Be Prepared

Not only for Boy Scouts.

I am a doctor, but I am not your doctor, and I am not a psychologist, a counselor, or a financial planner. This is education, not advice of any of those kinds. Anything here with a number attached is a starting point for a conversation with someone who knows your situation.

Adversity is not random in the way we pretend. The obstacles have names, and a name is something you can prepare for. This is the difference between the two mornings in the desert: one man read the course map, and the other was handed the same course with no warning.

Some people find preparation energizing and some find it faintly ridiculous, a hobby for the anxious. But everyone already does it. You send a child to school with a packed lunch. You take water on a hike. You buy the car with airbags and you wear the seatbelt. The question is never whether to prepare. It is what for, and how far.

Consider a family road trip planned properly. You know where you are going, and what it will cost in distance, time and money. The car has been serviced and the tires checked. You packed the night before and left on time so you drive in daylight. You watched the weather. You slept. You have snacks and water, a charger, roadside assistance, a spare card in case the wallet goes. Now run the other version: no list, a late scrambling start, driving fast to make up time, wet roads, hungry children, a sudden decision to exit for food, a late swerve on worn tires. The difference between those two trips is not luck.

How to think about it

The method is not complicated, and it is the same one taught in business school as a strengths, weaknesses, opportunities and threats analysis. Think about what could plausibly happen to you. Think about what you would do if it did. Think about what you would need in order to come through it well rather than merely survive it. Make a plan. Build any skill that would help. Buy the few items that would matter. That is the whole discipline, and prudent people have always done it without calling it anything.

- The seasons are the honest model. Winter follows fall. Some are long and some are mild, and none of them can be avoided by tearing January off the calendar. There are winters of confusion, of failure, of illness, of everything at once, and they arrive on the same schedule as economic ones.
- Run each risk through five questions. **How likely? How severe? How would I prevent it? How would I soften it? How would I recover?** Then a sixth, which is the one that saves your life: where is the most benefit for the least effort?
- Score yourself one to ten in each of the four domains below, and write down what would move the lowest one by a single point. Not five points. One.

Physical

- The known obstacles: diabetes, heart attack, cancer, dementia, infection, falls and injury. Most people over fifty have met at least one.
- Health preparation works exactly like retirement saving, and almost nobody treats it that way. Plenty of people have contributed monthly to a retirement account since their twenties while contributing nothing to the physical equivalent. Ask how fully funded that account is.
- **Four numbers tell you where you stand,** and they are long-term functional measures rather than snapshots. HbA1c for metabolic health, with a goal under 5.7. VO2 max for cardiovascular fitness. Body composition, by DEXA or an equivalent. Simple strength and function tests: the sit-to-stand and the push-up test. Aim for the 50th to 75th percentile for your age, and if those four are in order a great deal else falls into line behind them.
- The plan that gets you there is unglamorous. Resistance training, three to five sets of ten to twelve repetitions per muscle group, two days a week. Moderate aerobic exercise, forty-five minutes or more, three days a week. Sleep seven to eight hours. Prioritize protein, eat whole food, skip some meals, and do not drink sugar.
- On protein specifically, because it is the piece most people have wrong: the recommended daily allowance is a floor for avoiding deficiency, not a target for staying strong, and the requirement rises with age as muscle becomes harder to build and easier to lose. Start each meal with the protein and work outward. Eggs or a shake at breakfast; a salad with chicken, tuna, cottage cheese or eggs at lunch; meat and vegetables at dinner. Train the push, the pull, and the hinge or squat, using weights, machines, bands, or your own body, whichever you will actually use.
- What fitness actually buys, in the language of risk: a 23 to 50 percent lower risk of upper respiratory infection; four to five times lower mortality after a heart attack among the fit compared with the unfit; lower cancer recurrence and

mortality among those active before diagnosis; roughly half the post-surgical complications, with prehabilitation programs cutting complications by about 29 percent; and a threefold difference in fall and fracture risk between the frail and the not frail.
- This is preparation, not vanity. You are funding the version of you who has to survive something.
- And the environment is against you, deliberately. Food engineered to be irresistible is everywhere and cheap, effort has been removed from travel, work and chores, and comfort is sold as the goal rather than the risk. Every default is set the wrong way, so the corrections have to be chosen.

Mental and emotional

- The known obstacles: rejection, failure, betrayal, anxiety and depression, burnout, envy.
- Preparedness here is a list of capacities rather than a number: healthy coping, a growth mindset, an internal locus of control, self-efficacy, problem-solving, grit, adaptability, a positive outlook, a sense of purpose, and a strong habit of gratitude.
- There is one thread running through all of them, and it is the voice in your head. **The fundamental mental health tool is narrative.** Everything you think is part of a story you are telling yourself, and that story is the lens on everything else. Some of the storyteller is temperament and some is experience, and almost none of it was chosen.
- There is no absolute truth to the story. How you think about what happened largely determines what it is. That is not a trick; it is why two people survive the same event and carry different injuries out of it.
- Mindfulness and meditation are the tools for getting at the storyteller, watching him from a distance, and eventually changing his character. Reframing is the act of changing the story. It is not about being right. It is about holding a version that lets you move.
- **Learn the distortions by name,** because naming one is most of escaping it: all-or-nothing thinking, overgeneralization, mental filtering, disqualifying the positive, jumping to conclusions, catastrophizing, emotional reasoning, should statements, labeling, and personalization.
- Therapy, at its core, is the work of unravelling a narrative and building a better one. Some people manage a version of it alone and some need a second person to listen to the story and walk it back with them, and both routes take time.
- The working plan: sleep seven to eight hours, practice present-moment awareness, notice what you are thinking, do not believe everything you think, learn to separate yourself from your thoughts, ask "what am I making that mean", reframe it, keep a gratitude journal, make room for prayer or reflection, and get professional help when the story will not move.

