



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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Sleep

I would argue that sleep is the most important thing we can do for our health, physical and mental performance, and overall wellness. Yet the vast majority of Americans either don't know how crucial it is or don't prioritize it. As a result, their physical and mental health suffers and they're at a large competitive disadvantage to those who get good sleep.

I recently finished reading the book [Sleep Smarter: 21 Essential Strategies to Sleep Your Way to a Better Body, Better Health, and Bigger Success](#) by Shawn Stevenson (5 stars and a Must Read). It's a fantastic, practical, and readable book—easily the best I've ever read about sleep. I don't want to steal the author's thunder, so I'm just going to share some of the tips that I thought were interesting or helpful, and then I'll tell you about the sleep habits that have worked for me.

First, Stevenson recommends exposing your body to sunlight as soon as possible after you wake up. This will help fully awaken you, keep your body's internal clock in synch with nature's circadian rhythms, and help you sleep better that night.

Second, Stevenson dedicates an entire chapter to "Fix Your Gut to Fix Your Sleep." He writes, "The food that you eat can dramatically impact the quality of sleep that you get....food isn't just food—it's *information*....the environment in your belly itself can either

make or break getting a good night's sleep....95% of your body's serotonin is located in your gut....serotonin is the building block for the “get-good-sleep” hormone, melatonin.... serotonin, and the health of your digestion, can impact your brain and sleep more powerfully than almost anything you can think of....the human gut is a mass of neural tissue, filled with 30 types of neurotransmitters,” so it's like your second brain. “...tissues in the gut...are extremely effective at producing melatonin themselves. This bona fide sleep hormone can be found in ample supply in your belly if things are going well.

Stevenson then explains why magnesium is “one mighty mineral”: “Not only is magnesium important for optimizing sleep, it's critical to your health and longevity overall. It helps to balance blood sugar, optimize circulation and blood pressure, relax tense muscles, reduce pain, and calm the nervous system.” Quoting Dr. Mark Hyman, “This critical mineral is actually responsible for over 300 enzyme reactions and is found in all of your tissues....You must have it for your cells to make energy...and to help muscles relax.”

Stevenson continues, “Yet, because it has so many functions, it tends to get depleted from our bodies rather fast. Magnesium deficiency is likely the number one mineral deficiency” in the world, and about 80% of Americans are deficient. “Getting your magnesium levels up can almost instantly reduce your body's stress load and improve the quality of your sleep.”

Stevenson points out that “...how you begin and end your day has a huge impact on the results in your life. Starting the day checking emails and messages on your phone *immediately* puts other people's priorities ahead of yours. You start the day addressing other people's needs instead of taking time to care for yourself physically and getting focused on your own goals for the day.”

Stevenson says that “If you really need to have something to eat closer to bedtime, have a high-fat [good, natural fats], low-carb snack. This will ensure that your blood sugar stays stable....if you eat a higher-carb snack right before bed, your blood sugar will spike, and the impending blood sugar crash can be enough to wake you up out of sleep....one of the diciest things you can do is eat right before bed (especially if you're overweight, because cortisol levels go much higher). Give your body a solid 90 minutes (more is better) before heading off to bed after eating.”

Stevenson recommends you calm your inner chatter with meditation, or *brain training*, which “can be as simple as sitting quietly and focusing on your breathing....The more [frequently] you meditate, the more calm and presence you'll have, [and] the effects are cumulative....Numerous studies show that meditation increases 'feel-good' hormones and endorphins, lowers stress hormones...and even reduces inflammation in the body.”

Stevenson explains the difference between the sympathetic (fight-or-flight) and parasympathetic (rest and digest) nervous systems, and says that “We can literally put ourselves in a stress response with shallow breathing and not even know it.” You can activate the parasympathetic nervous system by breathing deeply, which also helps detoxify your body and eliminate wastes.

Stevenson writes, “Mindfulness is really about noticing and tuning in to things in the here and now. You can turn just about anything into a sensory-filled mindfulness meditation,” including walking, eating, talking with a friend, taking a shower, exercising, having sex, etc. “You’ll be changing the way your brain operates and improving the health and well-being of your body, and by increasing your parasympathetic tone, you’ll be setting yourself up for a lot more really great sleep.”

Stevenson says the best time to meditate is when your brain waves are slower, so right after you wake up or just before you go to sleep. Research shows that “meditating in the morning is proven to help [people] sleep at night....As little as 5 to 10 minutes...will have a cumulative effect on your energy, focus, and ability to sleep....” And if you ever have trouble sleeping, “simply lie in your bed and practice a breathing meditation to put your brain into [slower waves] to mimic some of the benefits of sleep....Meditation can help rejuvenate your body and mind, supplement your sleep, and improve your performance.”

