

Spitballing: To suggest ideas, especially those that are jocular, improbable, or impractical.



A spitball is an illegal baseball pitch in which the ball has been altered by the application of a foreign substance such as saliva or petroleum jelly. This technique alters the wind resistance and weight on one side of the ball, causing it to move in an atypical manner.

How Does a Spitball Work?



We're Just 'Spitballing' Here...

It's not just about pranks anymore.

Sometimes when a word decides that it has been stuck in a rut and wants to change its meaning it will do so gracefully, through a series of small changes.

And then there are words like spitball, which drop in and leave you staring.

The earliest uses of the word have been largely overlooked. On June 30th, 1794, Isaac Bull, a shopkeeper in Hartford Connecticut, placed an ad in a local newspaper for many items that one might well expect to find in late 18th century New England: writing paper, coffee, ginger, needles, quills, and the like. He also advertised that he was selling a spit ball.

Based on mentions of this item in the following decade it appears to have been something used for the blacking of shoes, not classroom pranks. Sales must have been slow, as you are unlikely to find it recorded in any current (or obsolete) dictionary of English.

By the 1830s the modern spitball had arrived, and was being used to describe one of the many annoying things that schoolchildren do. The spitball was

typically fashioned out of paper, although in a pinch, other substances (such as bread) would suffice.

and now, we say, we want five new, handsome and commodious schoolhouses ... so that the children may learn something wherever they turn their eyes ... and not covered as they are now, with the first engines of war, which the little urchins manufacture from the spare leaves of their books, in other words, spit-balls, daubs of ink, and even obscene writing, and representations that would make a parent of any sensibility shudder at the thought of sending a child to such a place.

— The Common School Journal (Boston, MA), 15 Jun. 1839

A Sabbath or two before, at their communion, the boys and girls, taking the bread as it was passed to them, converted it into spit-balls, and passed their time very much to their edification in throwing them at each other across the church.

— Matthew Hale Smith, Text-book of Universalism, 1845

Spitball was occasionally used in a figurative manner, but largely remained in the classification of “paper chewed and rolled into a ball to be thrown or shot as a missile,” until the beginning of the 20th century, when pitchers discovered that adding a little of their saliva to a baseball would cause it to behave in an unpredictable fashion.

It acts similar in many respects to the best “drop” ball used by the leading boxmen of the American and National leagues, but is more deceptive. It is called the “spit-ball” from the fact that the pitcher moistens his pitching forefinger just before delivering the ball.

— The Nashville American (Nashville, TN), 27 Oct. 1903

Although it entered the parlance of baseball as a noun, it did not take long for spitball to begin being employed as a verb.

This new sense of spitball might be defined as “to suggest ideas, especially those that are jocular, improbable, or impractical,” and it’s not really as new as you would think.

In the ad agencies along Manhattan’s Madison Avenue and Chicago’s Michigan Boulevard the true test of a huckster’s sincerity is the way he speaks the language. But it is not the English language as most people know it: it is the adman’s jargon....At such high-level “spitballing sessions” it may be advisable to “pitch up a few mashie shots to see how close we are to the green.”

— Management Review (Saranac Lake, NY), 1 Oct. 1952

But this highfalutin talk is commonplace in the hyperthyroid world of Advertising Row where one no longer “thinks out loud”—he “flies blind for a minute here,

just spitballing, so to speak.”

— William Morris, [_Reno Gazette-Journal](#) (Reno, NV), 15 Dec. 1953

The modernist sense of spitball has often been assumed to have come from the jargon of advertising, which is a distinct possibility but unconfirmed. It is similarly unclear how this new sense came about; is it a reference to the unpredictability of the pitcher’s spitball, or does the expostulation of ideas mimic the shooting out of a child’s spitball?

The only thing of which we are certain here is that the “ideas” sense of spitball has shown sufficient breadth of use and tenacity that it will stick around for some time. As for the origins of this sense, you may spitball amongst yourselves.

Spitball

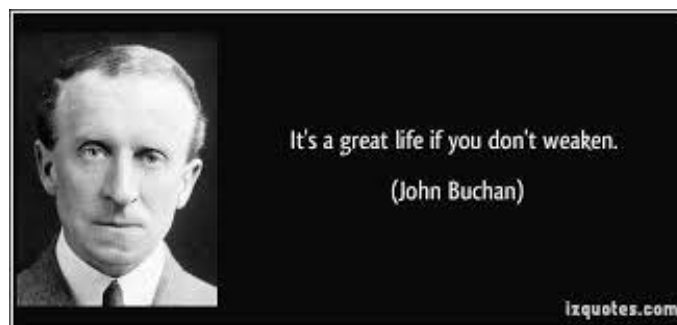
After 25+ years in the retirement plan space, it pains me to admit a overall sense of failure. Try as we might, the resistance to **"Socking Away"** money for your later years continues unabated. Congress has attempted, since of advent of ERISA some 50 years ago, to encourage employers/employees to see retirement plans as a bulwark, along with Social Security/Medicare, against a dire financial future in old age. Workers have **NOT** been helped by the greed and opaqueness of the retirement plan vendors (Custodians/Record Keepers, Third Party Administrators/Financial Advisors) as their excessive fees were hidden for years and have only recently seen the light of day. Furthermore, the savings/return on investment (ROI) illustrations presented in education meetings are misleading, ingenuous, and downright fairy tales. Few, if any, will come close to the outrageous numbers that are thrown around by the purveyors (i.e. **All You Have To Do is Put Away 10% of Pay and You Will Be A Millionaire**). Their projections are complete **HOGWASH** as they assume being 100% invested in the stock market from Day One with no room for recessions, lost of job, reduction in income, **"Time Value of Money,"**[Time Value \\$](#) Bear Markets, and "Black Swan Events,"[Black Swan](#) and personal financial difficulties. [401\(k\) Mistake?](#) The various incentives thrown at plan sponsors/participants have done little to change the course of retirees. Whether deductions from ordinary income taxes, tax deferral of capital gains/dividends/income, saver’s credits, plan sponsor start-up tax credits [Start-Up Credits](#), tax-free Roth accounts (with no income limits), automatic enrollment/annual increases, financial wellness programs have all **FAILED** to produce their intended results. Sorry to **"Pop Your Bubble,"** but the onslaught of State-Run IRA legislation [State Run IRA](#), Requirement of Automatic Enrollment for new ERISA plans [Automatic Enrollment](#), Narrowing the plan audit requirement [Plan Audits](#) Adding Lifetime Income Annuity options [Lifetime](#)

