



THE BLUE FAMILY TREE

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We have all had that credit card with a limit well beyond what we should have ever been given, and despite fighting the urge, we ran that puppy up. The more we spent, the more we owed back each month, only paying the minimum did nothing reduce the debt. One day, we realize the error in our ways and we are forced to buckle down. Hopefully we discovered it in time and can weather the storm. Some of us may have had to file bankruptcy to get the monkey off our back.

This is all part of growing up. Lessons learned the hard way. Some of us, even after the pain of paying the card down and off, find ourselves tempted by the convenience and desire to have it now, and we are right back in debt. There are those amongst us that are destined to live a life cycle of wanton, and punishment.

As we venture into a new year once again, let's delve into life cycles and what new years resolutions really mean to each of us. If you've been reading my article since its inception in 2018, you already know I am not a fan of treating January 1 any different than December 31, however, as a point of measurement, a man-made delineation in time is somewhat necessary, and if it provides you with a time landmark you need for motivation, that can be another point of value. The caveat to that is we should have a lot more than one of those per year as too many people slide from their goals by January 3rd and say, "Well, there's always next year..." That guy need more frequent time landmarks.

Many of you will set the most common goal for yourself again this year; to get into better shape, whether that's for medical reasons, family history

reasons, appearance, or just to feel better. We all know unequivocally, that where officer survival is concerned, being in better shape can only help. As a matter of fact, the only argument to be made for not being in better shape is if you're an actor trying for a role as the fat guy who says, "There's always next year." Good physical fitness dramatically improves every aspect of your life.

Before you throw in the towel on the year, or if you already have, consider this: Every time you eat something that does not move you closer to your goal, or you drive by the gym instead of stopping, every time you allow your mind to convince you to act in your selfish interests instead your health interests, you are using that credit card with way too high of a limit; that card you know you never should have been given. And when the time comes to make that monthly payment, you feel like you're only spinning your wheels. You have to consistently over-pay to see the balance come down, and you have to do so without continuing to add to the debt.

Whether your goals this year are to reduce financial debt or to reduce the physical debt you find yourself in, the work and the discipline is the same. sadly the final price is much different. When the physical debt catches up to you, it could cost you your life.

Stick to those goals this year, and allow yourself resets for mistakes as needed instead of waiting another 12 month to do what's right for yourself. You deserve that.

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