```bash
#!/bin/bash

# Function to collect and log system metrics
collect_metrics() {

  # Collect CPU usage
  cpu_usage=$(top -bn1 | grep "Cpu(s)" | awk '{print $2}' | awk -F. '{print $1}')

  # Collect memory usage
  memory_usage=$(free | grep Mem | awk '{print $3/$2 * 100.0}' | awk -F. '{print $1}')

  # Collect disk I/O usage
  disk_io=$(iostat -d -x | grep 'sda' | awk '{print $12}')

  # Collect network usage
  network_usage=$(ifstat | grep -m 1 'Total' | awk '{print $8}')

  # Define thresholds
  cpu_threshold=90
  memory_threshold=90
  disk_io_threshold=50
  network_threshold=1024  # 1 MBps

  # Check and log resource usage
  if [ "$cpu_usage" -ge "$cpu_threshold" ] || [ "$memory_usage" -ge "$memory_threshold" ] || [ "$disk_io" -ge "$disk_io_threshold" ] || [ "$network_usage" -ge "$network_threshold" ]; then
    echo "CPU Usage: $cpu_usage%" >> /var/log/metrics.txt
    echo "Memory Usage: $memory_usage%" >> /var/log/metrics.txt
    echo "Disk I/O Usage: $disk_io%" >> /var/log/metrics.txt
    echo "Network Usage: $network_usage KBps" >> /var/log/metrics.txt
    echo "----------------------------" >> /var/log/metrics.txt
  fi
}

# Run the script in a loop
while true; do
  collect_metrics
  sleep 60  # Collect metrics every 60 seconds (adjust as needed)
done
```