GILD THE LILLY: To adorn

unnecessarily something that is already perfect or beautiful.

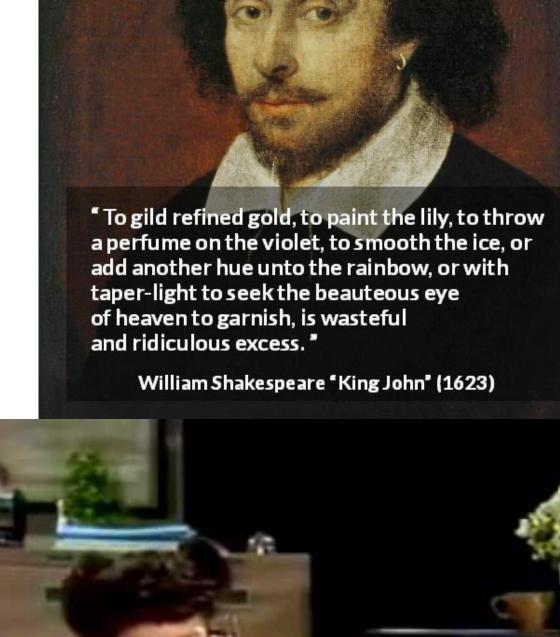
What's the origin of the phrase 'Gild the lily'?

Shakespeare didn't quite coin the term 'gild the lily', but he

came very close to doing so in King John,

1595:SALISBURY:Therefore, to be possess'd with double pomp, To guard a title that was rich before, To gild refined gold, to paint the lily, To throw a perfume on the violet, To smooth the ice, or add another hue Unto the rainbow, or with taper-lightTo seek the beauteous eye of heaven to garnish, Is wasteful and ridiculous excess. The context of that speech in the play is King John's satisfaction with his second coronation – "Here once again we sit, once again crown'd". His courtiers aren't so sure, calling the crowning 'superfluous'. The use of Shakespeare's text to denote unnecessary ornamentation is fairly straightforward. After all, 'to gild' is to cover with a thin layer of gold, so 'gilding refined gold' is obviously unnecessary. **Unfortunately, remembering text from Shakespeare isn't**

everyone's forte and the quotation has become rather garbled. As the quotation above shows, 'gild the lily' doesn't appear in the original.





The definition of RETIREMENT is: The Withdrawal From One's Position or Occupation or From One's Active Working Life. As I have no issue with the concept of "Withdrawal," the word has negative connotations (especially for U.S. military conflicts) on multiple levels. There is no question that as senior citizens "Withdraw" from society, the effects can be mentally, emotionally, and physically deleterious. Being alone may leave older adults more vulnerable to loneliness and social isolation,

which can affect their health and well-being. Studies show that loneliness and social

isolation are associated with higher risks for health problems such as heart disease,

As I greeted my USPS mail woman the other day (and why is it she always has bills and not a

depression, and cognitive decline (National Institute of Aging 2024).

Roman year of 2025. As we speak, 90% of my friends, colleagues, and acquaintances, are

no longer actively working (by choice or not).

one has "Check Payable to Moi" in her deliveries?), I remarked on how it was amazing the way she could manage all the packages that had filled her van. Her response was "3 More Years Until Retirement." I began thinking about that statement and what percentage of the workforce is counting the days/weeks/months/years until that fateful day? Is "Retirement" a "Myth" or does it mean the freedom to do whatever the hell you want when you want? I mean one no longer has to answer to a boss, deal with the work place politics, worry about being

promoted, demoted, transferred, or fired, be congenial to your associates who you really can't

stand, not having to listen to the "bitching and moaning" of your compatriots, and convincing

your clients that you really give a damn about their problems or concerns. Sounds like

This certainly doesn't mean that your daily duties are erased and you can "Trip The Light

heaven to the average working grunt. Of course, life is never that simple.

Fantastic" for the rest of your born days. In Milton's use the word "trip" means to "dance nimbly" and "fantastic" suggests "extremely fancy". "Light fantastic" refers to the word toe, and "toe" refers to a dancer's "footwork". "Toe" has since disappeared from the idiom, which then becomes: "trip the light fantastic". I have retired friends who spend hours at the health club (bouncing from steam room to sauna until they "Pass Out" from dehydration), enjoy leisurely two-hour lunches (I have attended many of those), doing research at the Library of Congress (don't ask!), traipsing through the woods with their loyal hounds, wandering the aisles at Costco/Home Depot/Target/BestBuy, watching movies on the streaming channels

