The Weekly Governance Cadence

Fifteen minutes. Same order. Every week. Margin first — it's the existential one — then allocation.

YOUR MARGIN ZONE — LOAN ÷ PORTFOLIO VALUE

Clear
under 30%
Room to breathe. The wealthy's own safe-leverage line.

Harvest
30–35%
Fine — but stop adding risk and start trimming.

Freeze
35–40%
No new exposure. You're close to the edge.

Forced
over 40%
A bad week can make the decision for you.

THE CADENCE — SIX MOVES, IN ORDER

MARGIN FIRST — THE EXISTENTIAL READ

1. **Read your zone**
Loan ÷ portfolio value = utilization. Place it: Clear, Harvest, Freeze or Forced. Note if it moved a zone since last week.

2. **Check for a persisted breach**
One bad reading is noise. The same breach two weeks running is a signal. Only a persisted breach drives an action.

THEN ALLOCATION — THE DRIFT READ

3. **Scan your Layers for drift**
Roughly — is any strategy Layer meaningfully heavier or lighter than you intended? Flag the biggest mover.

4. **Check concentration**
Has any single position grown past the share you'd consciously choose? Name it out loud.

5. **Note what changed**
One line: what's different from last week — margin, a Layer, a position, income booked.

6. **Decide — or decide not to**
Most weeks the right move is none. The point is that you looked, on cadence, and chose on purpose.

> *Governance isn't a heroic decision made in a crisis. It's fifteen quiet minutes, run the same way every week, so that when a crisis comes* ***you've already done the thinking.***

Incomestead recommends.
You decide.