

Dr. Frances Wu  
Interviewed by Dr. Frances Feldman  
In Dr. Wu's home at the Golden Age Village  
Monterey Park, California  
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FELDMAN: Frances, tell me something about where you were born - you can say when if you want to - and what your life was like, growing up.

WU: I was born in Mainland, China, and my childhood had been quite a happy one, and there was a very small family: my parents - and actually, I have an older brother and older sister. They were not living with us. When I was in my childhood, we had only my sister, myself, and a little brother.

FELDMAN: Where were the other two?

WU: They were in my home town. That's in Upei.

FELDMAN: Will you spell it?

WU: That's U p e i.

FELDMAN: And they were living separately?

WU: That's right. They were married, or away from home. We were much younger. After my father was married and had a few children, he went to university. So that's why for many, many years, my parents were not together. We do have a tremendous gap between the age of myself and older brother and older sister.

FELDMAN: So that accounts for the spread of ages.

WU: That's right.

FELDMAN: Where did he go to university?

WU: Who? My father?

FELDMAN: Your father.

WU: Nanking, Nanking University.

FELDMAN: Hmm, Nanking. What did he study?

WU: Ministry. He later became a minister.

FELDMAN: So when you were growing up, and he was home by then, there were a younger brother and one older sister.

WU: And one older sister. Three, all together.

FELDMAN: Then how long did you live there? All through your childhood, in Nanking?

WU: Not in Nanking. In Upei in Xianxi Province. Actually, when my father was a minister, he had an elementary school with the church. That's why I was attending that church where my father was a minister as well as a principal for that elementary school.

FELDMAN: How did it feel to have your father the principal of your school?

WU: Very good. (Laughter) My father was a minister, but as a child, I was never interested in religion. They had a hard time to get me to church. (Laughter) Even now, I still don't go to church.

FELDMAN: And how long did you live there?

WU: In Xianxi, I think until sixth grade. That elementary school was only from first grade to fourth grade. For the fifth grade, my father sent me to another missionary school, away from home. That's where they put me in a board and care home - not ---

FELDMAN: A boarding school.

WU: Yes, a boarding school. (Laughter) So, that boarding school was a missionary school,

named Baldwin High School. They had elementary school and also had kindergarten. But I started in Baldwin School from fifth grade until I graduated from high school. Because it's missionary school, we were forced - we had to go to church, so I went to church from elementary school through high school. After I graduated from high school, I talked about the fact that I graduated from high school and also graduated from church. (Laughter)

FELDMAN: Graduated from church.....you had a double graduation.

WU: I had to go to church, and I think of it as a graduation.

FELDMAN: Was your sister still at home when you were going through school? You said she was older.

WU: Yes, but yes, we went to the same high school later on.

FELDMAN: Then after high school?

WU: I went to high school, and she left after nursing school. I graduated from high school and then went to junior college. But during that time, it was war time. I attended junior college for two years.

FELDMAN: Was this World War II or before then?

WU: World War II. For the first two years, I was in Chengdu.

FELDMAN: Chengdu?

WU: Yes, Chengdu. There are many universities in that region. For the first two years, I was in that junior college. In 1946 we were at war, right? End of the Second World War, right? Forty-six.

FELDMAN: Forty-six. Yes.

WU: So we went back to Nanking. I graduated after two years. My college was in Nanking,

and I graduated from Nanking University in 1948. After that came the Communist invasion of China. My graduation class of 1948 was the last graduation class for that college. The Communists took over Mainland China in 1949.

FELDMAN: How did that affect you?

WU: Naturally we had to escape Communism from Mainland China to Taiwan. So I went to Taiwan in 1949.

FELDMAN: Did your whole family go?

WU: Oh, yes. Our family went. At that time, my older sister was in Taiwan. After I graduated from Nanking University, I went back to Chengdu for a short period when Communists came closer. I then left Shanghai: I think it was in March, 1949. But by May, it was occupied by Communism. I just got out about two months before they took over the whole Mainland China. I was lucky.

FELDMAN: Your parents were still there? And your younger brother?

WU: My younger brother — actually I grew up in school, from elementary school, high school, college — all away in school. I had little contact with the family. At that time I think my brother was still in Mainland China, and my father died before I graduated from college. My mother died — after my father died, my mother had stayed with my older brother for some time. After I left Mainland China, there was no contact with a family member at all.

FELDMAN: Then what happened to your brother? Do you know? Your younger brother.

WU: No, he's still in Mainland China.

FELDMAN: He remained there.

WU: Yes.

FELDMAN: And your mother remained there, so only you and your younger sister were in Taiwan?

WU: That's right.

FELDMAN: What did you do there?

WU: Oh, I was doing some work in child welfare. We organized the child welfare organization in the city and in Taipei. Later I got a scholarship to America, in 1963. I went to McGill University School of Social Work in Toronto; so I was there two years.

FELDMAN: Who was the scholarship from?

WU: United Board for Higher Education in China.

FELDMAN: It didn't matter to them at all whether you were in the United States or Canada?

WU: No, it doesn't matter. That United Board for Higher Education in China was affiliated with thirteen outstanding Christian Universities in China. They had scholarships up to 1949 when the Communists took over Mainland China. They took over all the universities. They kicked the United Board out of China. That was quite obvious, wasn't it? Quite a lot of money had been used to provide scholarships for students. So I had to come to the America to study for my social work degree at McGill for two years. After graduation, I came to the United States.

FELDMAN: Where did you go?

WU: First, I spent about fifteen years in New York area, doing social work, mostly with disturbed delinquent children from age eight to fifteen or sixteen.

FELDMAN: Were they in their own homes or in institutional settings?

WU: All in institutional settings.

FELDMAN: Then did you work for the institutions?

