



# 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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## Toxic Clothing

Here's the CliffsNotes version of this issue: Clothing made from man-made materials is generally unhealthy, for a variety of reasons. You should wear clothes made from natural fibers instead.

After I started playing pickleball 12 years ago, I switched nearly all of my clothes from cotton to polyester, which was cooler, wicked away sweat much better, and dried faster (on a clothesline instead of in a washing machine). Even my “uniform” during cooler months (a long-sleeved Columbia shirt, 5.11 cargo pants and an Adidas track jacket) were all made from polyester. Today polyester is ubiquitous not just in clothing but also blankets, pillows, rugs, towels, etc.

Unfortunately, polyester has many different [health risks](#), including microplastic shedding: “With every wash, polyester garments release microscopic plastic fibers--called microplastics--into water systems. These are too small to be filtered out and eventually enter our drinking water, food chain, and bodies.”

I am currently on a mission to greatly reduce the amount of microplastics in my life, especially those that are close enough to make contact with my body or be swallowed or inhaled. Like [EMFs](#), just because you can't see something, that doesn't mean it's harmless.

Nylon is another popular synthetic fabric that has a number of [health risks](#), including microplastics and [PFAS](#) (AKA “forever chemicals”). Some of my underwear and at least one of my large rugs is made from nylon. Similarly, rayon is the third most commonly used textile fiber in the world, but [highly toxic chemicals are used to make it](#).

After doing a lot of research and trying different fabrics/clothing from different companies in different settings, here are my recommendations:

[SmartWool](#) sells clothes that are generally made from wool. Their [Men's Merino Boxer Brief](#) is the most comfortable underwear I've ever worn. I haven't had a chance to wear them in the Summer yet, but they don't feel hot or itchy at all, even after two hours of pickleball. Their [Everyday Rolltop Ankle Socks](#) are comfortable and a good length to keep my feet warm when it's cold. I've worn them to play pickleball and they performed well. Finally, their [Men's Active Ultralite Short Sleeve Shirt](#) is thin and feels comfortable, even when playing pickleball. I like the way it's cut and hangs on my body. SmartWool's clothes are pricey but I think worth it.

[L.L. Bean](#) is a legendary clothing brand, and now I see why. I ordered some of their [Men's Scotch Plaid Flannel Shirts](#) (which come in different fits and lengths). They're made from Portuguese cotton, which seems to get softer after each wash. The gorgeous tartan plaid is a subtle nod to Scottish heritage. I got these on sale for \$51, which is a deal. I love the [Snap Front version](#) of this shirt, which makes donning or removing it a breeze, though it's more expensive. These flannel shirts are great to wear on a cold day when you're just sitting by the fire or walking through the woods, because you don't also have to wear a jacket unless it's very cold. Bean's [Men's Sunwashed Corduroy Shirts](#) are thinner and thus better for a warmer (but still cool) day. Bean also sells top-ranked [cotton sheets](#).

[Ridge Merino](#) sells clothes that are usually made from wool. Their [Men's Journey Merino Wool T-Shirt](#) is comparable to the one by SmartWool but comes in more colors. Note that these are 13% nylon; it's difficult to find clothing that's made solely from natural fibers. I ordered some [Men's Aspect Midweight Merino Wool Baselayer Long Sleeve Shirts](#) to replace my polyester Columbia shirts, and a [Men's Hyde Merino Wool Hoodie Full Zip](#) to replace my polyester jacket. I had to return my original order as their sizes run small but also (strangely) long. I had high hopes for the long-sleeved shirts but plan to return those as they have about seven inches of excess fabric at the bottom; they would fit you well if you were a Dinka tribesman. The hoodie doesn't seem as long, so I plan to keep that.

I can't recommend their [Men's Ridge Merino Wool Boxer Briefs](#), as even the largest size was too small for me and didn't seem to fit well. I can, however, recommend their [Men's Hyde Merino Joggers](#). One reviewer described them as the most comfortable pants (they're more like sweatpants) he'd ever worn. Wearing them makes your legs feel like they're encased by butter, and they're a great choice for a cold, wet day when you're not going to leave your house. I'm not a fan of the vertical side pockets, though they do have a zipper to secure them if you wish. Ridge Merino's clothes are pricey, but I expect they'll prove worth it in the end.

Finally, [Bamtech](#) sells clothes that are mostly made from bamboo, which feels cool and silky when you first put them on but warms up to a nice neutral temperature. I tried their [Bamboo Aerotech T-Shirt](#) and [Bamboo Aerotech Long Sleeve](#) shirt. These don't breathe well or wick away moisture, and take a long time to line dry, but are fine for days with moderate temperatures or a light workout in your home gym. The long sleeve shirt fits and feels like a base layer shirt. The best product of theirs I tried is their [Bamboo Performance Low Cut Athletic Socks](#), which are good for everything from sleeping to everyday wear to pickleball. However, a narrow cuff makes them a bit difficult to put on or take off.

In closing, take some time and money now to start to detoxify your life by researching and investing in some quality clothing made from natural fibers.

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