this did not stop him from being a good father to his children. He said that with the increasing number of his life experiences, he happily shares his stories with his children. This is one of his motivations to the children as he gives sermons. He is able to show them proper guidance such as giving advice to his children. He said that before he gave them advice, he first made sure that he did it himself so that he could feel that the children were listening to him. Just like he exhorted them to study hard and try to finish school. *“sabi ko sa kanila, ako nakatapos kahit sa maliit ng eskwelahan na walang pera, nakaya ko, dapat ganyan din kayo”.* *Sapagkat, naniniwala si Ginoong Dodoy na kapag hindi nakapagtapos ng pag-aaral ang mga anak ay maaaring mahirapan ang mga ito sa buhay “kapag hindi mo pinag-aral yung mga anak mo, para mo silang pinadala sa gera na walang uniporme, walang baril. Paanong magsusurvive yun?”*

Marriage. (Be strong in the marital relationship). Ginoong Dodoy's lessons is to be strong in the marital relationship. In the hardships he has gone through in his life, one of his important allies here is his wife. He said that it is not easy for the couple to have quarrels or misunderstandings. Like other couples, they are also not perfect in their relationship because misunderstandings over things and circumstances are unavoidable. He stated that sometimes it comes to the point that he commits sin against his wife. But, he does not let their relationship break down immediately because he loves his wife so

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much. *“Dumarating kasi sa parte ng buhay ng lalaki yung minsan nambababae, umiinum. Dapat yun paglabanan mo, kaya nga may mga naghihiwalay na mag-asawa eh hindi mapaglabanan”.*

Education. Ginoong Dodoy's important lessons is to graduate. He was not born rich so he worked hard to finish his education. It was difficult and impossible for him to finish school, because their life was difficult then. But he made it possible with the help of his mother and siblings. He said that when he was still in school, not everything was easy. He experienced that he had nothing to wear to school and that he did not have a sensible uniform. Ginoong Dodoy was emotional as he shared his past experiences when it comes to his journey pursuing his dreams in life. He said that even though his adventure was like that, he was still not discouraged. He even got to the point where even his friends insulted him with “bad” words coming from different mouths. *“Yung mga sinasabi ng mga barkada ko na tigilan mo na yung pag-aaral mo muka kang kawawa”* The insults of his friends did not hinder him and they gave him the courage to continue his studies. Instead, he exercised the desire to graduate. He said *“Hindi ganun ang nanggagaling sa isip ko nun. I will finish my studies kahit anong mangyari”.*

Challenges

Family. (Work hard). Ginoong Dodoy became aware of the poverty early on because he was still a child when his father left them. He witnessed what his mother struggles in life. Sometimes they get to the point where they are nothing. But for him, it didn't stop him from pursuing his dreams. With the help of his mother, Ginoong Dodoy worked hard to study hard so that he could finish the course he took. He stated, *“halos pitong malalaking krus ang pinapanik ko sa bundok nung nag-aaral ako. Ibig sabihin ang hirap ng buhay ng pamilya naming nun”.*

Marriage. Ginoong Dodoy's lessons is to be strong in the marital relationship. He stated that quarrels or misunderstandings between the couples are difficult to resolve. They are not perfect in their relationship, just like other couples, because disagreements about things and circumstances are inescapable. He noted the misunderstanding that led to the quarrel as one of his points. Ginoong Dodoy did not provide an example, but he did say that it sometimes gets to the point where he sins against his wife. But, because he loves his wife so much, he does not let their relationship fall apart right away. He said, *“Dumarating kasi sa parte ng buhay ng lalaki yung minsan nambababae, umiinum. Dapat yun paglabanan mo, kaya nga may mga naghihiwalay na mag-asawa eh hindi mapaglabanan”.* In addition he said *“pagdating sa buhay mag-asawa fight lang, kailangan huwag kayo susurrender.”*

Education. Hardship did not discourage him even though he only earns about three hundred pesos per month. Ginoong Dodoy persevered and he just continued his work, until he was given the opportunity to show his ability in office work. Ginoong Dodoy is very proud of himself because he said *“From utility man to research assistant”.* *Dahil sa pagtatanong- tanong, natutunan niya ang mga trabaho bilang research assistant. “Magtanung ka lang, huwag kang magyayabang pag hindi mo alam”,* He said.

