

The Retirement Story

has passed into folklore.

*That doesn't mean
the ending is gone.*

It means we get to
choose a different one.

One that means something
TO US.



<https://realmscapes.world>



Story

a fairy tale in fragments

Once upon a time

there was a land where everyone
worked hard.

They followed the rules,
paid their dues, and retired
at age 65.

Their homes were affordable.

Their education opened doors.

Their pensions were reliable.

A lifetime of labor bought them
freedom at the end.

That was the story.

And like all the best stories,
it sounded true.

Until you tried to live it.



It looks like **NOW**.

Maybe it's time to rewrite
the myth.

Security doesn't have to come
from following the old path.

It can come from connection.

From shared experiences.

From being fully here.

Maybe THIS

is what people actually mean
when they say they want to
make the world feel great again.

Maybe THIS

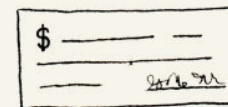
is what retirement looks like.

The Reality

a 30-year-old
in 1985

Median home price \$236k
Income \$66k
Housing cost = 3.6 x income

In-state tuition \$3900 /year
Student debt rare



60%

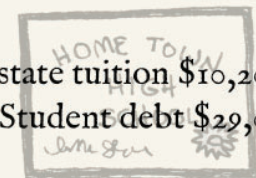


69%

a 30-year-old
in 2018

Median home price \$374k
Income \$72k
Housing cost = 5.2 x income

In-state tuition \$10,200 /year
Student debt \$29,000+



15%



45%
at most

Funny thing about stories...

They keep growing
long after the hero slays the monster.

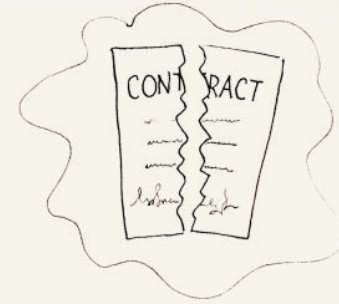
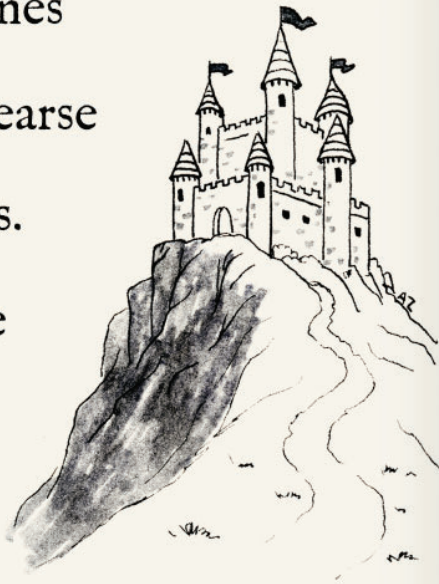
The gatekeepers still walk the halls
retelling the tale of how they earned
their place.

They still hold

- the homes
- the capital
- the policies
- the legacy admissions
- the microphones

Their followers rehearse
the lines and
polish their resumes.

The lights in the castle
never go out.



They told us hard work
pays off
And promised
RETIREMENT
is a reward.

You don't need a pension.
You can rent a house.

So we played along.
We invested in 401(k)s.
We watched the balances drop
And the rents rise.

And we're still waiting.

Was the promise ever real?
Or did the world change while
the script remained the same?

And if we still believe it
does that make us
HOPEFUL?
Or just
FOOLS?