

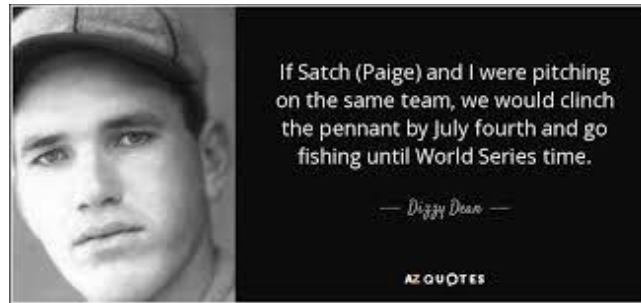
RETIREMENT PLANS THAT “CLEARLY” WORK FOR YOU.



Prizant Group



STICK A FORK IN IT: Something is finished, complete, or no longer able to continue.



Origin

The expression “stick a fork in it” comes from the practice of cooking. People have been sticking forks in meat to check if it’s ready for eating for centuries. By sticking a fork in it, you’re removing the food from the grill and preparing it for service.

However, the phrase actually originates from the world of professional baseball commentary. It’s a way of saying that a player spent all his energy or got injured and needs replacement.

The earliest use of the expression comes from the American baseball player and legendary commentator, Dizzy Dean. Dizzy coined the phrase in the 1940s during a game where the pitcher was clearly not on a good run and in need of replacement.

“You can stick a fork in him, folks—he’s done.”



So, we have: Fork In The Road, Speak With Forked Tongue, Tuning Fork, Fork It Over, Fork In Software, Git Fork, Spork, and Fork You!

When one looks at the world today, there are many things that are considered having a "Fork In It." My mind turns to: AM Radio, Geographic College Sports Conferences, Paper/Coin Currency, Cable T.V., Internal Combustion Engines, Men's/Women's Work Suits, Glaciers, Ground Water, Paper Checks, Affordable College Tuition, Reasonably Priced Vehicles, 3% 30-Year Mortgages, Job Loyalty, Corporate Paternalism, Colonialism, Bookies, Ticket Brokers, Receptionists, Shoe Shiners, Good Humor Trucks (Can't believe they stopped making Toasted Almond Bars!), Retail Customer Service, Cheap House Repairs

(Apparently, \$1000 is the new norm!), Rolling Papers (Why bother when the dispensaries sell perfectly rolled joints?), Loan Sharks (Fintech to the rescue!), 5 Work Days in the Office, Company Cars, Unlimited Expense Accounts (Ah, those were the days my friend), Empty Flights (No more "On The Hour, Every Hour"), Neighborhood Shoe Stores, Landlines, \$10 Tips (\$20 "May" buy lunch), Dry Cleaners (hanging in there, but barely), Sole Medical Practitioners (my internist/podiatrist are on the soon-to-be extinct list), Neighborhood Kids Shoveling Driveways (or actually working!), Cheap Greeting Cards (\$7 for a stinking birthday card?), Clothes That Last, Well-Made Furniture, Appliances That You Don't Need An Extended Warranty, Calling a Female Server "Honey, Darling, Sweetheart, Miss," and let me not forget Black Market Pot Dealers. Fittingly, we end this list with the smooth talking, fast living "Dandy Don" Meredith [Dandy](#) singing "Turn Out The Lights, The Party Is Over" on the original Monday Night Football featuring Meredith, Howard Cosell (the one and only) and Frank Gifford.

Lights

Staying with the "Put A Fork In It" theme, what does the job future hold with the advent of Artificial Intelligence (AI). [AI/Jobs](#) Certainly, trades people (carpenters, electricians, plumbers, sheet metal workers. painters, drywall installers and the like) will be gainfully employed and in demand. Apparently, it will be the white collar workers of the world that will bear the brunt of the AI onslaught. [HAL-2001](#)

This article was written by a human.

That's worth mentioning because it's no longer something you can just assume. Artificial intelligence that can mimic conversation, whether written or spoken, has been in the news a lot this year, delighting some members of the public while worrying educators, politicians, the World Health Organization, and even some of the people developing AI technology.

Misuse of AI is part of what actors and writers are striking about in Hollywood, and the threat of AI is something Hollywood was imagining long before it was real.

In 1968, for instance, the year before humans first set foot on the moon — and a time when astronauts still used pencils and slide rules to calculate re-entry trajectories because their space capsules had less computing power than a digital watch has today — Stanley Kubrick introduced movie audiences to a sentient HAL-9000 computer in *2001: A Space Odyssey*.

HAL (for Heuristically Programmed Algorithmic Computer) introduced itself early in the film by saying, "No 9000 computer has ever made a mistake or distorted information. We are all, by any practical definition of the words, foolproof and incapable of error."

So why was HAL acting so strangely? He (it?) was responsible for maintaining all aspects of a months-long space flight, ferrying astronauts to the moons of Jupiter. Programmed to run the mission flawlessly, the computer's behavior had become alarming, and two of the astronauts had decided to shut down some of its functions. Their plan was short-circuited when HAL, lip-reading a conversation they'd managed to keep him from hearing, cast one of them adrift while he was outside the ship repairing an antenna and refused to let the other back on board.