(plenty of BAD ONES to view), playing video games (my retired teacher brother-in-law

master, obsessively following the stock market (and bemoaning the stocks you should

planning/traveling to your "Bucket List" spots, engaging in in intense competition via

golf/pickleball/tennis/paddleball/curling or whatever the is the "Hot" senior sport,

thinks he is a fighter pilot now), writing their memoirs (BORING), visiting their

have bought/sold), pouring over expenses trying to "wring out" excess costs,

children/grandchildren, taking up a hobby that they will NEVER have the time to

reading the Great Books (nothing wrong with furthering ones intellectual pursuits) or staring at the "Boob Tube" watching Buzzr/MeTV old T.V. shows. That all being said, retirees make-up the bulk of volunteers for not-for-profit organizations ranging from museum docents to voting poll workers to student tutoring to executive mentoring to conservation projects to hospital support to delivering meals to seniors or giving them a lift to the doctor or for shopping. In the Jewish religion this is called a "Mitzvah." The literal meaning of the Hebrew word mitzvah is commandment, but the generally accepted sense is that of a good deed. The emphasis is on deeds—not on positive thoughts or wishes, but on conscious acts of empathy and kindness. I ran across the article from Kipling Magazine (https://www.kiplinger.com/retirement/stages-ofretirement-and-how-to-skip-some-of-them) in my pursuit of a concise, yet pragmatic approach to this concept called "RETIREMENT." It might remind you of Elizabeth Kubler-Ross' "5 **STAGES OF GRIEF.**" And in some ways, the act of no longer being involved in the working world is similar to a loss of a loved one; as work, family, and loved ones are the major tangibles of life. When I turned 65, my internist asked whether I would still be working. My answer was in the affirmative. She continued to say that it was a good thing as the majority of her retired seniors were either **DEAD OR RAGING ALCOHOLICS** (the advent of legalized marijuana and seniors "Popping Gummies" all day only adds to the downward spiral).

 depression acceptance The Five Stages of Retirement (and How to Skip Three of Them) Getting the first step wrong inevitably means you'll go through stages three through five. Get step one right, and it's a two-step process. In the world of retirement, a growing concern emerges as retirees, despite having the

financial means for their envisioned retirement lifestyle, find themselves grappling

with isolation, depression, identity, lack of purpose and mental health challenges. This

poignant issue stems from a profound disconnect between the perceived desires of

retirement and the essential elements required for true happiness and well-being.

The answers lie in the inherent human need for connection. Our happiness, joy and

overall well-being are intricately tied to our ability to connect and contribute to the

lives of others. Fulfillment often stems from the knowledge that our actions positively

meaningful endeavors in our family, community, church, clubs and personal passions.

For those who have the financial means to retire but neglect their emotional needs, a

challenging journey through the five stages of retirement often unfolds. Recognizing

emotional needs and staying connected becomes paramount in navigating the post-

In the initial <u>phases of retirement</u>, it's common for individuals to plan a <u>bucket list</u> of

that true contentment comes from more than just <u>financial security</u>, addressing

impact those around us. This doesn't necessarily require a return to a stressful job;

instead, it signifies active involvement and connection with others, contributing to

Elisabeth Kübler-Ross, a Swiss American psychiatrist, developed the Kübler-Ross

model to better understand the grieving process. In her 1969 book, "On Death and

Dying," she identified the five most common emotional reactions to loss:

denial

anger

bargaining

retirement phase.

trips and quality time with their loved ones. Most fail to implement the wish list of activities. Their retirement plans never experience lift-off. For those who embark on the bucket list, the excitement of the jet-setting lifestyle fades after a year or two. They start strong, and the once-thrilling lifestyle loses its allure. Here are the five stages of retirement (and how to avoid going through three of them): 1. Pre-retirement. Before the actual retirement phase begins, individuals envision their new life and strategically plan for it. This pivotal stage sets the foundation for a successful transition. Skipping this step positions the retirees for steps three, four and five. Implementing this step makes this a twostep process. 2. Full retirement. This is the phase where the blissful reality of fully experiencing one's wealth sets in. This is a time of calming yet exhilarating sensations as retirees immerse themselves in the fruits of their labor. Enjoying one's wealth is more about relationships, identity and purpose than it is about money. The exhilaration of full retirement is rarely experienced because most retirees skim or skip over step one. 3. Disenchantment.

Unfortunately, the <u>retirement journey</u> isn't without its challenges. Feelings of unmet

expectations, disillusionment and disappointment may surface during this stage, requiring

introspection and adjustment. When retirement is not properly planned, the transition to

retirement life immediately impacts mental and physical well-being. Life expectancy is

This is a crucial period for resetting expectations, reviewing goals and planning anew.

Retirees navigate this stage by adapting to changes and embracing a more realistic outlook

on their retirement. In other words, they must start over with step one and start planning their

negatively impacted if this stage lasts too long.

retirement with increased diligence and awareness.

time, energy, love, relationships, friends and money.

5. Reconciliation and stability.

4. Reorientation.

Conclusion

brings joy and fulfillment.

The final stage involves restoring a sense of purpose and direction in life. Finding stability in day-to-day living becomes paramount, leading to a balanced and fulfilling retirement. This is only possible with expectations that are in harmony with preplanning, identity and purpose. This is step two, take two. **Preventing steps three through five** Taking a preemptive approach allows retirees to avoid the challenges presented in stages three through five. By acknowledging the emotional nuances of retirement, individuals can proactively shape their experiences for the better. The goal is to experience step two on the first try.