WU: That's correct. I had been in New York with five different homes, and in Connecticut for two years, Michigan for two years, and then back to New York, so I was most of the time in the New York area.

FELDMAN: Did you encounter any special difficulty with language or the way people behaved after making that transition from Taipei?

WU: No, I didn't. I must say that even before I came to the West, people were talking about the racial-intense situation in the Western United States. Was that true? In New York I never experienced that situation. Previously, I worked in American organizations, and I had very good working relations with the organizations where I worked. I worked three years as a student instructor for Columbia University School of Social Work. Columbia School of Social Work was one of the top schools of social work in the United States.

FELDMAN: Still is, yes.

WU: Still is. I had previously had students, a few students in training; I loved this very much.

FELDMAN: Did you work with children of various cultures and nationalities?

WU: Yes.

FELDMAN: You were not working just with Chinese children?

WU: There were no Chinese student on my caseload.

FELDMAN: That's interesting.

WU: At that time the Chinese didn't have any troubled kids. I think that in the fifteen years I worked in New York, there was not one single Chinese student in my caseload or in the student caseload. Not one Chinese.

FELDMAN: The student caseload reminds me — just back up to McGill. Did you have field

work as a student there?

WU: That's right. The first year placement was in a foster home, because as a foreign student, it was easier to handle placement in a foster home.

FELDMAN: Then the second year?

WU: Then second year, Child Guidance Clinic.

FELDMAN: Say that again.

WU: Child Guidance.....

FELDMAN: Oh, the Child Guidance Clinic.

WU: Yes, because I like children.

FELDMAN: So you were quite well prepared when you went to New York to work with delinquent, emotionally disturbed children

WU: That's right. Yes.

FELDMAN: Now, you said something about having gone to Michigan for two years. What were you doing ---- how did that happen?

WU: Generally, as I grew, I changed jobs. That's how it happened. I changed jobs. In the past in the Case Work Journal, they have listed hundreds of jobs. When I wanted to change jobs, I looked at that. I saw in Michigan — there's a home in Flint, Michigan, where they have a — what's that car maker called?

FELDMAN: A big factory.

WU: That's right. They have a home for the delinquent kids. I worked in that home for two years. Then I came back to New York.

FELDMAN: I'm interested in why you went to Michigan and why you went back to New York.

WU: It's all job related (Laughter).

FELDMAN: You were interested in those particular jobs.

WU: No. Many times I changed the job mostly for one reason. When I went to that organization, I had the interview with the director of social service, or whatever. If I liked him or her, I accepted the job and moved in. For some reason there was some change. They changed the director of that service, that organization. I gave myself three months to see how it was operating, but if it was not according to my standards or my ethics, I just quit.

FELDMAN: You really put those new executives on probation for three months?

WU: That's correct. (Laughter). Many times I change jobs just exactly for that reason.

FELDMAN: Well, that's pretty practical. It works with employers, taking on employees for probation. Why shouldn't it go the other way?

WU: I'd give myself around two or three months. I think I didn't care about working under certain persons. There were so many jobs opening. (Laughter) It was so very easy.

FELDMAN: Not hard to find a job.

WU: No, not at all. As I say, they had a Case Work Journal. There were so many job openings. Anytime I didn't like the job, I'd just get up and go (Laughter).

FELDMAN: Well, that's very practical. I think it shows initiative that not everybody has.

WU: (Laughter) For three years I worked with students at the Children's Village, and I loved it. But at one point, there were some problems there. I said, "I'm not going to stay." I called this Japanese director for social service, and I got a job. I talked to the director of social service, right?

FELDMAN: I admire your courage for making changes. Then it was after fifteen years in New



York that you decided to come to California. Did you pick southern California for some special reason, or was it just an accident?

WU: No, not an accident that I picked it. One year, I came to California to visit for the first time, and stayed with my friend in Monterey Park. When I came here, I loved it right away because of the weather. In New York, weather was a little bit rough. Lots of times it was humid, or cold, or hot, or snowing. I didn't like it. After fifteen years, it was too much. I said I'm going to move to the West. But I talked about that for two or three years. When I was in New York, I had many friends in New York with older parents on Mainland China. The Communists controlled them in China. They didn't, at that time, let older people go out, because they were not productive. If they had children in the United States who wanted to get their older parents out, they could very easily get the permission to go to Hong Kong. Then the children in the United States would go to Hong Kong to get their parents to New York. When I visited my friends on weekends, we would talk, have dinner together, the kids would talk about the older parents. Being a social worker, I generally liked to talk to them about their problems. I would talk to the parents; they always described or said something about coming out from the Iron Curtain in Mainland China — the Iron Curtain to the United States. But they did not speak English. They could not speak English. There was nothing for them to do in the 1960s. Not like now. You have television in Chinese. You have newspapers in Chinese. You have magazines in Chinese. So many things in Chinese. At that time, 1960s, there was practically nothing except you going to Chinatown. They felt so lonely, so isolated, and they felt they got out of the Iron Curtain in China to prison-like conditions in the United States. They didn't go out. They got lost, they can't read signs. They can't recognize the streets. In the daytime, their sons and

daughters, grandchildren, work or go to school; the parents were left alone at home all day. Very lonely. So what they're really talking about starts the tears, you know. It was a miserable life. I was thinking, there's so many of them there. Maybe somebody could do something about the older people.

