



# FINANCIAL PREPAREDNESS

*"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen*

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## Deskbound

Of all the modern inventions, the one that has had perhaps the most devastating unintended consequences is the chair. It turns out that what provides us with temporary relief and comfort leads to long term discomfort, pain, poor health and premature death. Like the title of a book I've mentioned to you before, [Sitting Kills, Moving Heals](#).

The human body is designed to move. For millennia, the closest thing to a chair was a rock or a log/tree. Both were uncomfortable, which ensured frequent movement. Humans did a lot of walking, bending, squatting, and getting down to and up from the ground. Your ability to get up off the floor is a primary predictor of your longevity. The inability to do that is the most common reason why people end up in a nursing home. People in Okinawa—one of the Blue Zones that have the world's longest longevity—sit on the floor (not in motorized chairs that raise them up and down) and thus get up and down many times a day.

With the relatively recent rise of central HVAC, white collar/knowledge office work (especially in the cubicle farms at large corporations), the television (including cable TV and Netflix) and telephone, automobiles/airplanes/mass transit, labor-saving machines

and affordable domestic help, and unprecedented leisure time (thanks to both capitalism and the welfare state), people in the West (and especially Americans) have become overwhelmingly and alarmingly sedentary, with disastrous health consequences, including obesity, heart disease, Type 2 diabetes, hypertension, back pain (which often leads to addiction to pain pills or even heroin), depression, etc. The real pandemic today isn't COVID-19, it's a sedentary lifestyle (which COVID-19 and its comorbidities is now making clear).

Years ago I kept reading that “sitting is the new smoking.” I decided to transition to an adjustable height desk, and during my research I read much of Deskbound: Standing Up to a Sitting World by [Dr. Kelly Starrett](#), who also wrote Becoming a Supple Leopard: Movement, Mobility and Maintenance of the Human Animal, which I have and plan to read soon. It's a big, thick, gorgeous, medical school-quality, terrific book that I regret I did not finish until recently. It could be one of the most important books you ever read.

In the tenth grade, I learned Fifth Declension Latin nouns, but thanks to this book, at nearly 53 years old, I only recently learned how to stand, sit, move and perform basic maintenance on my body. How is that even possible?

To stand with good posture, first squeeze your glutes (butt muscle) about 20%, which brings your pelvis into a more supportive position for your spine. Second, point your feet straight ahead but slightly rotate your knees outward. Next, engage your core about 20%, which provides rigidity. Finally, open your collarbone by pulling your shoulders back. The torque provided by your hips and shoulders (which both have ball-and-socket joints) provides additional pillars of support for your spine. Trying to hold your spine up without them is like trying to hold up one of those toy snakes made of many wooden joints.

To walk with good posture, keep your feet straight and about fist-width apart and take smaller steps while pulling your shoulders back and gently swinging your arms with your thumbs pointed forward.

To bend down to pick up something off the floor, you can either hinge at the hips (while keeping your back flat and shins vertical), and/or you can squat. To squat properly, position your feet a bit more than shoulder width apart and keep them pointed forward, stick your butt way back, keep your back flat and put outward torque on your knees. You should aim to spend 10 minutes a day in a squatting position. As you hang out there, your hamstrings will gradually get closer to your calves.

I read a lot (about 100 books per year), and sitting is the most comfortable position for that and also requires the least amount of energy. So despite my adjustable height desk workstation, in recent years, when I read books, I sat.

When you sit, the muscles below your waist pretty much turn off, turning your hamstrings and glutes into the equivalent of a grilled cheese sandwich. Your metabolism declines, so you burn fewer calories. That causes you to gain weight, which puts even more pressure on your joints and requires even more effort and energy to hold yourself up, which makes you want to sit even more.

Eventually, your core and back muscles become exhausted from trying to hold your upper body erect, and your spine collapses into a C shape, rolling your shoulders forward and bringing your 10-pound head out in front of your body (which also happens every time you look down at your cell phone or a book), creating 30-40 pounds of pressure on your cervical vertebrae and shifting your lumbar vertebrae backward, which eventually results in low back pain, perhaps *the* most common medical complaint. Sooner or later, the muscles and fascia of your body become adaptively stiff, which makes it even harder to reclaim and maintain good posture. A stiff body with limited range of motion makes movement and exercise even more difficult and painful, which makes sitting an even more attractive default option. It's a vicious downward spiral. Your chair beckons you like the sirens beckoned Odysseus, but you must resist its call, for there lies ruin.