"Open the pod bay door, HAL" became one of the most quoted film lines of the decade when the computer responded, "I'm sorry, Dave, I'm afraid I can't do that. This mission is too important for me to allow you to jeopardize it."

It's hard to articulate what a genuine shock this was for 1960s movie audiences. There'd been films with, say, robots causing havoc, but they were generally robots doing someone else's bidding. Movie robots, at that point, were about brawn, not brain.

And anyway, malevolent robot stories were precisely the sort of B-movie silliness Kubrick was trying to avoid. So his intelligent machine simply observed (with an unblinking red eye) and, when addressed directly, spoke with a calm, modulated voice, not unlike the one that would be adopted four decades later by Siri and Alexa.

Earlier literary notions of "artificial" intelligence — and there were not a lot of them at that point — hadn't really caught the public's imagination. Samuel Butler's 1863 article *Darwin Among the Machines*, is generally thought to be the origin of this species of writing, and it mostly just notes that while humankind invented machines to assist us — and remember, a really sophisticated machine in 1863 was the steam locomotive — we were increasingly assisting them: tending, fueling, repairing

Over tens of thousands of years, Butler wondered, might humans not evolve in much the same way Darwin's study of natural selection had just established the rest of the plant and animal kingdoms do, to the point that we would become dependent on our devices?

But even when he incorporated that idea a decade later into a satirical novel called *Erewhon*, expounding for several chapters on self-replicating machines, Butler barely touched on the notion that those machines would develop consciousness. And neither did the influential 19th-century science fiction writers who followed him. H.G. Wells and Jules Verne invented plenty of unorthodox devices as they sent characters to the center of the Earth, and into space and the recesses of time, without ever considering that those devices might want to do things on their own.

The term "artificial intelligence" wasn't even coined (by American computer scientist John McCarthy) until about a dozen years before Kubrick made his *Space Odyssey*. But HAL made an impression on the public where scientists had not. Within just a couple of years, movie computers didn't just want spaceship domination; in *Colossus: The Forbin Project* (1970), they wanted to take over the world.

And then this notion of technology-run-wild, ran wild. A high school student played by Matthew Broderick nearly started World War III in *WarGames* (1983) when he thought he was hacking a computer company but accidentally challenged the Pentagon's defense network to a quick game of "global thermonuclear war." The problem, it soon became clear, was that no one told the defense network they were just "playing."

Elsewhere, mechanical men stopped being all-brawn and got a new dispensation to think for themselves, something fiction had granted them before Hollywood got around to it.

In the 1940s, sci-fi novelist Isaac Asimov came up with "Three Laws of Robotics" that would theoretically keep "independent" machines in line. When Asimov's story *I, Robot*, was turned into a film a half-century or so later, those laws should have reassured Will Smith as he stared down thousands of bots. But he had good reason to be skeptical; he was fighting a robot rebellion.

The Terminator movies effectively put all these themes on steroids — cyborgs in the service of a computerized, sentient, civil-defense network called Skynet, designed to function without any human input. A "Nuclear Fire" and three billion human deaths later, what was left of humanity was engaged in a war against the machines that has so far consumed six films, a TV series, a pair of web series, and innumerable games.

And nuclear blasts weren't necessary to make machine intelligence alarming, a fact cyberpunk-noir established definitively in *Blade Runner* with its "replicants,"

and in a Matrix series that reduced all of humanity to a mere power source for machines.

Hollywood's still fighting that vision. Who knows what "The Entity" wants in Mission Impossible: Dead Reckoning (presumably we'll find out next year in Part Two), but whatever it is, it won't bode well for humanity.

Hollywood concentrates on exploiting our fears — in the late 20th century, we worried about ceding control to technology. In the 21st century, we worry about losing control of technology.

It seems not to have occurred to Tinseltown that AI might do the things it's actually doing — make social media dangerous, or make undergrad writing courses unteachable, or screw up relationships by auto-completing incorrectly. None of those are terribly cinematic, so Hollywood concentrates on exploiting our fears — in the late 20th century, we worried about ceding control to technology. In the 21st century, we worry about losing control of technology.

Have there also been friendlier film visions of AI? Sure. George Lucas came up with lovable droids R2-D2 and C-3PO for Star Wars, and Pixar gave us Wall-E, a bot who was pluckily determined to clean up an entire planet we'd despoiled.

Spike Jonze's drama Her imagined a sentient, Siri-like personal assistant as a digital girlfriend. Star Trek's Data was not just a Next Generation android version of Mr. Spock, but also a sort of emotion-challenged Pinocchio.

And another Pinocchio — this one fashioned to stand the test of time — would have been Stanley Kubrick's own answer to the question he'd posed with HAL in 1968.

Kubrick labored for decades to hone the script for A.I. Artificial Intelligence, then just two years before he died, handed the project off to Steven Spielberg — the story of David, a robot child who has been programmed to love, and who ends up going beyond that programming.

