



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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Dosage

In recent weeks I've been thinking about how so much of life is about getting the right dosage of virtually everything. According to Brave, "Dosage refers to the prescribed regimen for administering a medication, encompassing the specific amount, frequency, and duration of use." So it's not just the amount, it's also *how often* you do something and *how long* you do it. Of course dosage applies to far more things than just medication.

Regarding *amount*, if you get too little of something (such as Vitamin C), you can die (in this case, from scurvy, a horrible death that around the mid-18th Century killed more sailors than all other causes combined, including war).

Some things are vital to our health (such as water), but if you get too much of it (or anything else), it can kill you. I've heard of a number of athletes who died from drinking too much water.

If you don't care enough about something (say, your health), it can kill you. But if you worry too much about something, it can also kill you (from stress).

If your weighting in a security is too small, it doesn't move the needle and consumes too much of your time. But if your weighting is too large, you could suffer a large capital loss

as a result of not being adequately diversified.

If you never say much, you'll end up with few friends and family. Ditto if you talk too much.

If you work too little, you'll be poor. If you work too much, much of it will be taxed away and you'll have no time to enjoy life, which is a different form of poverty.

If you never have any children, you'll never know the highs of being a parent. But if you have too many, you'll probably experience far fewer highs.

Regarding *frequency*, if you seldom exercise, you'll probably be unhealthy. But if you exercise too much, your health will suffer from overuse and burnout.

If you never check your email, you won't see some important messages. But if you check it too often, you won't have enough time to act on any of the messages.

If you seldom brush your teeth, you'll eventually lose them, but if you brush them too often, you also may well lose them.

If you never reach out to your friends, eventually you won't have any. But if you deluge them with frequent calls and texts, you also eventually won't have any.

If you never stop to fill up your tank, you'll run out of gas. But if you're constantly stopping to fill up your tank, you won't go far.

Regarding *duration*, if you play only a few notes of your favorite song, you won't get to enjoy it. But if you play it for hours on end, you'll get sick of it.

If you go for a walk that lasts for only a few feet, you won't get any benefit. But if you walk for 24 hours in a row, you probably won't receive a net benefit, either.

If your college career lasts for only a week, you'll hardly learn anything. But if you become a professional student, you'll never be able to take advantage of your education.

If you nap for a minute, you won't be any more refreshed. But if you never get out of bed, you'll never get anything done.

If you spend only one day in a foreign country, you won't learn much about it. But if you spend 20 years there, much of that will be time that would have been better spent somewhere else.

My mother-in-law often says, "Everything in moderation." That may sound extreme (ha!), but I think she's onto something.

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