At that time, I had been thinking about whether I should do something. Then I was director of the social service. The first two years there were pretty good. Somehow there was a change, a big change, in that organization's leadership, particularly ----- it was terrible after the change. I didn't stay even for three months (Laughter). I ran away in maybe two months. And that time, I thought, maybe I should go back to school. Actually, while I still had students, the faculty in the School of Social Work at Columbia University talked to me several times, "Go back to school, get a doctorate degree, get a doctorate degree." (Laughter) I'd say actually, I don't like to study, I'm not a bookworm, I don't like to read books --- something like that. But I said, okay, I'll think about it. I never thought about it. When the time came to do something about the elderly, I realized I didn't know anything about the elderly. I knew nothing about older people; I had no experience. Then I thought about maybe I should go back to school. So that's how I left New York in 1971, after I quit that last job. I drove myself. My friends said I'm crazy (Laughter). I drove my car all alone from New York to Los Angeles.

FELDMAN: How long did it take you?

WU: Five days. Actually, four and one-half days because when I got to Palm Springs I stopped ---- not Palm Springs --- what's that called? Anyhow, four days I drove. Generally, I had a four-day map. I mapped out everything. The first night I stayed here, second night, there, all the way, Howard Johnson's. So I stayed at one Howard Johnson this night. I generally was out early and

stopped early too. So I stopped at one Howard Johnson's; I called right away and made reservations at the next Howard Johnson.

FELDMAN: So you made arrangements each day in advance.

WU: That's right. Until I got to the West. There was no Howard Johnson's there at that time.

FELDMAN: Yes. Where did you stop then? In Indio?

WU: That's right, in Indio, yes. There was no Howard Johnson, so I stopped at ---- what do you call that? ---- Holiday Inn.

FELDMAN: Holiday Inn.

WU: I stopped at Holiday Inn. Then I get to Palm Springs for my breakfast. I called my friend in Monterey Park. I said, "I'm here in Palm Springs. I'll be in Monterey Park for lunch. Prepare ready for me for lunch." (Laughter) I got to Monterey Park for lunch.

FELDMAN: And your friend was ready.

WU: That's right. So when I got to Los Angeles, first I wanted to visit or tour this ---what do you call it? --- Leisure Home ---

FELDMAN: Leisure World.

WU: In Laguna Beach. That's the big one. I visited the place and then talked to people, and also visited another one in Seal Beach.

FELDMAN: Where?

WU: Yes, yes, Seal Beach. When I saw people eating together, I thought, of course I cannot have a place like this. I saw this; they were living together; no language problem; no transportation problem; no generation gap. Those Chinese elderly from China somehow have problems with the children living together in the United States. Their thinking is very different.

In the Seal Beach case, they don't live together with the children, and there'll be a more national generation gap, right? So that's how I got these ideas of having a building, a facility for the elderly Chinese to live together.

I went to the two universities to see about doctoral study. I went to UCLA, and I went to USC. Of course, for Monterey Park, UCLA is too far away. USC is closer, particularly when I learned at that time, in 1971, that UCLA had just started the doctorate program, the first year. USC had fifteen years already.

FELDMAN: Yes, we started in 1953.

WU: (Laughter) That's the year I arrived. That's the year I came from China. So when I heard about that, of course USC have worked fifteen years already, the UCLA program only started in 1971. I didn't know if they'd know how to do it, so I decided to come to USC. Do you remember I talked to you?

FELDMAN: Oh, I remember.

WU: About my plans, you said the School only had research and teaching. What would you like? If you asked me what I'd like; I talked to you about those Chinese elderly. Well, you said, there's no problem, we can arrange a study of gerontology. I didn't even know what gerontology was. When I was in New York, I said I don't like to read, I don't read that much. I don't know the term "gerontology" then, in 1971.

FELDMAN: Well, I was the Director of Doctoral Admissions when you stopped in, and the School had had a very close relationship with the Gerontology Center. In fact, Maurice Hamovich, who was on our faculty, and somebody from Sociology, Dr. James Peterson, took turns being the Director until a permanent director -- Dr. James Birren -- was employed. So it

was a very close relationship. We were helping to define what the courses could be.

WU: I'm very glad the School was able to be flexible. So I went to the courses I would need for the preparation of my work. I very much appreciated the School making special arrangements for me.

FELDMAN: As I remember, when you came, we had filled our class for the Fall.

WU: Yes. Also, there were no more scholarships in the pool. Anyhow, I had put my name and my application in, and I went to San Luis Obispo with some college classmate at San Luis Obispo to visit at her place. At that time I was still driving, all the way from New York to Los Angeles to San Luis Obispo. Then I drove all the way to San Francisco, myself, just for sightseeing. On the way back, I stopped at my friend's house, too, then come home. When I come home, I received a telephone call. You had a student withdraw from the class and from that scholarship; and you could give it to me. It was like a miracle.

FELDMAN: Yes, because as I remember it, it was a student who had illness in his family. He had to withdraw and would come later in the year. That left an opening for you.

WU: Oh, I see. Well that's lucky I got that, and unbelievable. So even though I didn't like school, I worked real hard. (Laughter)

FELDMAN: Well, tell me a little about the experience you had as a doctoral student.

WU: It was very difficult financially, because when I was in school, I had a scholarship for tuition and a stipend for \$300 a month. Of course it was not enough. At least it helped. After I left school, I organized the Chinese/American Golden Age Association.

FELDMAN: How did you go about doing that, Frances?

WU: I still had some savings from New York. Generally, I got better pay in the organization; I

didn't support anybody, so I had some savings. With most of my savings, I bought mutual funds like AT&T and stocks. Actually, when I came from New York to Los Angeles, I think I had around \$7,000 cash in the bank. But if somebody knows how to manage money, they can very easily ---- in fact at that time in Monterey Park, the prices were very low. Somebody suggested to me to use the money to buy maybe two units or apartments; I could live in one and rent the other one out, and I could become a millionaire. But I didn't know how to manage the money, just to use the money in the bank. When I was in school for three years, of course the \$7,000 went very quickly. After school, I didn't have the \$7,000 in the bank. It's out, and the \$300 stipend is out. I was penniless. So I started selling my mutual funds. Probably the mutual funds had a good deal of money. Every time I sold two hundred shares, one hundred shares maybe, I'd get \$2,000. When I used this \$2,000, I'd sell another one hundred, then I sold another one hundred; sold another one hundred, sold another one hundred. For about four and one-half years, I lived like that, until I built this Golden Age Village.

