



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

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The Benefit of the Doubt Rule

Note: I wrote this on Wednesday morning, before the online flame war between Trump and Musk erupted. Both could have benefited from reading this.

In pickleball, there's something called the Benefit of the Doubt Rule: If a ball is not clearly out of bounds, then it should be called in. There are several reasons for this: First, the worst (and most unjust) result would be to have a good ball called out.

Second, no one really has *all* of the information. We think our eyes see everything (and we trust what we think we see), but there are actually significant areas of our vision where we don't see anything; our brain immediately fills in the missing data like an amazing Photoshop program.

Further, oftentimes the ball is moving so fast (while our head is turning quickly to watch it) that what we can see is more like a very brief blur instead of a photograph. Or our partner or the net cord obstructs our view.

Additionally, our brain is not exactly an unbiased interpreter of what our eyes see, because our ego would love to have our shots called in and our opponents' shots called out.

Finally, most players are there *to play* (and thus have fun, get exercise, socialization and sunshine, etc.), not to call balls out. So the rule helps extend the point.

For years, I've thought that the Benefit of the Doubt Rule should be used when interacting with other people (especially with people or in situations that could become contentious), for the following reasons.

First, no one ever has all of the information. Our bodies are amazing, but if our brains had to try to process all of the information that our senses are capable of receiving, it would lock up, preventing us from actually taking any action. If our body was a digital camera, it would shoot in JPEG (immediately discarding about 90% of the information it receives), not RAW (which records all of the information).

Second, and perhaps most importantly, it stops your brain from entering Fight or Flight mode and thus prevents you from wasting precious time and energy on rumination, which is liberating. What you saw or heard wasn't necessarily a slight, it was just information; not all of the available information, just *some*. This is especially important when it comes to written communication, which we do a lot of these days, but for millennia never did *any*. So we need to be cautious about how we interpret the written words that other people send us.

That's because even if the writer/sender of a message intended to convey a neutral tone, the reader/receiver of the message will interpret it as having a slightly negative tone. Humans communicate primarily through body language and facial expressions; words account for only about 7% of our communication. When words in text are read late at night when the reader is tired and somewhat irritable, you can see how online flame wars can get started. That could be prevented if the recipient just gave the sender the benefit of the doubt (and waited until the next morning to reply if necessary, when everyone would be in a better mood).

I once knew someone who would take a little bit of information (sometimes imagined) from or about someone and would assume the worst, sometimes resulting in unlikely fantasies that *consumed* that person. They would have had a much more pleasant life with the time and mental/emotional space to focus on more productive and enjoyable activities if they had just used the Benefit of the Doubt Rule.

Now if someone clearly does you wrong—if the ball is clearly out of bounds—then you need to call the ball out. But you should be cautious about doing so, since one of the primary jobs of our ego is to protect our reputation and sense of self-worth from affronts by others. When I play pickleball, I am hesitant to call a ball out. Instead, I'll ask my partner and opponents if a ball was out, as I like to have confirmation before I call a ball out.

Another way to give people the benefit of the doubt is to communicate with them in a more precise way. As a former Field Artillery officer and an investment advisor who has worked with the “live ammo” of my clients' portfolios for nearly three decades, I try to communicate in a precise way. For example, instead of saying, “You never sent me an

email about that,” you should say, “I haven’t seen an email from you about that,” because it’s very possible that the other person did in fact send you an email, and that you overlooked it.

It’s also quite embarrassing to accuse someone of doing (or not doing) something when in fact they did do it, and the only reason you don’t know that is because you were too lazy to find evidence of that. Today many (most?) people are too lazy, thoughtless or busy to communicate in a precise way.

In conclusion, give the Benefit of the Doubt Rule a try. You’ll be surprised how much better you’ll feel and how much more time and energy you’ll have for things that actually matter.

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