"Until you were born," William Hurt's Professor Hobby told the bionic child he'd modeled on his own son, "robots didn't dream, robots didn't desire unless we told them what to want." The miracle, he went on, was that though David was engineered rather than born, he shared with humans "the ability to chase down our dreams...something no machine has ever done, until you."

That may not have been enough to make David a real boy, but it put a gentle face on what is perhaps our greatest fear about AI — that we are mortal, and it is

not.

In the film, David outlives all of humanity, never growing up, never changing. And perhaps because he was played by Haley Joel Osment, or perhaps because Spielberg was calling the shots, or perhaps because the music swelled ... just so — it didn't feel the least bit threatening.

AI



NON-SAVERS VS SAVERS A recent survey from CNBC found that 41% of workers do not contribute to a 401(k) or employer-sponsored retirement plan. Of the nearly six in ten workers who do participate in these plans, nearly half (46%) max out their contributions, 24% put in as much as their employer will match, and 8% save whatever the default amount is that their employer sets. (SOURCE:CNBC)

I am all for being optimistic about being retired with an income that supports one's standard of living. If an Airstream with a T.V. dish, staying overnight at the local Walmart, and wandering the trailer parks of America is your dream retirement, I say Vaya Con Dios (Spanish meaning: Go With God). If a home on a golf course, multiple annual international vacations, regular cocktail parties, and showering your grandchildren with gifts; I say Bravissimo (Italian meaning: Well Done and not the meat temperature).

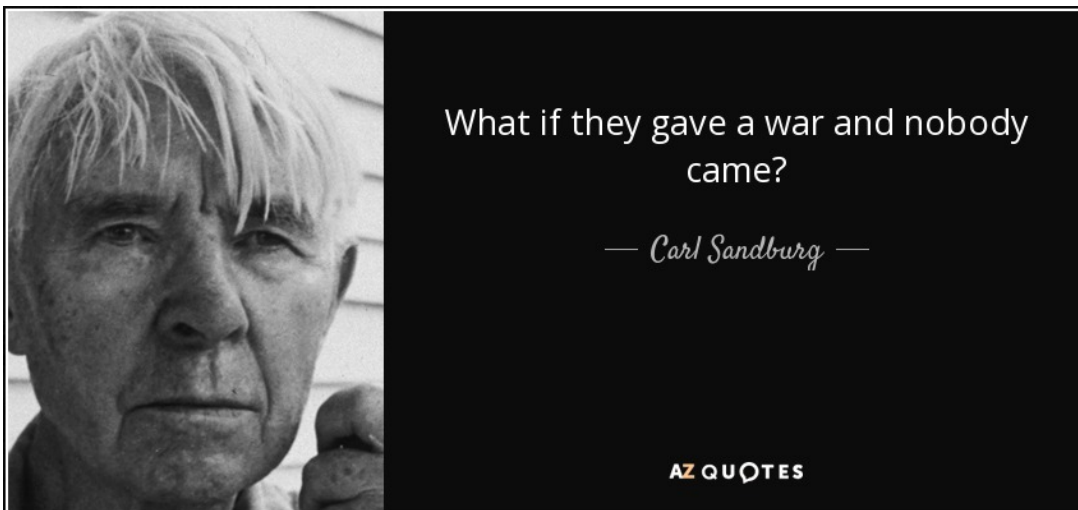
What you need or don't need in financial terms for a decent retirement quality of life is anyone's guess. I do know that the average Social Security monthly payment is [\\$1,701.62 in 2023](#). [Social Security](#)

Of course, Social Security will deduct for Part B Medicare coverage and can deduct for Part D (Prescription Drug) [Premium Deduction](#)

We, at [The Prizant Group](#), have come to realize that a certain percentage of the

working population, left to their own devices, will **NEVER, EVER, CONTRIBUTE TO A RETIREMENT PLAN.** Even with the steady march of automatic enrollment, there is a significant portion of the employed populace that will decline participation. Social Security and Medicare work because they are ***FEDERALLY MANDATED AND DEDUCTED EACH PAYCHECK OR PAID MONTHLY BY SELF-EMPLOYED.**

As retirement plan education meetings become virtual and rarely required, the opportunity to convince "Non-Believers" the benefits of saving for retirement greatly lessen. All the excellent financial wellness programs being offered by the retirement plan vendors are of no use; if you cannot get employees to even register for web access. Furthermore, a good number of employers really don't care about their employee's golden years as compensation/health insurance continue their upward spiral which impact the pool of benefit money available. Some provide no contributions, others have a match, and a few have profit sharing. The only reason there is any push for participation is failure to pass the dreaded discrimination test. **Test** Highly Compensated Employees (\$150k in 2023) are the biggest users of retirement plans and get very cranky when their deferrals are return due to test failures. Thus, even though only 26% of small business offer retirement plans, the ones that do have only a 60% participation rate. **Small Biz** In summation, I am reminded of the 1960's saying **"What if they gave a war and nobody came?"** We will end with Edwin Starr's brilliant tune "War! What Is It Good For?" **War**



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