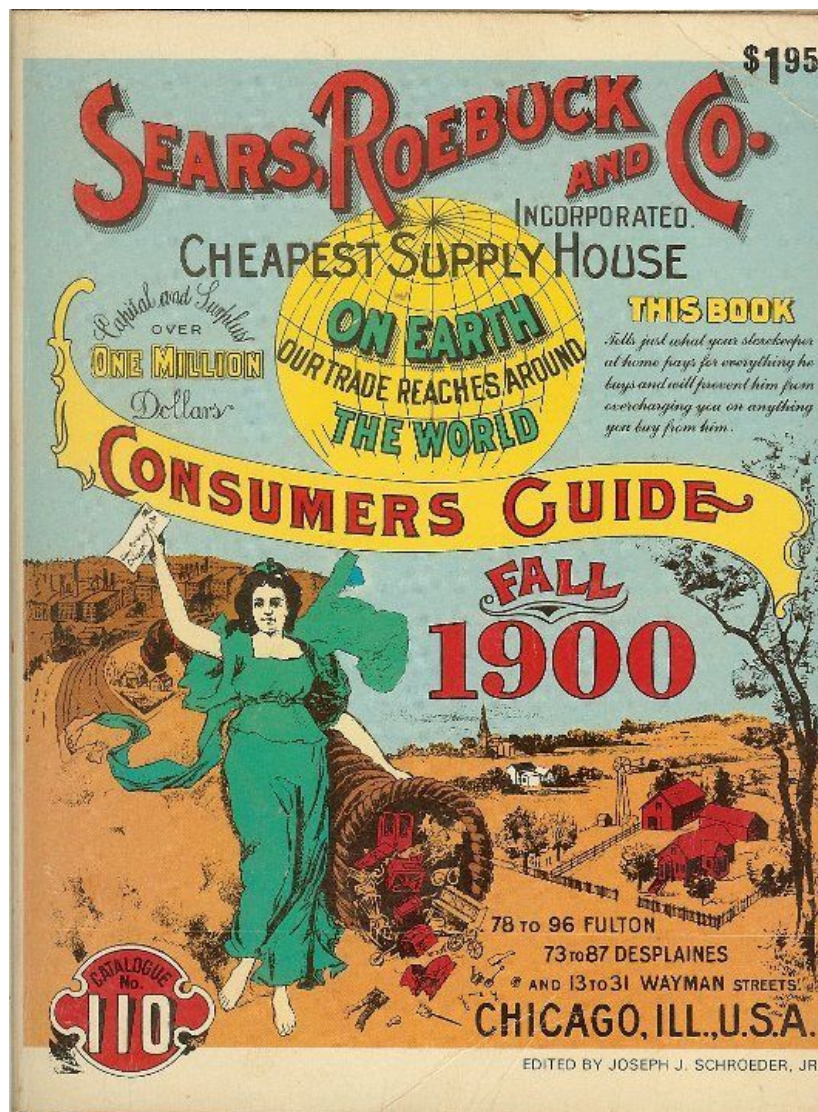


RETIREMENT PLANS THAT “CLEARLY” WORK FOR YOU.



Prizant Group



SOUP TO NUTS: From the beginning to the end.



Q: Can you shed some light on why the phrase “from soup to nuts” represents the concept “from A to Z”? After all “soup” doesn’t begin with “A,” nor “nuts” with “Z.”

A: The Oxford English Dictionary describes the expression as “US colloq.” and defines it as “from beginning to end, completely; everything.”

*All the published references in the OED are from the 20th century. The earliest is this one from *Won in the Ninth*, a 1910 book of sports stories by the pitching great Christy Mathewson: “He knew the game from ‘soup to nuts.’”*

However, the word sleuth Barry Popik has discovered several much earlier appearances of the expression, including one that offers a clue to its origin.

*Here’s how *The Working Man’s Friend, and Family Instructor* (1852) describes the pace of an American dinner:*

“The rapidity with which dinner and dessert are eaten by our go-a-head friends is illustrated by the boast of a veteran in the art of speedy mastication, who ‘could get from soup to nuts in ten minutes.’”

Why, you ask, “soup” and “nuts,” rather than, say, “apples” and “zucchini”? Because an old-fashioned dinner often began with soup and ended with nuts.

As avid readers of 19th-century novels, we’ve come across many a scene in which a meal ends as a bowl of walnuts and a nutcracker are passed around with the port.

And as Popik reports on his Big Apple website, the idea of using the first and last courses of a dinner to mean the whole shebang didn't begin with Americans.

