

Chapter Six

Protect Your Assets

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Life demands that we juggle lots of different balls: family matters, finances and health issues. And if you are going through a divorce then you can add legal matters to that list.

Your health however is the one ball that is made of glass—a very precious and delicate glass.

If you drop the rubber balls, they can bounce back. However, if you drop the glass ball there is a good chance it will not bounce back.

That's why you must invest in your health and wellness.

The greatest threat to this investment is stress. Of course, a certain amount of stress goes with the territory; however, you must do what you can to minimize it.

Stress will make you sick and getting sick will worsen your financial woes.

Signs of stress

- Worry
- Racing thoughts
- Poor concentration
- Loss of perspective
- Feeling overwhelmed
- Low frustration tolerance

Here are two simple things you can do to keep your stress under control.

Drink More Water

Your body is 75% water. Your brain is 85% water. Your body needs lots of water in order for your brain to function properly. When your body is properly hydrated it is much easier to stay focused, think clearly and respond creatively to your financial challenges.

It is important to remember that your water supply must be replenished on a daily basis. It is a mistake to believe that you can fill-up on Monday and then bypass the water cooler for the remainder of the week. Ideally, each day you should drink 8 ounces of water for every 25 pounds of body weight.

Here is a simple schedule that can support you in incorporating drinking more water into your daily routine:

- Drink one glass after you brush your teeth each morning.
- Drink one glass before and each meal.
- Drink one glass before and after exercising.
- Drink at any time you feel thirsty.

Coffee, tea and soft drinks can not be substituted for water. While it is true that these beverages have a high water content, they also contain caffeine and other chemicals that dehydrate your body. If you regularly consume large quantities of these beverages you should drink an additional 8 ounces of water for every 8 ounces of these beverages that you consume each day.

If you don't like the idea of cutting out or cutting back on your morning java or your afternoon Pepsi, then shift your focus away from what you are giving up and focus your attention on all of the money you can save and the pounds you can lose by reducing your intake of these high dollar and high calorie beverages.

Start Exercising Every Day

Energy can only come from energy and a body at rest will remain at rest unless acted upon by some force. These two laws of physics are the key to understanding the importance of developing the habit of exercising every day. Lack of energy is one of the most common excuses people use to justify not exercising every day. Does this sound familiar? You go to bed with the best intention of getting up early and going to the gym, and then the alarm clock sounds, and you don't get out of bed because you just don't have the energy to get going.

The only place you are going to get the energy you need to exercise is by exercising. That's why the more you exercise, the more energy you have to exercise, and the more energy you will have to do all of the other things you need to do to turnaround your finances. Admittedly, this may be one of the most difficult habits to practice because of another law of physics called "inertia." Inertia is the disinclination to move, act or change. It is a force that resists acceleration or action.

An effective way to overcome inertia or the resistance to exercise is to tell yourself that you only have to start exercising each day. Sometimes, trying to contemplate where you are going to find the time and energy to exercise for 30 or 60 minutes can be overwhelming. But, if you can make a commitment to start exercising everyday, there is an excellent chance you will summon the energy to keep exercising for a much longer period.