Income Annuities Separately Managed Accounts (SMA) **SMA MIGHT** on the surface appear to be a **"Way Forward."** Alas, my estimation is that all these enhancements will end up in the proverbial "Dust Pile." For reasons beyond my comprehension, Americans, either through ignorance or misguided optimism, are generally incapable of being financial decision makers regarding retirement savings. Ultimately, the retirement plan sector will move to a **"Quasi-Defined Benefit Pension"** mode. Employers and employees will contribute to a "Roth-Like" (i.e. **Pay Your Taxes Upfront/Let The Money Grow Tax-Free**) program which will provide a life-time monthly income predicated on the lump sum at retirement and future earnings. For the most part, retirees just want a **DAMN MONTHLY CHECK.**

The Rookie-Blue Moon Night



10 Oldest Major League Baseball Players



For a growing number of older workers, retirement is turning out to be short-lived.

In what is no longer just a trend but rather a permanent feature of the new world of work, more people are "un-retiring" and returning to the workforce. According to a new survey, 12% of retirees aged 62 to 85 plan to go back to work this year, while one-quarter have already done so. Experts say unretiring is gaining momentum because it solves problems for both employees and employers.

“Sixty-five isn’t as old as it used to be,” says John Long, North America retail sector leader at Korn Ferry, referring to the view from both sides of the hiring table.

To be sure, just because retired people are looking for work doesn’t mean they’re going to find it—despite strong hiring figures. Many candidates complain that navigating new job offerings has become too complex. HR officials, meanwhile, still worry about the ability of older workers to adapt to technological change, particularly since the advent of generative AI.

But many older workers seem eager to upskill to get back into the workforce; according to the study, they cite inflation and high living costs as their top reasons for coming back. To explain their inability to remain retired, one-third (much like seniors in the general population) also cite a lack of savings and too much debt. On the employer side, these “unretirees” can help fill vacant jobs, particularly in states where flexible work has made hiring tough (or in management roles that younger workers have been reluctant to take). “In many ways, people who unretire serve as a much-needed stabilizing force for the talent issues employers are facing,” says Shanda Mints, vice president of the RPO Implementation team at Korn Ferry. Citing the four million people who are expected to turn 65 every year between now and 2027, Mints says that employers need some of these people to stay in or return to the workforce in order to avoid a major attrition issue.

But even before many boomers retired, many corporate experts expressed concern that older employees could clog up the succession pipeline for eager younger workers. Tracy Bosch, leader of work measurement in North America for Korn Ferry, says younger generations may worry that older workers are “overstaying their welcome” and leaving them less prepared to eventually step up. “Leaders have to consider a long-term pipeline strategy along with short-term hiring,” Bosch says.

One approach firms have taken is to bring people out of retirement and pair them on an interim basis with high-potential younger workers. “We’re having a lot more discussions with clients like that because of the economy,” says Tom Wroblewski, a global account leader in the Consumer practice at Korn Ferry. Firms see value, he says, in the mentor-mentee relationship between formerly retired managers who understand how to balance growth with cost management and younger managers who’ve never experienced a prolonged downturn. “It’s putting people who have been there and done that together with people who have not,” says Wroblewski.

Maria Amato, senior client partner in the Organizational Strategy practice at

Korn Ferry, says the rise of “unretirement” underscores the need for recruiting and retention strategies that motivate talent at different points in their lives. “Building robust talent-acquisition strategies needs to take into account that employees aren’t a monolith,” she says. She cites a client who groups talent into three categories based on different motivators. One category is for those who prioritize compensation and work-life balance, another is for those who value job security and leadership quality, and a third is for employees who want to learn new skills and advance up the corporate ladder. “There are younger employees in each group, and older employees in each group,” Amato says. [UnRetired](#)

We, at **The Prizant Group**, can relate to the trials and tribulations of Don Quixote. [Man from La Mancha](#) We daily flail away at windmills in the retirement plan world with little chance of winning over "Hearts and Minds." The average working person (whatever that means these days!) would like a "**ballpark**" (how could I resist using that word in my Spitball Missive?) number at retirement along with their Social Security benefit, what their monthly income will be.

With financial illiteracy rampant, the task of taking a lump sum from a retirement plan and figuring out the best way to allocate those monies to provide the income you need is daunting. With this in mind, one can see why so many retirees purchase an expensive, barely understandable annuity from an insurance company that may or may not be around in the future. [Annuity](#) Retirees want income "**Certainty**" which is an "iffy" proposition at best. Unfortunately, due to longevity risk, many are giving up greater returns on their assets for the sake of a specific monthly payment or staying in **CASH** [Missing Out](#) Though, we leave the individual retirement planning space to more **(HOPEFULLY)** qualified parties, we are always available to educate and gently direct our retirement plan participants in the direction best for them. And in keeping with this Missive's headline plus my Chicago roots, we will end with Steve Goodman's (a Chicago folk singer who died way too early) original and everlasting song "Go Cubs Go." [Go, Cubs, Go](#)

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Steve Goodman



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