Case 6. Ginang Sonia is a seventy-year-old woman who was born and reared in Mandaluyong and now dwells in the Brgy. Quezon, Talugtug, Nueva Ecija, with her family. She is the only female among her five siblings and the youngest.

Golden Life Lessons

Family. (Be a good mother). Ginang Sonia's golden life lesson to her family is to be a good mother to her children. She thinks it all comes down to how the parents raise their children's conduct. She said she taught her children many sermons and disciplines. One of these is that she has them do household duties so that they can learn about them and volunteer. That is why, when it comes to discipline her grandchildren, it is the one that her children are now learning. She demonstrated that shouting at a youngster has negative consequences for the child. Ginang Sonia's children grew up well as a result of her love for them. *“Pag-gising mo sa umaga aakapin mo siya, madadama niya yung init ng pagmamahal mo. Small pa lang siya aakapin mo na siya hanggang sa paglaki kailangan niya yun”*

Marriage. (Just Love). Ginang Sonia spent her childhood yearning for the love of a true family. She learnt to love her neighbor because she knew what it was like to be loved by no one, especially a true family. When she got married she applies the love he has acquired to others sincerely. *“Pero hindi ko nilalabanan yun tsaka hindi ko pinapansin, parang sa puso ko siya ang blessings. Kaya siya mahal in mo siya”* she said.

Education. Dreams do come true through education, but because of lack of opportunity and poverty many of filipinos does not even finish elementary level, Ginang Sonia's case prove that poverty alone will not kill your dreams to be successful even though there a lot of hindrances and challenges along your way. *“Mahalaga ang pag-aaral, natutunan ko na ahhhhm narealized ko na dahil sa kahirapan maraming di nakakapag-aral, kaya nagpursige ako kahit mahira ang aral ako pagdating sa pag-aaral, ito yung pahalagahan ito”*

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Challenges

Family. Family (Help the unfortunate). Ginang Sonia considers a challenge in family and marriage is to help the poor. she said, she started with hardship when her husband always says *“sobra – sobra na yang binibigay mo sa ibang tao kumpara sa mismong pamilya natin”*, she knew the feeling of receiving grace from another person so she wants to give more patience for her husband this kind of realization. For her, giving them is a small thing because she is willing to share the blessings she receives. It is very important for Ginang. Sonia to help the poor because for her, this lesson is a flashback to the help she has received from other people. This is the statement that she had *“dahil nanggaling nga ako sa mababa, kung бага may tumutulong sa akin noon. Kaya ngayon ibinabahagi ko naman. Parang inililipat mo rin”*.

Marriage. To Ginang Sonia she emphasized that a successful and fulfilling marriage is validating marriage, both represented by a relationship in which the couple is open to compromise and calmly works toward conflict resolution that a true meaning of golden life lesson when it comes to marriage. She said, *“Ang tunay na golden life lesson sa aspeto ng pag-aasawa eh... Yung marunong ka makuntento sa asawa mo, saka pag may hindi pagkakaintindihan maging kalmado at pag-usapan ng maayos kasi doon lang maayos ang problema, yun ang natutunan ko sa pag-aasawa”*. As the marital relationship pertains to dealing with new issues and problems that arise, with the couple utilizing the resources available at each stage of life of the relationship.

Education. Another life lesson and challenges taught by Ginang Sonia is to be diligent and patient even you feel empty and exhausted. She stated that she completed her education as a child and began working to support her family at a young age. *“pinagtiyagaan ko na lang talaga, kahit na kako four (4) pesos lang ang kita”*. For her it doesn't matter if her income is big because she is proud that she was able to endure to support herself.

