



# 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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## My Annual Bookshelf

This week I had a great idea that I'd like to share with you. [I've written before](#) that reading quality nonfiction books that are relevant to your life gives you a massive strategic advantage compared to those who don't. Books are very available and affordable, so the only problems are (1) prioritizing what to read and when, (2) having the time and energy to read them, and (3) finding a quiet time and place to read. The first problem is especially challenging for a bibliophile like me who has over 3,400 books in my library (don't judge; everyone needs a [tsundoku](#)). For me, my first problem is being able to see all of my books so I know where they are and to keep them top of mind. Yes, not having enough bookshelves is a First World/Western civilization problem.

There are hundreds of books in my library that I would love to start reading immediately. Recently I've been learning a lot about the productivity technique of *time blocking* (which I plan to write about in a future issue) and realized that if I applied it to my personal reading program, it would force me to prioritize which books to read this year, as well as allowing me to schedule the time necessary to read them so that my success would be virtually guaranteed.

I decided to prioritize my reading plan for this year based on the four words/themes I chose for this year (thrive, organize, read/learn and support). First I needed to find a

central, visible place where I could store all of these books together. I have a bookcase/cabinet that I previously used to store my personal effectiveness library—books that I could select to read to my son. Now that he's in college, I decided to repurpose the bookcase to store the books I plan to read this year. It has three shelves, and each shelf can hold about 33 books, which is perfect for my target of reading 100 books.



The first shelf is devoted to health-related books (primarily longevity and movement) and personal effectiveness books (primarily time management and organization). Next are a handful of technical books about specific software, serving as an executor or how (due to recent changes in the law) traditional IRAs and 401(k)s are now significantly less attractive than they were (and they weren't really attractive even then). There are some books about risk and decision making that could help me become a better investment advisor. The rest of the bookshelves (about half) are dedicated to what I consider existential threats (The Great Reset, mass immigration and radical Islam). There are also a few history books (which I like to read late at night just before I go to bed).

Winnowing my books to read down to just three shelves was extremely difficult. I put books that almost made the cut on top of the bookcase, like a fourth shelf. This prioritization forced me to confront the fact that I have a finite amount of time and energy to devote to reading this year. I could always decide to add different books to the shelf later, but I would first need to remove enough to make room for them. Having all of the books visible reminds me of my project, and seeing the shelves slowly empty will keep me motivated to read more.

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