Although I have renounced sitting in the modern Western way, the good news is that there are still at least two ways to sit in a healthy way. First, you can sit on the edge of a fairly hard chair (perhaps using a thinnish [cushion](#)) using your ischial tuberosities, which are the two rounded bones at the bottom of your pelvis. These are designed to be weight-bearing; your glutes and hamstrings are not.

Second, if you recline in a chair at a 135 degree angle ( $135 = 90 + 45$ ), it puts the least amount of pressure on your spine. Such a chair should also provide head and lumbar support. Carolina Morning used to sell [a chair](#) that apparently would allow you to get close to that position, but it is currently being redesigned and is not expected to be available until early December. After [researching bean bag chairs](#), I ordered [this one](#). It's

big (5' across, though they make smaller and larger ones) and comfortable, and you can turn it on its side to get more back and head support. I intend to use these chairs to plop down on at a roughly 135 degree angle after a day of standing and moving.

Some office chairs may be able to recline at 135 degrees, but it's easy to (unconsciously and habitually) come back down and turn your legs into a grilled cheese sandwich.

I've had an [Xdesk Terra Pro](#) adjustable height desk and a [SmartCells Classic Anti-Fatigue](#) mat for years, and both have been great. I use a [SPRI Ultraball](#) to sit on or prop a foot or leg on, which is a nice break from just standing. I also put one foot on top of a soccer ball to keep my legs moving, and I have a [slant board](#) under my desk to prop my feet up on. We just got this [standing desk converter](#) for our son, and it seems like a quality piece.

One of the challenges of abandoning sitting is finding a comfortable way to read. I put [this bookstand](#) on top of my adjustable height desk (illuminated by [this lamp](#)) or sometimes on top of my thighs when I'm reclining at a 135 degree angle. It's lightweight, has a customizable tilt, and nicely holds the pages of a book in place. You can also use it to hold a laptop, an iPad, a magazine, etc. Although it appears to come in five sizes, it actually only comes in 11.5 x 8.2", 12.8 x 9" and 15.6 x 10.4". Be sure to lock the bottom of it in place.

If you decide you're done with sitting, does that mean you should get rid of all of your soft, traditional chairs and couches? Not necessarily. I now use mine as a prop for stretching or standing in a [Captain Morgan pose](#), which provides a nice break. Your family members who decide to continue their sedentary lifestyle will want to keep them. And your pets and house guests would probably like to sit in them as well. But generally, we desperately need to shed our cultural tradition of sitting on comfortable furniture all the time and spend a lot more time at a higher (standing and walking) and lower (sitting on the floor or crawling around, playing with our dogs and children, or even squatting like our ancestors) plane.

Much of the book discusses the importance of performing daily maintenance (movement and mobility) on your body and shows you in detail how to help resolve different problems or target different areas. Most prescriptions require a tool such as a ball or a roller. I bought a [small](#) and [larger](#) Supernova ball from the author's fitness products website, which are very good at tacking and twisting skin and soft tissue (including rolling the bottom of your feet while standing). I also bought a [Monster Band](#), which I use for some stretches and yin yoga poses (try black if you're bigger/heavier and green if you're smaller/lighter). I've also ordered [small](#) and [medium](#) therapy balls.

Finally, when was the last time you got a new mattress? You spend about a third of your life on it, so make sure you have one that meets your needs and hasn't worn out. I recently ordered a SleepNumber mattress so will let you know how that goes. If you sleep on your side, I highly recommend the [Nest Easy Breather Memory Foam pillow](#) (for Size, choose Side Sleeper), which allows you to customize the height/support by removing foam. With Labor Day coming up, you could get some deals.



## What You Should Be Doing Now

I plan to cover the why and how of these in future issues (if I haven't already), but here are some actions I recommend you take (or at least start thinking about) now:

1. Although a sedentary lifestyle may feel good now, it will eventually lead to pain, poor health and premature death. You need to decide if you're OK with that plan. If not, you probably need to make some changes in your life.
2. Books to read: How to Deal With Back Pain & Rheumatoid Joint Pain by Dr. Batmanghelidj

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