DISCUSSION

Golden Life Lessons of the Retirees

According to the findings of the study, retirees have many lessons to learn and many stories to tell about significant events in their lives. In terms of the Family, Be a good parent (father or mother) Work hard (be diligent and patient), appreciate education (study hard and graduate), and be a decent parent are just a few of them (guide the child well). It also entails assisting others (helping the unfortunate and being grateful). It is explained one by one in order to structure the sequence.

Family. Be a good parent (father or mother). It turns out in the study that the golden life lessons of the retirees are to be good fathers and mothers to their children. In this study, the retirees value their parenting because the welfare of their offspring is also important for the participants so they do well in their role as parents. Retirees can show their good motherhood or fatherhood in various ways such as love, good guidance, giving advice and discipline to children. Most of the participants, when their children were young, were already teaching them correct and good manners. This result is consistent with a study conducted by the (Salerna, et.al. 2015). which found that parents constantly monitor their child as an effective method because they become successful in everything they do. It is clear from this study that there is a respective method or retirees' approach how they have demonstrated their good parenting to their children. Before they give sermons to their children, they first make sure that the lesson they are going to share with them has already been done on their own.

They went through a severe test like the two of the participants, they experienced a severe test in the children due to unexpected events. Instead of letting them go they still choose what is best for their children. Believing that no one else will help them if they are not the parents themselves. In analyzing each result in this study, it is a huge thing to be a good parent to children because it brings success in all aspects of life. It turns out that being a good parent should be given more attention and importance than anything else. So, they believe that the proper care and guidance they give their offspring is the key to success in life.

This agrees with a study conducted by Pepin and Deutscher (2011) that whenever a parent monitors any aspect of what their child is doing, a large percentage of it results in success for the child. It is undeniable that the retirees are happy with the success achieved by their children. Because of all the success they have achieved most they consider the cause of their success is the success their children have achieved in life.

Overall, it appears that it is common among the older participants that what they have learned in their lives is also what they share with their children. This is in line with the study conducted by Brossoie (2010), that the important experiences of retirees in their lives, particularly those who have a lesson, they often share it with other people, especially their family members. Many sermons the participants shared with their children. Although they have different approaches to how they show their good parenting to children. It turns out that they had only one goal as parents, for their children to be successful in all aspects of life.

Marriage. According to the results of the study, it turns out that when it comes to marriage life learned to give and take, satisfied be contented and to love unconditionally are the important lessons of the retirees. This is a lesson that can be considered to them because for the participants it is very noble and part of the family is to have a wife or husband that really understands you no matter what miscommunication or conflict arised. Aside from the lessons mentioned above as a result, it also turns out

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that retirees still have lessons. Some of these are to love one's neighbor, to set aside one's own home when one has a family, to have ambition in life, to stand up for rights, to be strong in marital relationships and to be a good leader. In these lessons, it became evidenced in the study conducted by Mandigma, (2016) that retirees are known to be abundant or rich in life lessons and experiences. In general, if the main lessons of the retirees are examined carefully, it will be noticed that the stories of their life lessons are interconnected

Education. Work hard (be diligent and patient). It was found that all participants went through hardship first before achieving success in life. Because of the poor living conditions of them then, they persevered to graduate as a means or be the key to their dreams until they worked hard at their jobs and businesses. Their suffering and endurance then became a test for them which was the reason for their success, this is supported on the study of (Pavarini et al. 2017). They dreamed of finishing school, but it was not easy for them because their life was difficult then so they worked. They worked hard, persevered, they worked hard to finish their education to get out of poverty. At their sacrifice then it turned out that education was the solution for them to reach the life they have today. They proved that education was the key that saved them from poverty. And when they have been successful in their lives, they have not forgotten the people who helped them when they were still poor. As a result of these experiences, they have learned many lessons so that when it comes to their children they already know what is good and not for them, because they are already living their lessons learned in life.