*The Roman poet Horace used the phrase *ab ovo usque ad mala* ("from the egg to the apple") to mean from start to finish. Or as we'd put it, from soup to nuts.*

Soup



I find it fascinating that as the consumer now sees the likes of Amazon as the quintessential **"One Stop Shop"** that all Bezos did was replace the traditional department store concept by going online. Sears, Roebuck (I might mention that my father-in-law worked at Sears for 38 years) catalog was really **"Amazon in Print"** 100 years before it was a twinkle in Jeff Bezo's eye. In fact, the titans of the department store era from Macy's, Gimbel's, Marshall Field's, Dillards all provided a slew of products/services under one roof. **Stores** One would wander these stores and marvel at the diverse inventory that was held within their walls. Furthermore, you could always stop for a snack, piece of candy or a full meal without ever leaving the confines. As so much in the retail world, those days are long gone. A few specialty department stores are hanging on, but they will **"Meet Their Maker"** in a matter of time.



Though the Dow Jones Industrial Average Index has been around for a long time (Founded in 1884) and is one of the most quoted average by the media; it is time for it to take a "backseat" to the S&P 500 Index. Due to its limited membership (30 Publicly-Traded Companies) and being "Price Weighted," it has really lost its relevance for quite a number of years. It wouldn't be difficult for the ordinary citizen to relate to the S&P 500 Index number; if they were given that instead of the Dow on a daily basis. For the uninformed of the difference between the two indexes, please absorb the information coming up.

WHICH SHOULD YOU FOLLOW? - As of 12/31/2021, the S&P 500 represents 79% of the stock market capitalization of the entire US stock market, i.e., \$42.4 trillion of \$53.4 trillion. As of 12/31/2021, the 30 stocks that make up the Dow Jones Industrial Average represents just 22% of the stock market capitalization of the entire US stock market, i.e., \$12.0 trillion of \$53.4 trillion (source: BTN Research).

To help you learn more about index investing, we've created a guide on these two popular large-cap indexes.

The S&P 500 is an index that includes 500 of the largest publicly-traded companies in the United States. But while it includes just 500 companies in the U.S. stock market, these companies' shares make up about 70% of the value of the total stock market.

As a result, it's often used as a proxy for the stock market as a whole. For example, when investors and analysts talk about how "the stock market" is performing, they're often referring specifically to the S&P 500. The S&P is float-weighted, meaning market capitalizations of the companies included are adjusted based on the number of shares available for public trading. It's also market-cap-weighted, meaning companies with higher market capitalizations are weighted more heavily.

The Dow Jones Industrial Average — often referred to simply as The Dow — is the oldest stock index. It was created by Charles Dow in 1884 and originally included just 12 stocks. Today, the index holds 30 blue chip large-cap U.S. stocks.

“Blue-chip companies are your well-known well-respected steady eddy companies with a long history of performing well in both up and down markets,” Katherine Fox, a CFP and investment advisor with Americh Massena, said. “They also often pay dividends. Those 30 companies are chosen as sector leaders over different economic sectors in the U.S. The Dow Jones is intentionally built to be more diversified across sectors but only holds 30 companies.”

Also unlike the S&P 500, the Dow is price-weighted, meaning that each stock makes up a percentage of the index proportional to its current share price.

[Indexes](#)



THE AVERAGE AMERICAN WORKER - US private sector workers earned an average of \$31.31 per hour as of December 2021 (source: Bureau of Labor Statistics).

I find the above a most interesting statistic. If one figures a worker works 2080 hours annually (52 weeks times 40 hours including vacation pay), we get to an annual gross wage of **\$65,124.80**

So, let's look at the grim financial reality that confronts the average worker. The average cost of a new car in 2021 was **\$47,000** The average cost to build a new home is **\$284,158**. The average **ANNUAL** cost of a public university (tuition/room/board) is **\$22,690 (In-State) or \$39,510 (Out-of-State)**. The average annual cost of childcare is **\$8,355**. The average annual health insurance cost is **\$6,487** (plus deductibles and copays). [Health Insurance](#)

Now, we will add (and what's wrong with a little "piling on!"), the most current annual inflation rate of **7.5%**. To make matters worse, the projective average

annual pay increase for 2022 is around **3%**

One shouldn't be surprised that a recent survey shows that 33% of current retirees have **NO SAVINGS**. And we finish our "**AVERAGEPOLOOZA**" with the average Social Security payment for 2022 which is **\$1,657** per month.

In summation, though the economy is humming and has made a remarkable recovery from the COVID RECESSION , Americans from all "walks of life" are '**MAD AS HELL AND I AM NOT GOING TO TAKE THIS ANYMORE**'

[MAD](#)

[Retiree Savings](#)

[Social Security
Childcare](#)

[Public College](#)

[New Car](#)

We, at [The Prizant Group](#), , having lived close to three score and ten, are fully aware of the financial trials and tribulations of the "Average" American. Regardless of race, creed, color, or religion; the white/blue/or no collar worker has the same money obstacles that block their way to a comfortable retirement. "What that retirement may look like or What it may cost?" is different for each retirement plan participant and their immediate or extended families. We stand ready to assist with financial education geared to the 401(k)/403(b)/457/401(a)/Defined Benefit sector. With a strong background in ERISA compliance, knowledge of the inner workings of custodial/record keeping area and 35 years of investment experience (Bull, Bear, and Sideways Markets); we are uniquely qualified. In the small retirement plan marketplace, The Prizant Group will provide our "**SOUP TO NUTS**" services. They are as follows:

