



# FINANCIAL PREPAREDNESS

*"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen*

Issue #206  
January 24, 2025

## Turn Pro and Live Deep

One of the tasks in [my annual review](#) is to choose a word (or two) that will be my theme for the year, the subject I want to focus on, do more of or bring more of into my life. I add it to [my daily affirmations](#) to keep it top of mind.

The first words I chose this year were "turn pro." They come from the book [Turning Pro](#) by Steven Pressfield, which I wrote about in Issue #23. Pressfield writes that the vast majority of people are amateurs. They just drift along in life like a leaf in a stream, ending up wherever the current takes them. To escape this thoughtless, default way of living that results in mediocrity and a nonexistent legacy, you have to make the decision to turn pro.

After thinking about it, I came up with a list of things that pros do differently from everyone else:

Pros have clarity of values, principles and purpose.

Pros are independent, critical thinkers. They have a [systems mindset](#).

Pros can delay gratification (which, more than anything, will determine your success).

Pros [take care of their body](#) and don't allow it to be hacked by Big Food, Big Pharma, Big Tech or Big Furniture.

Pros are strategic, [make plans for the future](#) and make the best decisions for the long term.

Pros use [the Eisenhower Matrix](#) to triage tasks, spending the vast majority of their time in Quadrant 2, where they create assets (including relationships and influence) that will generate perpetual income.

Pros know what should be done at each point in time (or at least they are often thinking about it).

Pros are [voracious readers](#) and lifelong learners.

Pros don't need the affirmation of others and are happy to go their own way.

Pros are [prepared for emergencies](#) so are seldom in reactive mode.

Pros spend the time now to do a job right. Henry David Thoreau wrote, "What is once well done is done forever." They also invest in quality products that will last for decades.

Pros are always trying to master their craft and become the best version of themselves.

The next words I chose this year were "live deep." This phrase comes from [Walden](#), in which Thoreau wrote, "I went to the woods because I wished to live deliberately, to front only the essential facts of life, and see if I could not learn what it had to teach, and not, when I came to die, discover that I had not lived. I did not wish to live what was not life....I wanted to live deep and suck out all the marrow of life, to live so sturdily and Spartan-like as to put to rout all that was not life, to cut a broad swath and shave close, to drive life into a corner, and reduce it to its lowest terms, and, if it proved to be mean, why then to get the whole and genuine meanness of it, and publish its meanness to the world; or if it were sublime, to know it by experience, and be able to give a true account of it in my next excursion."

As I've gotten older, I've realized that the seemingly [endless days](#) of my youth have become more numbered, and the time I have left to fully experience life is dwindling. The times I feel the best and most fully alive are usually after: I've moved a lot outside (especially playing pickleball) in sunshine and/or nature; I've laughed a lot and had fun with friends; I've provided my body with [great nutrition](#) and [hydration](#); I've had great [sleep](#); I've spent time [reading](#) and learning new things that I can share with others; I've exposed my body to extremes in temperature and/or humidity, then recovered with a shower or a fireplace; I've spent quality time with my family (which includes my dog); I've been mindful and took the time to savor the moment or express [gratitude](#).

This year I'd like to subject my body to more extremes, which will allow me to avoid the Comfort Crisis and live more deeply. I'd like to expose my body to more cold air and water, do more intermittent fasting and [barefoot sprints](#), become a lot more flexible, and explore

meditation, deep breathing, tai chi and qigong. I also plan to devour a large stack of books (which I'll write about next week). I'm sure that both Thoreau and [Michel de Montaigne](#) would appreciate this effort to live more deeply.

In closing, I leave you with a quote that's been on my business website for decades:

*Life should not be a journey to the grave with the intention of arriving safely in a pretty and well preserved body, but rather to skid in broadside in a cloud of smoke, thoroughly used up, totally worn out, and loudly proclaiming 'Wow! What a ride!' ~ Hunter S. Thompson*

†

My favorite part of the inauguration: [Let Freedom Ring](#)

[Newsletter Archive](#)

I would love to hear from you! If you have any comments, suggestions, insight/wisdom, or you'd like to share a great article, please leave a comment.

## Disclaimer

*The content of this newsletter is intended to be and should be used for informational/ educational purposes only. You should not assume that it is accurate or that following my recommendations will produce a positive result for you. You should either do your own research and analysis, or hire a qualified professional who is aware of the facts and circumstances of your individual situation.*

*Financial Preparedness LLC is not a registered investment advisor. I am not an attorney, accountant, doctor, nutritionist or psychologist. I am not YOUR financial planner or investment advisor, and you are not my client.*

*Investments carry risk, are not guaranteed, and do fluctuate in value, and you can lose your entire investment. Past performance is not indicative of future performance. You should not invest in something you don't understand, or put all of your eggs in one basket.*

*Before starting a new diet or exercise regimen, you should consult with a doctor, nutritionist, dietician, or personal trainer.*