FELDMAN: Tell me a little about the process of getting a group interested in this and then going about getting the funding for it.

WU: First, of course, I organized the Chinese-American Golden Age Association so we'd have membership. The first membership come from the ----

FELDMAN: Came from what?

WU: My dissertation research with fifty-year-old Chinese. No, they were fifty-five and over Chinese. When I organized this Chinese-American Golden Age Association, I told them I wanted to build an apartment building for senior citizens. Of course those people were very interested in that. I called them together for a meeting; in fact, many, many other Chinese joined this

Association. Actually at that time, the membership fees was \$5.00 a year. That money can only be used for the mailing and printing and such things. In effect, I was doing volunteer work, because there was no money for me at all. From the organization of the Chinese-American Golden Age Association, we selected board members. That's how it was organized, how it started.

FELDMAN: Were there other facilities for elderly Chinese in the region or was this the first one?

WU: None at all. That's right. That was 1974, right? There were not that many Chinese in Monterey Park. When I came to Monterey Park from New York in 1981, when I wanted Chinese food, I had to go to China Town in Los Angeles. When I wanted Chinese groceries, I had to go to Los Angeles China Town. There were not that many Chinese. But then slowly, gradually, there were many Chinese Churches that started in New York, in Taiwan, and moved to California. Those churches, were very interesting. The first year, when they first came here, they didn't have money. If they were Baptist, they would rent church space from a Baptist Church. They rented the church from Baptist for the Chinese speaking. After a few years, they began to purchase the land and build their own churches. Now so many Chinese churches are here because the church people donate the money to the church and then build churches. Even in Monterey Park there are quite a few Chinese churches.

FELDMAN: Did getting your group organized mean that you had to turn to the churches for financial help too?

WU: Not one penny. Church themselves ---- I think there's one thing about the Chinese people --- if they're Buddhist, they very generously give money to the Buddhist Temple. If they're

Christians, they're very generous, take money to the church, whatever church they want they give money. But for social welfare concerns, they don't want to give money. No, I never got any financial anything from the church or any place at all.

FELDMAN: Aside from your own resources, how did you go about financing the construction of this organization?

WU: I applied for a loan. I think we applied two times. 1977 was the first time we applied.

Generally when you apply for a loan, you have a financial ---- not financial ---- a consultant who is experienced. We have to have, like say, a \$4,000 initial fee for the consultant - \$4,000. So to get that money we had fund raising donations so we could pay the consultant \$4,000. We had one to put the package together to apply for the loan in 1977. But in 1977, our loan application was rejected because, according to what I myself learned, and also according to the housing consultant, nobody gets approval for a loan on the first application. So that's natural.

FELDMAN: Really?

WU: Yes. So, anyhow turned to HUD. HUD said this is a very important project. We have to try to help them. And in particular, there's not many Chinese that apply. Not one in the whole United States in the past. The housing consultant convinced HUD and HUD said okay, tell them to go to USC and get a cosponsor. (Laughter) So we applied again in 1978. That's why I marched to USC, to Dr. James Birren at the Gerontology Center, because he's quite well known. What happened to him? Where is he now?

FELDMAN: When he retired from USC, he went to UCLA and has been teaching gerontology and autobiography.

WU: First of all, when I left school, and organized the Golden Age Association, I asked Dr.



James Birren to be on our Advisory Board. He was on our Advisory Board when we applied to get a loan the second time. HUD also said, the Board of Directors should not be all Chinese, not all senior citizens. Put some young people on the board. So I went to talk to Dr. James Birren about two things. Number one, I wanted USC to cosponsor the project. Number two, I needed some young people from USC to be on the board. He sent two or three of them. Probably you can see the names over there on our board, from USC Gerontology Center. Also, we added some other Chinese people to the board. That is why the second time we applied for the HUD loan, they approved: a \$4,500,000 loan. So that's where the money came from.

FELDMAN: How many people was the Golden Age Village set up to house?

WU: One hundred and twenty units. And because it's a HUD loan, we cannot take all Chinese. At the time I submitted the request, I said we'd have one hundred and twenty: eighty units for Asians, another forty units we'll divide among Caucasians, Mexicans, Blacks and others. HUD approved. Now it's different: now it's a lottery. Now HUD doesn't use this kind of policy. It's all lottery. You know what I mean?

FELDMAN: Yes.

WU: In Monterey Park we had a new seventy-six unit housing project for senior citizens. For seventy-six units, we had 3,000 applications. They picked out 500 from 3,000 to do the lottery, and then 76 people were accepted to the units. The rest are put on the waiting list.

FELDMAN: Now you have some non-Chinese people living in the Golden Age.

WU: Yes, we had right from the beginning, eighty units all Asians, and of course they included the Japanese among the Asians. Then the other forty units were Caucasians, Blacks, as I say, we have even a lady from the Bahamas. (Laughter)

FELDMAN: From where?

WU: From Cuba. So they have a few from all over. Now, because according to HUD regulations, those people who can come in, have to be on the waiting list. In the beginning, I couldn't get any non-Chinese. I had to go to many centers, Monterey Senior Center, talk to them and invite them up and ask them to apply. Anyhow, I had to get applications, tell people about the Village. There were not Black senior citizens around. At the beginning, we got two of them, because I went after them; according to the HUD ruling, you have to have them. So I got a lot of Caucasians from Monterey Park Learning Center and also the Mexicans, because the Learning Center has a Chinese club. They sent me their applications. After that we closed the waiting list for a number of years? For ten years, there were too many people on the waiting list. Those on the waiting list were almost all Chinese. Whenever anyone moved out, the replacement was Chinese. Now they have only few non-Chinese left. That's not our doing. That's HUD doing.