CREATIVE PLAN DESIGN, EXPERT PENSION CONSULTING, SAVVY RECORD KEEPING/COMPLIANCE/INVESTMENTS SELECTION, "HANDS ON" TAKEOVER ASSISTANCE, "HIGH TOUCH" HR SUPPORT, 3(21)/3(38) FIDUCIARY PROTECTION, CONTINUAL EMPLOYEE EDUCATION, ANNUAL TRUSTEE MEETINGS, VENDOR MAINTENANCE, AND LASER FOCUSED PROBLEM SOLVING.

AND REMEMBER: WE OFFER OUR SERVICES ON A "FLAT, FIXED FEE"

BASIS WITH NO REMUNERATION FROM PLAN ASSETS, ELIGIBLE EMPLOYEE COUNT, CUSTODIANS/RECORD KEEPERS/TPAs or MUTUAL FUNDS/EXCHANGE TRADED FUNDS/COLLECTIVE INVESTMENT TRUSTS. OUR FEES ARE BASED ON THE "JOB AT HAND" NOTHING MORE, NOTHING LESS.

(NOTE: TRADITIONAL ASSET-BASED FEE IS AVAILABLE UPON REQUEST).

Sanford Prizant (President) The Prizant Group, Ltd.

sanford@prizantgroup.com/847-208-7618

www.prizantgroup.com/@prizantgroup

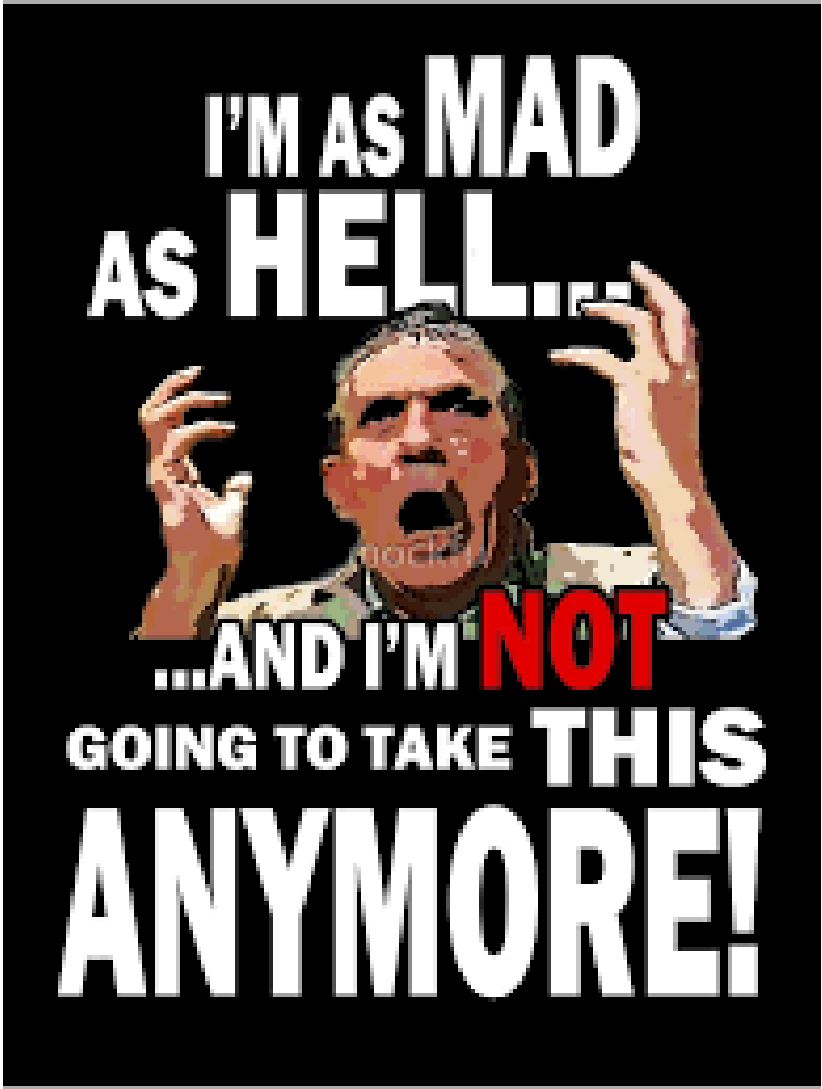
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Nothing contained herein is to be considered a solicitation, research material, an investment recommendation or advice of any kind.

Past performance is no guarantee of future performance. Market conditions change over time and this change can affect performance negatively or positively.

Investing involves the risk of loss, including loss of principal. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will be profitable for a client's investment portfolio.



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