Finally, Stevenson recommends you be consistent with sleep: “...the average person's sleep quality has dramatically decreased, and our body clocks are out of order as sleep and wake times constantly vary....The lack of consistency may be one of the biggest issues of all. The irregular sleeping hours prevent your brain from settling into a pattern, creating a state of perpetual jet lag.”

Here are some sleep habits and practices I use, virtually all of which Stevenson endorses:

Wake up and go to bed at consistent times. Make sleep a priority. One of [my daily affirmations](#) is “I prioritize sleep and am in bed before 10:00.” The time between 10:00 p.m. and 2:00 a.m. provides the most restorative sleep, so you don't want to miss this Prime Time.

Get direct exposure to sunlight for at least 15 minutes a day, preferably on a large amount of your skin, which will also help your body produce Vitamin D, which is critical to your health. Don't wear sunglasses—your eyes need to experience the brightness. You'll look a lot cooler after a good night of sleep!

Get some form of exercise every day. Lifting heavy weights (which I do twice a week) should result in the best sleep. But don't exercise after the late afternoon, as it will make it harder to fall asleep.

Don't drink caffeine (or at least not after the morning) or energy drinks.

If you feel like you need to take a nap in the early afternoon to make it through the day, feel free to do so—it won't hurt your sleep that night. Just don't nap in your bed, and don't nap for too long (about 20 minutes should be fine).

Getting ready for bed is like getting on a glide path that should start hours before bedtime. You should be cognizant of how everything you do during this time could affect your sleep. Think of yourself as a professional whose job is to get a good night of sleep, and

don't let anything interfere with that mission.

Try not to eat anything for at least an hour or two before bedtime. This can be challenging, as we often seem to get hungry—especially for something sweet—just before bedtime, but remain mindful about it and show yourself that you can stop a mindless snacking habit.

Stop looking at screens at least an hour or two before bedtime. These emit a lot of blue light, which tell your body it's daytime and thus suppress melatonin. Don't watch anything highly stimulating before bedtime. Instead, spend time talking and cuddling with family and pets.

Or read a book, but nothing that will get you agitated (such as politics) or anything that is work-related (which you should have left behind around 5:00), technical, or that is challenging to understand or that you'll need to remember (such as a textbook for school). During this time, I try to read books about history (which tends to make me sleepy), general interest, or something humorous. Keep it light and easy.

Minimize the amount of lights on in your house at night. Our bodies are highly attuned to nature's circadian rhythms, and electric light disrupts that connection. Use red lights if you can. I have a red night light in my bathroom and a red light clock in my bedroom.

Stevenson recommends spraying some magnesium on your body at bedtime. I haven't tried that yet; I've been drinking a glass of water with Calm (available at Costco) in it, which tastes good. Stevenson does not recommend supplementing with melatonin, so I stopped doing that.

Your bedtime routine/ritual should be very consistent. You shouldn't have to think about doing anything since you do the same thing in the same order at the same time every night.

Your bed (and bedroom) should be reserved only for sleep (and sex, which is also good for sleep). That's it. Your bedroom should be uncluttered, clean, quiet, cool (no warmer than 68 degrees—during the winter, mine is often between 45 and 55, though I stay warm under just one blanket) and as dark as possible. Also be sure to minimize [electromagnetic fields](#), which disrupt sleep. Put your cell phone in Airplane Mode and leave it outside your bedroom.

Your bed should feel great. I use high thread count, cotton sheets, an [Easy Breather pillow from Nest Bedding](#), and a pillow between my legs (which helps my sleep posture as I sleep on my side). I have a [Sleep Number P5 Smart Bed](#) (which I keep unplugged) that I love, though I can't vouch for the materials it's made from.

If your partner snores, makes a lot of noise or moves a lot, get a sleep divorce and sleep in separate bedrooms. Don't worry, it will strengthen your marriage since you'll both be well rested and in a better mood. Try to avoid sleeping with pets. BTW, snoring (and sleep-disrupting sleep apnea) can be alleviated by losing weight, [singing](#), etc.

If you get up during the night to use the bathroom, don't turn on any lights (which will tell your brain it's daytime). Stick with a red light night light.

If you have trouble sleeping during the middle of the night, don't (unintentionally) keep yourself awake by beating yourself up about it. What matters is the amount and quality of your sleep over the last five or so days, so one night of less than perfect sleep isn't a big deal.

Try to get enough sleep so you wake up naturally without an alarm clock. If you do have to use an alarm clock to wake up, get one that has a pleasant sound that gradually increases in volume. Don't start your day with a sudden, loud, jarring noise.

Keep in mind that you need more sleep during the winter than in the summer.

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