Financial

- The known obstacles: bankruptcy, job loss, a large unexpected expense, disability, recession, retirement shortfall.
- The starting position is bad. 56 percent of adults cannot cover a thousand-dollar emergency out of savings. 68 percent doubt they could cover a single month of living expenses if their income stopped. 60 percent have no retirement account at all, and 28 percent have no retirement savings of any kind.
- Preparedness is short and boring: an emergency fund of three to six months of expenses, no consumer debt, insurance on the things that would ruin you (disability, health, life), and retirement savings that are actually diversified.
- Then the household layer, which people either take seriously or laugh at, and which costs very little either way: a 72-hour kit, a stocked pantry, and longer-term food as your situation warrants.

Relational

- The known obstacles: losing someone, a child who goes his own way, divorce, chronic conflict, loneliness, estrangement.
- And the trend is against you. Over 60 percent of Americans reported feeling lonely in a 2020 survey. The number of people who say they have no close friends has tripled since 1985, with the average number of confidants falling from three to two. Nearly a quarter of adults over 65 are socially isolated, and social isolation raises the risk of premature death from all causes.
- The best evidence we have on this is the Harvard Study of Adult Development, which has followed the same people since the late 1930s, Harvard sophomores and boys from the poorest neighborhoods of Boston alike, with regular interviews and physical exams, and which is still running. Its central finding is not subtle. The quality of your close relationships predicts long-term health and happiness better than almost anything else, chronic loneliness does damage comparable to smoking, and people more satisfied with their relationships at fifty are healthier at eighty.
- The second finding is the one people skip: the participants who did well did not let it happen. They made plans, reached out, joined things, and kept doing it for decades. The same pattern shows up in the places where people reliably live longest, where close social circles are a structure rather than an accident.
- The places where people reliably live longest show the same structure from a different angle: small close circles that meet often and in person, friendships built around a shared activity or belief rather than proximity alone, and active

participation in the life of the community. The health benefit is not mystical. It is what happens when someone notices you are missing.

- What preparation looks like here: real communication skills, which almost nobody studies despite using them constantly. A regular date night, which is cheaper than therapy, and couples who manage one are markedly more likely to describe the marriage as happy. One-on-one time with each child, on purpose and on the calendar. Friendships you actively maintain. And self-care, which is not indulgence.
- I used to think the arrangement was: you take care of me and I will take care of you. I think the better version is: I will take care of me for you, if you will please take care of you for me.

TRY THIS

- Score all four domains one to ten, right now, without deliberating.
- Take the lowest and name one action that moves it a single point.
- Put that action on the calendar with a date, not a someday.
- Get one of the four health numbers measured this quarter.
- Book the date night, or the one-on-one, before you close this page.

Warren Buffett's line is that you only discover who has been swimming naked when the tide goes out. The tide goes out.

Resources

The four numbers, and where to get them

- **HbA1c.** A standard blood test, usually available at an annual physical. Ask for it by name.
- **VO2 max.** Formally tested on a treadmill; estimates from a watch or an online calculator are close enough to start.
- **Body composition.** DEXA scan or an air displacement test. Repeated yearly, the trend matters more than the number.
- **Strength and function.** The sit-to-stand test and a push-up test. Both are free and you can do them today.

Referenced in this session

- Warren Buffett, on the tide going out.
- The Harvard Study of Adult Development, running since the late 1930s and still going.
- David Burns and the cognitive behavioral tradition, for the list of distortions.

Reading and listening, by domain

- **Health.** *Outlive*, Peter Attia. *Why We Get Sick*, Benjamin Bikman. Podcasts: *The Drive* and *Huberman Lab*.
- **Mind.** *Wherever You Go, There You Are*, Jon Kabat-Zinn. *Shortcut Through Therapy*, Richard Carlson. Apps: Headspace, Calm, Insight Timer, Waking Up.
- **Money.** *Personal Finance for Dummies*, Eric Tyson, which is better than its title. *The Simple Path to Wealth*, JL Collins. YNAB, as software and as a podcast.
- **Relationships.** *Crucial Conversations*, Kerry Patterson. *The Good Life*, Waldinger and Schulz, which is the Harvard study written up for a general reader.

Theme: adversity. From my course *Life's Obstacles*. The companion sessions are on mindset, expectations, and finding meaning.