



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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Nature Heals

I have spent many an hour, when I was younger, floating over [Walden Pond's] surface as the zephyr willed, having paddled my boat to the middle, and lying on my back across the seats, in a summer forenoon, dreaming awake, until I was aroused by the boat touching the sand, and I arose to see what shore my fates had impelled me to; days when idleness was the most attractive and productive industry. Many a forenoon have I stolen away, preferring to spend thus the most valued part of the day; for I was rich, if not in money, in sunny hours and summer days, and spent them lavishly; nor do I regret that I did not waste more of them in the workshop or the teacher's desk. ~ Henry David Thoreau, Walden

There are a lot of very bad things happening in the world today. There always have been; the difference now is that you can hear about them almost instantly and view them in living color, 24 hours a day. The human brain hasn't had nearly enough time to evolve to be able to deal with the sheer quantity of disturbing news. And news outlets hungry for eyeballs do their best to keep their viewers and readers alarmed. The stress of spending a lot of time in Fight or Flight mode contributes mightily to our current mental health crisis.

Fortunately, there's a balm that's generally widely available most of the time at little or no cost: being in nature. Man has spent millennia in nature, so being there is deeply restorative because it's what our DNA expects.

At least once a week I get up early and make my way to our community's marina where I keep my kayak. Upon arrival, the scene of the placid lake in the early morning light is so welcoming that I take a few moments to savor it. After I launch my kayak, I start to float on top of clear water fed into the lake by numerous mountain streams, and enter another world. It's so quiet that I can easily hear my paddle blades as they start to gently slide into the water. The cool, clean mountain air feels great on my skin and in my lungs. I can't believe I get to live here, and do this!



One of the first things I notice are many thousands of small water striders on the surface, light enough to skim it yet strong enough to leave a wake, with seemingly endless energy. The wood ducks are easily spooked and take flight, low across the lake. I often see small herds of deer (up to eight) drawing their morning drink, even wading into the lake (!), sometimes fawns playing, usually bounding away through the trees.

I paddle steadily at a good pace to get to the corner of the lake that will be the first to see sunlight. I often paddle very close to the shore, sometimes just inches over submerged branches, under tree limbs or in very shallow water, where I see plenty of fish and an occasional turtle scuttling along the bottom. Sometimes I come around a bend and suddenly find myself just feet away from a great blue heron, which usually doesn't move—

probably a combination of being very focused on fishing and the “if I don't move, maybe he won't see me” defense.

The early morning sun feels warm on my skin and I can almost feel my body start to make Vitamin D (which is critical for our health). Direct exposure to early morning sunlight also helps reset your body's internal clock and helps you sleep better as well. An eerie mist glides over the lake, the source of which is seemingly unknown. I take a few sips of water and electrolytes and bask in the brilliant early morning sunlight.

As I paddle along the shore, I see lots of spider webs, backlit by the sun. Occasionally I see a chipmunk scurry away, or a sunbathing turtle slide off a log into the water. Sometimes I'm bombarded by a squirrel harvesting acorns in an oak tree above me or the tree itself dropping half a dozen all at the same time. Other than cars driving over the dam, I virtually never see another human being and am amazed that I have this huge, beautiful outdoor space all to myself. Floating in the middle of the lake, I lean back and smile at the infinite blue sky.

I often do a few sprints, usually for up to half a minute at a time. My kayak (a Wilderness Systems Pungo 125) tracks well and I quickly gain speed. I get into a rhythm and my gaze settles on the sides of my bow, which churns up a gurgling wake that glistens in the sunlight. I don't think or worry about anything, I just focus on making strong, efficient paddle strokes. Few things make me feel so alive and vibrant. As I approach an island, I steer away to avoid spooking a gaggle of Canadian geese near the shore.

A bald eagle takes flight from a hidden perch near me and starts hunting for fish. I notice the autumnal tints of the leaves and the earthy, organic smell of the lake. I see a kingfisher fly by and see a pileated woodpecker searching the bark of a tree for insects. A few mountains tower over me, some bathed in the warm sunlight of dawn. A breeze picks up, making small wavelets across the lake. I check my watch and decide to wrap up my “morning commute” so I can get home and prepare for the market open.

When it gets too cold to go kayaking, I'll take my dog and family hiking on the miles of nature trails in our community that often parallel crystal clear spring-fed streams.

I am grateful that I discovered this hidden Garden of Eden and have arranged my affairs so that I can live here. I have never felt safer or more at peace, and often marvel that I get to live here. If you're weary of traffic, congestion, crime, dirty air, corrupt and incompetent local government, high housing prices and the anonymity of large cities that allows people to get away with (literally) murder, I highly recommend you find your own Galt's Gulch in a remote and beautiful area. Trust me, living there will help heal your body, mind and soul.

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