

RETIREMENT PLANS THAT “CLEARLY” WORK FOR YOU.



Prizant Group



"WHAT EVER FLOATS YOUR BOAT": Whatever "Soothes Your Soul" or Whatever "Works Best."

Are you intrigued by the origins and meanings of "Whatever Floats Your Boat"?
Let's dive into its fascinating history and significance.

"Whatever Floats Your Boat" is an American slang that originated in the 1970s, meaning "whatever makes you happy or satisfies you." Its figurative use in modern language indicates personal preference or choice without judgment. It

emphasizes individuality and acceptance of diverse perspectives. With my deep expertise in the origins and meanings of idiomatic expressions like "Whatever Floats Your Boat," I offer firsthand insights and expert analysis. Having delved into the historical context and linguistic evolution of such phrases, I provide a nuanced understanding that illuminates their cultural significance. Let's embark on a journey through language and culture together.

The Origin of Whatever Floats Your Boat

Tracing the birth of common idioms can be as intriguing as it is baffling. The phrase "whatever floats your boat", and its journey into everyday language is an interesting tale.

This idiom's beginnings are somewhat ambiguous, with no clear-cut genesis. It is widely regarded that it surfaced in the American vernacular.

During the early 1980s, "whatever floats your boat" made its debut. The essence of the saying hinges on individual preference and personal satisfaction. A boat is synonymous with journey and direction, which makes for a fitting metaphor in this context.

As for the phrase's components, "whatever" implies an attitude of flexibility or nonchalance towards another's choice. The term "float" stacks up well with the metaphorical use of boats; to be afloat is to be buoyant, untroubled, and moving forward.

The phrase found its way into popular culture and then trickled down into daily speech. Its usage in newspapers and magazines has helped cement it into the list of enduring American idioms.

Examples of 'Whatever Floats Your Boat' in Sentences

"Whatever floats your boat" epitomizes the spirit of acceptance towards one's choices that bring joy or comfort. Here are fifteen diverse examples of this idiom in action.

When John chose to skip the beach and read a book instead, his friends said, "Whatever floats your boat, John!"

"If studying at midnight makes you happy, whatever floats your boat."

She decided to travel alone, embracing the whatever floats your boat philosophy.

"You prefer ketchup on your eggs? Well, whatever floats your boat."

Float

Sinking Titanic



Bigger Boat



I am well past the stage in my life to ever question **"What Floats Someone's Boat?"** As far as I am concerned, as long as it is within social norms (or on the edges) and doesn't cause physical harm or emotional damage; let it be. [Let It Be](#) I recently watched a TV series "Trust" that depicts the saga of the kidnapping of J.Paul Getty III [JP III](#) and his uber-wealthy, "skinflint" to the nth degree, dysfunctional, mentally deranged, fantasy laden, power-gone-mad, completely unhinged grandfather (John Paul Getty). [JPG](#) The story includes his psychologically damaged offspring, cowering wife, multiple live-in mistresses, and kow-towing employees. I mention this as an example of what "Can Happen" to people who believe that their wealth separates them from the rest of humanity. You may wish to look upon our present-day billionaires (Musk, Bezos, Zuckerberg, Ellison, Griffin, Steven A. Cohen, Buffet, Munger, Ballmer, Rubinstein, 756 Americans in all) as modern-day God-Like figures, but alas, they mere mortals; they just have **ALOT MORE DAMN MONEY THAN WE CAN COLLECTIVELY MUSTER!**

America, since its founding as a colony, has bee seen as "The Land of

Opportunity." Which to some extent, has been proven out for millions of immigrants. Freed from landed gentry, royal lineages, caste systems, religious/ethnic/political persecution; it has been easier to prosper than in their native lands. Nonetheless, each new wave of immigration has encountered the same hateful, fearmongering, racist backlash from the wave before them. I suspect it comes down to **"Don't Mess With My Rice Bowl"** attitude (i.e. you aren't taking bread off of my table!). Sorry to say, immigrants (from all corners of the world) have been beckoned to the United States with the image of "Streets Paved With Gold." [Gold Paving](#)

Western society is fascinated by money and the power that it brings. In today's media-filled world, we are inundated with monetary success from all angles. And you wonder why this nation is hooked on alcohol/drugs/video games/reality shows? The old saying that **"There Will Always Be Someone Richer, Skinnier, or Better Looking"** sums up the overwhelming feelings of despair strangling the psyche of the younger generations and crippling the Baby Boomers who have little to show for 30-40 years of employment. [Baby Boomers](#)

At the end of "Trust," [Trust](#) the humble narrator (Brendan Frazier) compares old man Getty to King Croesus.

Croesus was a king of Lydia, whose reign lasted for fourteen years. He was well known for the wealth he had amassed. He was the creator of the first true gold coins that had a specific purity of the metal. According to a source, Croesus met the sage Solon and showed him how much wealth he had. He then asked who he believed the happiest man in the world was. Croesus was disappointed by the answer he received, as Solon told him three people were happier than him; Tellus, who died fighting for his country; and Cleobis and Biton, two brothers, who died peacefully after showing their immense devotion and love towards their mother.

Later, Croesus accepted the Phrygian prince Adrastus to his court, who had fled from his country after accidentally killing his brother. One night, Croesus had a prophetic dream that his son Atys would be killed by a spear, so he forbade his son from leading any military attacks. Soon, the neighbour province of Mysia asked Croesus for help, as a boar destroyed the lands and crops, and Croesus, thinking that this would be safe, sent Atys and Adrastus to lead the hunt. During the hunt, Adrastus killed Atys by mistake, and was later absolved by Croesus. Nevertheless, Adrastus committed suicide.

