

It Is Not Golden Pond Are You At The Wrong End Of The Pyramid??

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**By Amy Goodmann**

It has been said by a wise man "Don't lay any certain plans for the future it is like planting toads and expecting to raise toadstools "

However it has become a common image now and everyone's dream of retirement: crotchety and loveable Henry Fonda grumbling at Katherine Hepburn, who is bravely carrying wood, in their summer home full the past, with enough money to keep their memories untarnished and their lifestyle as comfortable as ever. Their problems are their health, their relationship with each other, their daughter's happiness.

However in reality we may not all this lucky,

That is what we all want, from life as from retirement: to go on as we are, coping and enjoying, but with maybe a little more time for enjoying.

In other scenarios, retired couples take cruises; tour North America in mobile homes. And even take trips to such far away places as Eastern Asia, Australia and New Zealand.

However North America – the United States and Canada are aging societies. Both the numbers and the percentages of the population that is elderly are increasing. The last Big Generation in our society is the "Baby Boomers, so called as they were born in the period following World War 2 period. The servicemen had returned home from the war theatres of Europe and Asia, the women returned from the factories to the kitchen and bedroom, resulting in a period of prosperity and a family life with many children.

It is predicted according to current trends that by the year 2031, when the last of the "Baby Boomers" will have reached age sixty five, the elderly are projected to number close to 25 % of the population.

We are end the wrong end of the Pyramid. It is unreasonable to expect fewer and fewer young people to support more and more old people as the years go on and the balance of age/youth continues to tip. Those Baby Boomers coming along are going to upend the pyramid, by the time they are old there will

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be fewer people in the work force paying taxes to keep a disproportionate number of retirees afloat. There just will not be enough money.

Already, it has been rumored that the mandatory retirement ages of 65 will be pushed back. Indeed the origin of the magic retirement age of 65 was that the first pensions were introduced by the Kaiser in Germany pre world war 1. The average life span of the male worker was coincidentally 65 - hence payouts of retirement pensions were of no great financial consequence then. However the magic number has stayed.

Governments cannot do it all. Many people expect the wonderful government to take care of them. It has been said that there is no such thing as a free lunch. Ultimately the money for support services comes from taxpayers. If there are more people drawing on the funds than there are people contributing to them, what is going to happen?

It does not take a rocket surgeon to predict that the well is going to run dry.

As for employers, it would be unrealistic (although it would be nice) to expect them to look after us. Less than 50 % of the population is at present covered by private pension and health care plans, and few of these plans are adequate.

It is almost always the case that only in the last number of years before retirement do most people pay any attention to their retirement plans at work and indeed any planning towards their retirement,. Many are shocked to discover how they are not rather than properly covered.

It is for this reason that proper financial planning and savings towards your retirement is essential from your first work day not the last several years before retirement.

As the noted economist R. Stern has stated – It is not what you earn but rather what you save that counts.

Amy Z. Goodmann Senior Analyst Substantial Incomes

frxforez@yahoo.com

<http://www.forexforexforexforex.com>

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## **Tips On How To Choose The Best Pond Pump**

### **By Grange Aquatics**

It often comes as a surprise to the budding pond enthusiast but the simple fact about owning a pond is that pond maintenance is not as simple as many people at first imagine it to be. Below we take a closer

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look at how to make sure that you get the best pump for your pond.

There are a lot of pond pumps on the market. So, how do you know which pump is the best for your pond? Follow our step by step guide for the answers:

**Pond Pump Size** Before you even visit your local pond specialist or look at pond pumps on the internet, the first thing you need to do is to accurately measure the size of your pond as this will determine how big a pump you will need. Many pond owners prefer to have a larger pump than is necessary and this is something which you should discuss with the pond specialist shop when you tell them the size of your pond.

**Pond Features** Another aspect of choosing the correct pond pump will revolve around the amount of pond features such as waterfalls and fountains that your pond has. The higher number of features the higher power pond pump your pond will require. If you have several pond features your pond specialist may even suggest having a separate smaller pond pump for each feature. This will have the advantage of working as a back-up system should any of the pumps fail.

**Pond Pump Features** When it comes to buying the actual pump, make sure that the pump has the recommended amount of biological filtration and that the pump will turn the water over a minimum of twice per 24 hours. Discuss the advantages and disadvantages of each pond pump with the pond specialist before agreeing to purchase the product.

**Pond Pump Maintenance** In order to get the best out of your pond pump you will need to ensure that it is being correctly maintained and care for. You need to check that the pump is working 24 hours a day and clean the pre-filters regularly. The cables attached to the pond pump should also be regularly maintained to ensure that they are not damaged and are performing correctly.

Grange Aquatics have been in business for over 20 years and have a dedicated team of staff on hand to share their expertise. Visit their website

<http://www.grangeaquatics.com>

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