One time, the Learning Center had a lovely Black lady. The Learning Center referred her. The Black lady wanted to come to have a place to stay. I talked to her and had her office check with HUD. We do have Black people in the project. People really need housing. Can we take this old lady into our project? HUD said no, no; she's not on the waiting list. There are no exceptions; we cannot take them. Ever since then, all those on the waiting list, all those are Chinese. So Chinese replaced whoever moved out. We have only a few non-Chinese left in the project. Probably pretty soon there will be none because people don't apply. I don't know for what reason. They think this is a Chinese organization. They are racially prejudiced against us (Laughter); they don't come to apply. Maybe in another few years, we may become all Chinese. But our administration, all the management are non-Chinese speaking except one assistant

manager. We're so many Chinese, we must have somebody to communicate because there are so many hard forms. You have to have Chinese translation. In the past the whole administration was Chinese or English speaking. Last year I started some change. I tried to replace the administrative staff with bi-lingual people. They can speak Chinese. The older people, as they get older, need more help, so I tried to begin by using the Chinese staff.

FELDMAN: How big a staff did you have?

WU: We have nine people now on the staff. One is the supervisor. This is the one person in charge of the whole operation, because this person has experience knowing HUD rules. HUD rules are very complicated, so they have to have experience and in knowing HUD operations requirements. When I need new people for the job, I have to send the applicant to HUD. If HUD rejects him or her, I cannot hire this person. Then under supervisor, I have two outside management people: one is an outside manager and one an assistant manager. Then we have three -----

FELDMAN: And by the outside manager, you mean they don't live here.

WU: No, they live here.

FELDMAN: Oh, they do live here.

WU: On-site manager .....

FELDMAN: Oh, on-site. I thought you said outside. On-site manager.

WU: On-site manager. The on-site manager has to live here. The assistant manager doesn't have to live here. The HUD allowed for one unit free of rent for the on-site manager. Assistant manager doesn't need to live there. That's three persons plus three maintenance, to do maintenance work.

FELDMAN: How many?

WU: Six, plus two night guys.

FELDMAN: Custodians?

WU: Yes, custodians. Actually, it's seven. Now there is another assistant to help in the office. That's nine. We need another to help because so many hard regulations. So we have now nine people.

FELDMAN: Nine. But you're not working yourself?

WU: No, I'm not.

FELDMAN: You're taking care of your garden.

WU: I'm actually in charge of whatever things they have to.....

FELDMAN: So, you're still in charge.

WU: Still in charge. But I'm not a salaried worker. I do volunteer work (Laughter).

FELDMAN: You're a volunteer.

WU: A salary now is paid by the Association. Finance is totally the responsibility of the Association. The Association will have nothing to do with HUD. HUD will not let me spend one penny more than their limit even if we have a profit.

FELDMAN: Then the facility is now operated by a Board, with a manager?

WU: Actually by a Board --- actually there is.....

FELDMAN: By you. You're President of the Board.

WU: That's right.

FELDMAN: How big is the Board, and who are the people on it? What kinds of people?

WU: The Board, as I said in the past, we have three from USC, right? Actually we have a very

small Board. We have only four people on the Board, like myself, the President; Beverly is the Vice President and then that lawyer is on the Board and also Betty Neem. She's our secretary and the treasurer; so we are four people now. It's a very small Board.

FELDMAN: Will you keep it that way?

WU: Yes. I don't want too many people because there's nothing much to do here. I'm retired now and I don't want to be involved in the development of new projects. I just want to keep this Golden Age Village going. Also, we have received a 5 GP rating from HUD. Because of that person I mentioned, Pat Clark. Remember?

FELDMAN: Yes.

WU: Clark. She was the one that was with us for about twenty years. I think that for about eighteen years, she was in charge, the supervisor. HUD approved. She took care of the regulations. She is a very capable person.

Now, last year, because the residents have been constantly asking for Chinese-speaking staff, I thought maybe I should begin to arrange that. So I have asked another person, Eugene Lee, who is Chinese speaking, to take on the staff. He's still in training. Because HUD sticks closely to requirements, he needs to be trained one year. Until HUD approves, he still will not receive full salary.

FELDMAN: Sounds like HUD is very closely involved all the time.

WU: Yes and no (laughter). In the past, they came here for inspection. For the past, I think, five or six years, they never showed up, because HUD had its own problems. At one time they even closed their office for about one year or a year-and-a-half. They tried to straighten out their problems. At this time nobody comes to the Village. So, as I said, we received a 5 GP rating

from HUD, its highest. That's a long time ago.

FELDMAN: when you first started the Golden Age Village, you didn't have the condominiums, did you?

WU: No. We started with this building, with the Golden Age Village. When we first purchased the land, we purchased a lot -- almost five acres. Actually, we sold another piece across the street. But we sold a quarter of an acre across the street; we were able to use the money to pay for the land. At that time it was only five-hundred and fifty or five-hundred thousand plus to purchase the land. We purchased the land from Garvey School District. I shall tell you the story about purchasing the land, because it was land that so many people wanted. We had to go to Garvey School District to apply. Other people applied too, so we had competition. It happened that Garvey School District superintendent went to USC (laughter).

FELDMAN: That was helpful.

