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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Bottlenecks

I recently discovered that my outdated routers were preventing me from receiving the gigabit-speed Internet service I've been paying for. After replacing them with a state-of-the-art router, my download speed went from 120 Gbps to 950 (650 using a VPN). Finally I feel like I'm on the Information Superhighway.

I got to thinking about this. Most people probably have a number of hidden bottlenecks in their life that are preventing them from 10Xing their life. Here are some I thought of.

First, chronic dehydration. Being adequately hydrated optimizes many key functions, including (according to Grok AI):

- Thinking, focus, and mental performance — Even mild dehydration can impair attention, short-term memory, reaction time, and executive function. Proper hydration helps maintain clearer thinking and better concentration.
- Physical work and exercise — Hydration supports endurance, strength output, thermoregulation, and reduced perceived effort. It helps prevent early fatigue and supports recovery.
- Mood and energy levels — Adequate fluid status is linked to lower irritability, better

mood, and more stable energy. Dehydration often contributes to fatigue and reduced motivation.
- Physiological efficiency — It aids digestion, nutrient transport, joint lubrication, kidney function, and temperature control. These foundational processes indirectly support overall daily functioning.

Second, being on the Medical-Industrial-Health-Insurance Path instead of the Wellness Path. Many people still work just so they can have health insurance, but that has almost nothing to do with *wellness*, which is what you really want.

A closely related bottleneck is being on the Standard American Diet. If you simply stop eating wheat and sugar (and the vast majority of artificial sweeteners that are actually worse), you could quickly 10X your health.

Doing a lot of sitting on soft furniture (in lieu of movement and exercise) prevents you from extending your life- and healthspan by at least a decade.

Another common bottleneck is the failure to acquire new knowledge by reading books. Your decision to never increase what you know puts you at a competitive disadvantage to those who do.

Not choosing to live deliberately and make plans represents a massive bottleneck that dams up your personal effectiveness.

Listening to inaccurate or negative stories (including ones you tell to yourself) may be the ultimate bottleneck, because the stories that you tell yourself pretty much determine your fate.

A related bottleneck is making investment decisions that are primarily based on stories (or acting on the same emotions that are also felt by the vast majority of investors).

Allowing toxic people into your life creates a debilitating bottleneck, while curating a broad network of friends and socializing with them regularly could dramatically improve your life.

Keeping yourself inside instead of immersing yourself in nature prevents you from living in a more natural way, which your DNA expects from you.

If something bad ever unexpectedly happened to you in the future, being prepared could 10X your life.

In conclusion, if you want to replace life on the equivalent of a dial-up modem with life via fiber optic cable, remove the major bottlenecks in your life.

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