Perhaps the success that retirees have is a result of or caused by their way of carrying on. If only the majority would live and follow the lessons and experiences learned by retirees, will perhaps guide them towards the path of success (Bonsang, E. & Klein, 2011). Because they will know the ingredients and techniques to be successful in all aspects of life. Also, it is possible to avoid doing things that have a bad cause. Throughout the study and in the researcher's extensive analysis of the results it is possible that the important lessons of the retirees have become a guiding model towards life success. In this study, it turned out that the retirees had motivations to work hard in life in the past. One of them is the ambition or goal in life to complete their education. In their desire to reach life's dreams, the participants then worked hard through their perseverance in earning a living in conjunction with their studies.

Challenges of the Retirees

Retirees have similar obstacles in terms of family, marriage, and education, according to the conclusions of the study. When it comes to marriage, one of the respondents had a romeo and juliet love story, in which they conquered simply for love. And, in terms of education, all of the respondents had been poor and had struggled to complete their schooling.

Family & Marriage. Another of the findings of this study was the motivation of the men in the way they were viewed by their fellow human beings, particularly in the parent of their spouse or father-in-law. It can be seen that two of the participants tasted hurtful words and were judged by the wrong view from their spouse's family. According to these retirees, they have become more determined to work harder to step up and prove to them that the false allegations about them are not true. It is clear from the study that the poverty they experienced is the main reason for their hard work in life along with their desires or preferences. In other words, these retirees experienced extreme hardship with life and this became their motivation to fulfill the words uttered. In general, for the women, their motivation was their life goals while the male participants were motivated by looking down (Luhmann, 2014).

Education. Retirees highly value education because it emerged from this study that participants believed that learning was essential to a person's life. It turned out that all participants made it a goal to graduate because education was the only hope and key they saw to get out of poverty. It became a way for them to have the good future they have in the present. It was planted in their minds that they would graduate and they made that possible. Served as an investment by retirees then the education to have a good future today. It turned out that many of the participants went through intense trials and sacrifices before achieving success in the educational aspect.

There were many solutions and ways for retirees then to get an education, one of them was trying to do to study hard to get a scholarship to be able to enroll for free. It turns out that along with their diligence in their studies, they combine their livelihood so that they can save extra for school expenses. They have not failed in the belief that there are many solutions and ways to achieve this goal because they have completed their college education up to the highest level of education. It was also clear from the result that because of their appreciation for education, they were able to raise their children and did everything to educate them. This was found to be consistent with the study conducted by Lalor, Doyle, McKenna, and Fitzsimons (2009), that retirees value experiences through of applying them to the situation of another person or their immediate family. The previous study and even the current study only prove that adults value their life lessons by applying their experiences to their children. They want the children to be able to finish school so that they too will have a weapon against the hardships of life (Tavares, et.al. 2014).

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But this has not been a barrier to not graduate because despite the trials, they still continue their children's education. Nevertheless, the overall result regarding education can be said to be a very important lesson to the elders, who despite the lightness and weight of the trials they have been able to overcome all of them in the desire to have good education. The retirees just proved that poverty in life is not a barrier to not being able to finish school. This result is consistent with the study of Chen (2014).

CONCLUSION

Golden Life lessons and challenges of the retirees plays important learnings in their life. This study concluded that the main lessons of retirees are to work hard (work hard and persevere). Their poverty is the main reason for their effort's despite of the different situation of their family and quality of life, also there are many golden lessons of the retirees not just in the aspects of family, marriage and education, Furthermore there are different stories of important lessons for them, some of these are to work hard, value education, be a good parent and help others, also having an education has been the key and path to their success in life. By being good parents of the retirees, they raised their children well which also led to their success. And lastly giving retirees time with their children is an effective way to have good relationships and communication with their family as well as their marriage.

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