WU: Yes (Laughing) I got it. Anyhow, we got this big piece, plus that piece across the street. Otherwise, where could the Association go to get more than half a million dollars buy the land? There is no way. At that time we had board directors involved in real estate. First we put some news in the newspaper reporting our plan to build the housing project for senior citizens, particularly Chinese. Please give us a donation. Not one penny came. No people responded. But, as I say, they would give money to a church or Buddhist temple -- something like that. Our board directors in real estate business told me to sell that piece of land. That's a little bit, just a little bit of an acre. We sold that for a quarter million dollars; two hundred, fifty thousand dollars. The total land cost us only half million and, also, many people wanted to buy this piece of land, this quarter of an acre. So who would lend us another three hundred thousand dollars? At a

quarter million dollars, it was still cheap, you see. We said whoever wanted to buy this land (the quarter acre), lend us three hundred thousand dollars. And then for the three hundred thousand dollar loan, we paid ten percent interest at that time.

FELDMAN: How much?

WU: Ten percent.

FELDMAN: Ten.

WU: Yes, at that time the bank rate was nine. So we gave a little more and signed a contract for two years to pay back. When we got the loan, we could buy the land. And the Chinese company, it made money. They gave us two hundred fifty thousand and loaned us three hundred thousand, five hundred thousand -- a half a million dollars, right? And so we paid back Garvey School District. It was all on paper. (Laughter) We didn't spend a penny of that.

FELDMAN: It was all on paper.

WU: Yes. So, when we built Golden Age Village, we still had four plus acres left. The Village took up more than two acres, so we still had more than one acre left for the Golden Age Manor and the Golden Age Villas. At that time, the Golden Age Village was so pretty, so good, with low income. People with higher incomes couldn't come in. Many people said that's not fair. The low income people have such a beautiful project, and we can't come in. There should be another one. That's how we could use the rest of the acres. I said, okay. I'll ask the architect. At that time, my original plan was to build Golden Age Village. The rest of the land, I want to use for a board and care home for older people who could not manage; I did not want a nursing home, but board and care home. I was saving the piece of land for the board and care home.

See that piece of paper? (She pointed to a wall diagram). When we first built this HUD

project for low income.....

FELDMAN: That was the Golden Age Village.

WU: Golden Age Village. We wanted this whole piece for the Golden Age Home. They called it assisted living, but in the past, they called it a residential care home. Some people said it was not fair; there is such a beautiful, nice facility, but not for us. So I talked to an architect. I wanted him to figure out whether we could use half of this land for condominiums and still build the board and care home. He said yes, we could do that. So I took this one acre, right in the middle, and built Golden Age Manor. I built this in 1986.

FELDMAN: And how many units were there?

WU: Thirty-three units.

FELDMAN: Thirty-three units.

WU: Thirty-three units. They are two bedroom condos. I used to live there. Later on, we tried to build Golden Age board and care homes. We spent two or three years on that. I didn't raise the money I wanted. The money we were supposed to raise was five million dollars. But I did not (laughter). Forget about it, I said, I cannot raise that kind of money.

FELDMAN: Well, prices for such facilities were lower then. People who wanted to move in, didn't have to pay such high prices as they do now. Is that right?

WU: Indeed. When I built this condo project, the land, a little bit more than half an acre, cost four hundred thousand dollars. That was 1986. At that time, I still thought I didn't want to make too much money. At that time, a unit in our sold for only, say, \$80,000 to \$90,000 for that project. So we made some money here.

FELDMAN: They'd pay that amount for a condominium?



WU: That's right. So I tried to raise five million. I thought that because we'd had government loans in our newer buildings, we had a good track record. You know, when they get old, people should be able to move from independent living to assisted living, and our land would be good for the board and care home. But no Chinese wanted to give me money. Under these conditions, I said, forget about it. We changed from the board and care home idea to another condominium building. In 1986, we sold condos for \$400,000. In our new building, we sell them for close to \$1,000,000. Ninety and some thousand dollars.

FELDMAN: For each one.

WU: That's where the \$1,500,000 chair came from. (Laughing) From these two projects. (She referred to the Frances Wu/Golden Age village Endowed Chair in the School of Social Work).

FELDMAN: Yes.

WU: The condos in the first building sold for \$80,000 to \$95,000. But after two or three years, the people who lived there, moved out, selling for \$130,000 and made money. They controlled them; I had sold them cheap, you know, for the benefit of seniors. I sold at the market price.

The price for these Golden Age Villas was \$70,000.

FELDMAN: That was for the second group of condominiums?

WU: We had 170 units. Now it's 190 units. Still we made money. That's how we were able to donate the chair to USC, because of these two developments.

FELDMAN: The profit could not be used except for non-profit organizations.

WU: That's right.

FELDMAN: So rather than turn it back into the Golden Age Village.....

WU: No, not for Golden Age Village. We don't need money for Golden Age Village.

FELDMAN: So that you used that money to create the chair assigned to social work.

WU: Yes. At first we talked about using the money to organize a foundation to manage the money and give scholarships ourselves. But my second thought---- I'm close to eighty-years old - --- so when I'm here, I can control the money. When I'm not here, who knows. Right? So when I talked to you --- do you remember ---- you suggested the chair, right? I asked what about the chair, and you told me to make a proposal. That's where the money came from. Our board of directors was very cooperative with this. They understand the situation, because they themselves have their own businesses. They're very busy. When it comes to money, they're all in trouble. The safest way, as you suggested, was a chair. I can see, you can make good use of that. That's how we donated money to the School.

FELDMAN: There are two things I want to ask you. I seem to remember that at one point, you remodeled the kitchens because the ladies were short and lowering the counters made it comfortable for them to work.

WU: No, that was the original model.

FELDMAN: It was in the original construction where you took that into account.

WU: Yes.

FELDMAN: And so there really wasn't anything that you would want to do later to remodel Golden Age Village.

WU: No, no, no.

FELDMAN: It was already set as it should be.