[Croesus](#)



Back to the mundane (and definitely pedestrian) discussion of retirement savings. After so many years of preaching the need to **SAVE FOR RETIREMENT**, I can definitively say that my sermons have gone to naught. Don't get me wrong as there are moments where my cajoling takes hold, but overall; it has been a lesson in futility. When I began in the retirement plan biz, we would pull out a cardboard "calculator" and have the attendees (Yes, back then people **ACTUALLY** showed up at education meetings or were **FORCED TO**) play with it to see how **EASY IT WAS TO SAVE A MILLION DOLLARS**. And believe me, we were **"Blowing Smoke Up Their Private Parts."** I gave up that nonsense years ago and concentrate on providing an avenue for the ability to avoid taxation and save a few coins for the future. I sleep much better at night (actually I barely sleep, but it has nothing to do with my day job) knowing that my message these days is honest, realistic, and worthwhile.

Saving \$1 million (or more) for retirement is a great goal to have. Putting that much aside could make it easier to live your preferred lifestyle when you retire, without having to worry about running short of money. However, not a huge percentage of retirees end up having that much money. In fact, statistically, around 10% of retirees have \$1 million or more in savings. The majority of retirees, however, have far less saved [\\$1 Million](#)

ONE IN FOUR NO CLUE While roughly two-thirds of Americans say they're saving for retirement one way or another, according to a 2023 TIAA Institute survey, the same survey showed that nearly one in four Americans have no clue where their retirement account balances stand. (SOURCE: TIAA INSTITUTE, YAHOO! FINANCE)

We, at **The Prizant Group** prefer to **NOT** be seen as "**DEBBIE DOWNERS**" (no intent to disparage all the "Debbies" out there). to our retirement plan participants. However, leading them down the **primrose path** (a path of ease or pleasure and especially sensual pleasure is unworthy of our position as financial educators and investment advisors. We take seriously our role to provide the most accurate, knowledgeable, and common sense teachings. Our intention is to rationally inform and advise. Anything else, would be a failure on our part. With the rapid spread of cannabis legalization, there are plenty of places where smoke can enter your orifices. And if you think that we are just "Whistling Dixie" about the lack of retirement savings, you should listen to the Larry Fink (CEO-BlackRock, Inc. an investment firm that manages over \$10 Trillion) has to say about this subject and Social Security **Black Rock**. I have painfully learned over these many years that people will "**Believe What They Want To Believe**" and be damn the facts. The private sector/not-for-profit better "**Wake Up and Smell The Coffee**" or the Federal Government , who will end up "Footing The Bill" for millions upon millions of indigent seniors, starts requiring mandatory retirement plan vehicles that will make the current State IRA Programs **State Run IRA** look like a "Day In The Park."

Being unable to make up my mind (rare for me), I decided to end this Missive with tunes from both Pete Seeger "Michael Row The Boat Ashore." and Pink Floyd "Money."

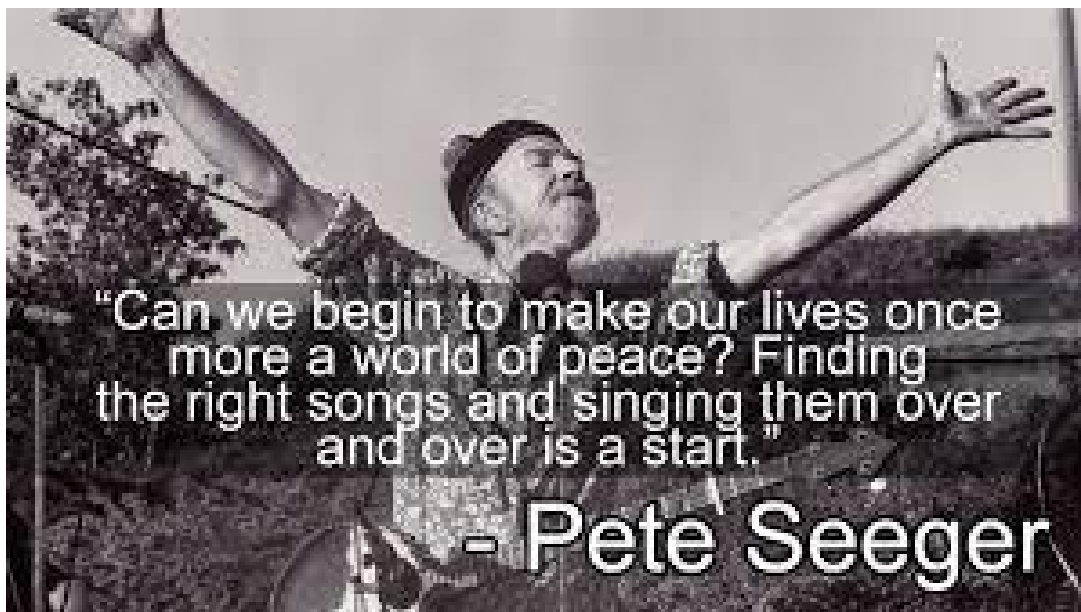
**Row The Boat
Money**

Sanford Prizant (President) The Prizant Group, Ltd.
sanford@prizantgroup.com/847-208-7618
www.prizantgroup.com/@prizantgroup

Call, Email, Twitter, LinkedIn, Carrier Pigeon, Smoke Signals, Naval Flags

Advisory services offered through Capital Asset Advisory Services, LLC. A Registered Investment Advisor.

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



"Can we begin to make our lives once more a world of peace? Finding the right songs and singing them over and over is a start."

- Pete Seeger



©2024 The Prizant Group, Ltd. | 39W849 Kellar Square, Geneva, IL 60134

[Web Version](#)

[Preferences](#)

[Forward](#)

[Unsubscribe](#)

Powered by [Mad Mimi®](#)

A GoDaddy® company