Central to an effective retirement is the relationship with wealth, where money is viewed as a

means to an end. Beyond financial considerations, true wealth encompasses having enough

Being truly rich is not merely having a surplus of money; it is having enough of everything that

BOOOORRRRIIIINNNNG

Kiling Eve-Jodie Comer

Golden years? Or fool's gold? – A new study has

found that 80% of Americans 60 and older are either

financially struggling now or are at risk for economic

insecurity in retirement. Even more, nearly 50% of

older adults have an average income below what

they need to cover their basic needs. (Source:

National Council on Aging)

bravo.

 About 6 to 8 million adults ages 65 and older were living in poverty in 2022, depending on the measure used to assess poverty. Under the official poverty measure, one in 10 (10.2%), or 5.9 million adults ages 65 and older, had incomes below the official poverty threshold of \$14,040 in 2022. The poverty rate was higher based on the Supplemental Poverty Measure, 14.2% or 8.2 million older adults, primarily because the Supplemental Poverty Measure takes into account out-of-pocket medical expenses that are not incorporated in the official poverty measure. Among adults ages 65 and older, the poverty rate was higher among people ages 80 and older, women, people of color, and people in relatively poor health under both the official and supplemental poverty measures. For example, based on the official poverty measure, the share of older Black (17.3%), Hispanic (17.4%) and American Indian or Alaska Native (17.4%) adults with incomes below poverty was more than double the share of older White adults (7.7%). (kff.org) We, at The Prizant Group, have been accused (more than once) of looking at the world

through less than "Rose-Colored Glasses." We would assert that our job is to "Tell The

Truth" as difficult as it is to swallow. The above short blurb published by the National

Council on Aging (ncoa.org) happens to be pretty damn accurate. For those who call

us "Sad Sacks," we recommend you look the numbers for 2022. Now, that you have

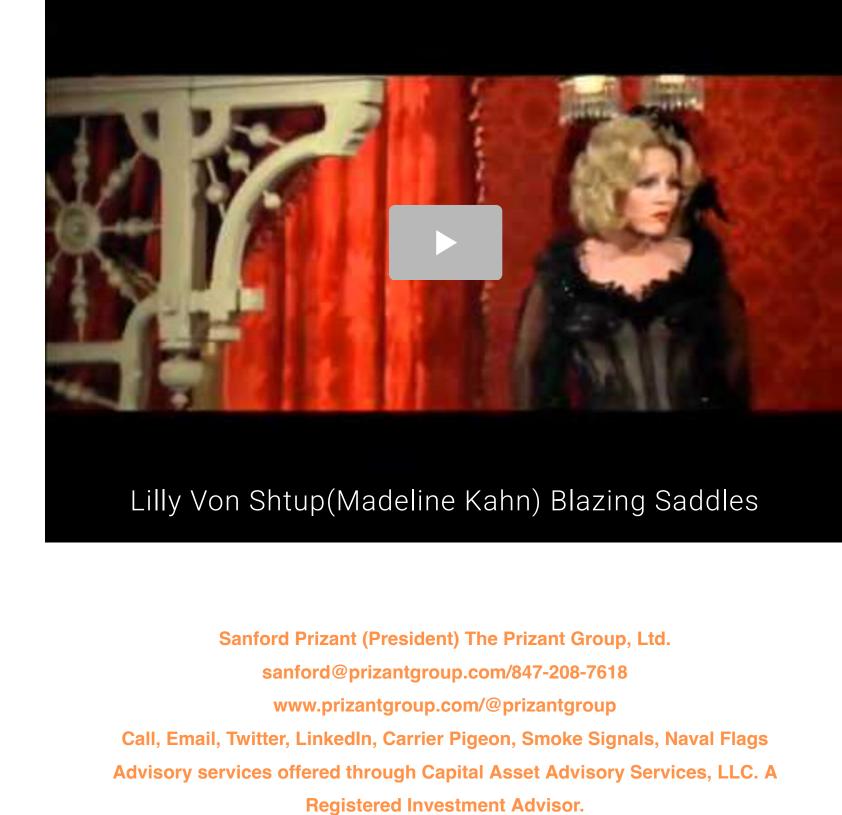
"hopefully" absorb those dismal numbers, you can understand our negative view of

the financial state of our retired community. As we look to 2025, our mission will be to

"Spread The Gospel" (though us Jews don't believe in being missionaries) of "Saving

More and Spending Less." Understandably, this is detrimental to an economy that is

consumer-driven to the Nth degree. (United States Private Consumption accounted for 67.7 % of its Nominal GDP in Sep 2024, compared with a ratio of 67.8 % in the previous quarter.). "If" we are moderately successful in our goal to create a less spendthrift consumer, the U.S. economy will suffer. Will we shirk from our responsibility for such a shift? Hell No! We will embrace the change and absorb the "Slings and Arrows" (I may be short in stature, but I have grown "Big Shoulders") This Missive will end with the classic satire of the American Western ("Blazing Saddles) and the comedic brilliance of Madeline Kahn in her portrayal of the vivacious, exhausted, saloon entertainer "Lilly Von Shtup.



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an investment recommendation or advice of any kind.

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