WU: Yes. And also, Golden Age Village, we are owners in name only. HUD still control. If we need money to do anything at the Village, we have all the operations money. We have a lot of

money, because Golden Age Village was under my control. Plus Pat Clark. She's very good. Dependable. We saved a lot of money. I think it's now many years ago that we discovered the HUD requirements about not being worth too much. You reserve replacement and also residual funds, right? Together, they were not to exceed \$400,000.

FELDMAN: They set a limit.

WU: They set limits. They said that's no good because the money we saved all come from rental income. They reduced our rent. They reduced our rent, then they reduce our subsidy. We suffered. We saved money; they did not give us an award. They penalized us (laughter).

FELDMAN: Yes, they would penalize you because you were saving money.

WU: That's right. We were penalized, and then they reduced our rental subsidy. Many years ago, we were supposed to have close to \$400 something a month for rental subsidy. Now it is \$300 a month. It's how much money was lost each year from the operation fund. We still have - \$400,000 for anything we want to repay, remodel, anything. This is not HUD money. We have it in our account. We cannot use Golden Age Village Association money. We don't need to. One year, we had this moon festival party. Each year we have moon festival party --- we have to have some money, you know ---- under the tenant program. This was a Chinese of group delinquent boys, reformed by church people, who actually were a singing group. They were brought to the United States for some project and gave us a performance. Naturally, we gave them something - \$300 - for their performance. HUD saw that and said this is illegal income. You cannot give it. We have a lot of money, but they will not let use that. They criticized us and said we cannot give \$300 for the entertainment. That's how HUD operates. The money we made from these condominiums cannot be used for that.

FELDMAN: Now at the time that you were thinking about making a gift of a chair, you, yourself put some money into a personal endowment for scholarships.

WU: Personal money. After 1981, HUD gave us money to build the Golden Age Village ---- they paid for that. The Association, in addition, paid for the other loan. We still had a little money left. From that time on, in 19 - I don't know what year - I began to receive a salary for myself. You know how much my salary amount to? One thousand dollars a year.

FELDMAN: A thousand dollars a year.

WU: I receive one thousand dollar a year for ten years. With a doctorate degree.

FELDMAN: It's a good thing you didn't have to live on that.

WU: Yes, I live on that. One thousand dollar a year ---- I'm sorry, a month.

FELDMAN: Oh, you said a year.

WU: No, no. One thousand dollar a month. That's twelve thousand a year. I live on that. So then, from that time on, I didn't have to sell my mutual funds, my stocks. From 1988, they organized the Omni Bank. Then I was invited on the Board of Directors, so bought the stock. And then, at that time, I sold the rest of my mutual funds; AT&T and others. I purchased stocks from Omni Bank. We made money. In the beginning, it was \$5.00 a share. Then another in two years, it split: only \$2.50 a share. About three years in between, we still were holding the shares. After ten years, we sold all the Omni Bank's stocks. When we sold the bank, we made money, and at that time, we had a nine-member board of directors and we all made money; mine is the lowest. Larry Lee is our vice president. I think he had almost \$1,000,000 when we sold the bank. At that time I had something like \$200,000 in shares. At that time we had this Robert (name is indistinct). Somebody recommended him to me. I didn't know what to do with the

money, and somebody recommend him to me. So I gave him the \$200,000. He says to this, "I'll give you note, \$150,000. You keep \$50,000." "For what?" I asked "For capital gains tax." So that's what I did. I keep \$50,000, and spent much of it for capital gains tax. Of course, I had a few thousand dollars left for taking people to restaurants. (laughter) Maybe three years later, I'm back to \$20,000. That's how it was, you know. Back to \$20,000. You give all the money up after you die. I didn't want to do that. I wanted to give money before I died. So that's how I give \$100,000 to USC, \$100,000 to United Board. That gave me that original scholarship; also, for the College in Nanking. Now our university in Nanking is back in operation. We had thirteen universities in China, sponsored by the United Board. I think only two or three are back to operation. Nanking College is one of them. When my donation went to the United Board, the money was used for Nanking College. So that's how I can give \$100,000 to USC.

FELDMAN: That's a very good way to use your money.

WU: Yes. And also, you know, actually Robert Frost greatly helped me to make the money. That was a very good investment. That's how I was supposed to use the \$50,000. But a few years later, I was back to \$200,000. So that's how I think, yes, I'd like to do something with \$200,000, because I live very comfortably. I don't need money. For what? Right?

And also, I have my social security. I still receive money from the Association, from the operation of that project. Anyhow, whatever money we have made from the Association, I made possible.

FELDMAN: I heartily approve of the way you've been making and spending your money.

(Laughter)

WU: But you can see the profit, Golden Age Village, Golden Age Manor, Golden Age Villa.

Particularly in Golden Age Villa, we sold the condos for a very high price. And people still buy.

Any time somebody moves out, right before that, somebody gets it.

FELDMAN: You have a waiting list?

WU: Not yet, but almost like that.

FELDMAN: Almost like that.

WU: Around the neighborhood, there are many new projects, much lower, cheaper than ours.

But not as nice.

FELDMAN: Now you have a lot of activities here for the residents.

WU: In the past we have had more activities for all the residents of the Golden Age Village. But now the number is greatly reduced because people are getting old. Many of the people are receiving SSI (Social Security Insurance). If they go to a board and care home, or they go to a nursing home, the government pays a lot more money. If they stay in the unit, the government will pay even for a full time maid service; it costs much less than going to a board and care home because they have SSI. The government pays the full cost. Well now we have many, many people, even with strokes and things like that who stay in the unit. They have overnight, sleep-in maids paid by taxpayer, by government.

So there is no reason for the board and care home now.

FELDMAN: The need for it is gone. Now, what happens when a person becomes too feeble to manage independent living, even with a full time.....

WU: Then they are put in a nursing home.

FELDMAN: They do have to go to a nursing home.

WU: Because they need the nursing service. The maid can only give them a bath, cook, and feed

them, but the maid cannot nurse.

FELDMAN: Do you still have a doctor or nurse who comes in from time to time?

WU: No. In the past, the doctor came here, but there's nobody new. We do have the acupuncture doctor come in every Tuesday afternoon. Also a doctor for feet comes in once a week.

FELDMAN: Podiatrist.

WU: The average age here is 82, now.

FELDMAN: Eight-two? And what was it when you first started? It must have been around 70.

WU: That's right, 71, 2, 3, 4, 5, now 82. One will be 100 next year, in 2000, a 100 years old. There are quite a few 90-some-years old, still healthy, still walking around, still clear of mind.

FELDMAN: Now, if I remember correctly, the Golden Age Village has been given several awards.

WU: That's right.

FELDMAN: Why don't you tell me what those were.

WU: Well, as I say, HUD gave us the five GP rating, and when they came to visit our project. One time, I think in 1988, the project was a model project, but still they punished us for having too much money. Then another year, we receive a beautification award from the City. We did keep our.....

FELDMAN: The City of Monterey?

WU: The City of Monterey Park. Yes. Of course you can see the plaque up on my office wall. It's been an interesting life.

FELDMAN: And you've enjoyed living here, too.

WU: Yes, very much so. My first hobby is gardening. I'm not only in charge of gardening in this project, but also in charge of gardening in the next project. Golden Age Village is 20 years old now, or will be 20 next year. For 19 years, I don't know how many gardener came to the Village. None of them was very good. Now I realize there's no way to keep from changing gardeners, so I do the gardening. I have a lot of flowers. I stand there teaching the gardeners how to plant them.

FELDMAN: So you do a lot of the gardening?

WU: I do a lot of the work here, myself. Over there in the Village, I don't have to do gardening.

FELDMAN: Somebody else does it, but you supervise.

WU: I supervise, or I do it myself. Later we'll walk over, and I'll show you what's growing

FELDMAN: Now, you still maintain control over the whole operation, the manor and the Golden Age Village.

WU: Yes, the Village is run by the Home Owner Association. We have a Home Owner's Association, and it is now five years old. The first two years, I was the President of the Home Owner's Association. Some people said they'd like to take over. I say, go ahead, you take over. But it was a terrible situation; they just didn't know how to do it. They were terrible, so I took it over again. Someone else comes along and says they want to do it. I say, go ahead and do it. Again, it's terrible. Now I realize I don't trust them anymore. In the future, I'll be in charge. When I say I want to do it, people don't like me. When I say I don't want to do it, they like me. Now, I don't trust someone anymore. I take over. And in that case, of course, I'm in charge.

FELDMAN: Well, what else would you like to tell me about your life and what you have done and what you do here?



WU: Oh, in the past, we did a lot of organized group activities, particularly traveling. We did a lot of traveling as an organization of Golden Age Village. The first trip, we went to Yellowstone Park. Three buses went to Yellowstone Park. Then -----

FELDMAN: Who pays for that?

WU: Anybody who goes. We plan with a traveling company. They provide the bus, provide the drivers, we just pay a fee. Generally, we just pay one fee, including bus and also the hotels, shopping, everything else. Then in addition to Yellowstone Park, we've been to quite a number of other parks. We've been by and by train to San Diego. That was overnight; sometimes two nights. Also, we made a trip to Vancouver

FELDMAN: Oh, I didn't know about that one.

WU: Like Hawaii (laughter). We have a company that tells us how much it will cost. Like if we say Hawaii, they will have a bus to get us from the Village to the airport. From airport, we go over there to Hawaii.

FELDMAN: They make all the arrangements.

WU: They make all arrangements. We just pay one fee, except we have to pay the tips separate. So that's the overnight trip. Mostly, it's day trip to places like ---- the last trip we made, the last trip we made is Long Beach to that ----- what's that called?

FELDMAN: You mean the Queen Mary.

WU: No, that new, that new aquarium.

FELDMAN: Oh, the new aquarium.

WU: Right, yes, the new one. If we go by bus, generally the bus is for 40 to 70 people. So at least 40 people share the expenses. Now because people average 82 years of age, no one wants

to go any place. I have a hard time trying to get 40-some people out. I've called everybody.

Now I say, that's it; no more. (Laughter)

FELDMAN: I know you've gone a couple of times to the International Orchid Show in Santa Barbara.

WU: But not anymore. Yes, five times.

FELDMAN: Well, having been on a couple of those, I remember very well how the people bought a lot of orchids and brought them home .....

WU: That's right.

FELDMAN: Now is there anyone who would arrange such trips if you enough people to go? Would Pat Clark do that?

WU: No. I could not get enough people to go. There's no point trying. I could do the arrangement and make the phone calls.

FELDMAN: As long as they were interested.

WU: That's right. I need people who want to be on the bus. I have no connection with the bus company, but I know them; they know me well. I just call; they're always okay; they send the bus on time, and I pay them off. So there's no problem to do that. But the people are getting too old to go anyplace.

FELDMAN: Well, I think they must find this a very satisfactory place to live.

WU: That's very true. They are very happy here. They keep on coming here all the time too, so that makes me feel very good.

FELDMAN: Well, Frances, I think I now have a very good picture of Frances Wu and the construction and maintenance of the Golden Age Village, which is a great contribution in itself.

not just as a Chinese community, but to the community at large. Any last words you want to say?

WU: I say, all the accomplishments started in my education and planning from USC School of Social Work. Without that, nothing else would have happened.

FELDMAN: That's a very good note on which to end, and I thank you very much. I think we have a good interview.