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Enlightened Financial Planning

Communicable Stress

By all accounts, stress—and its accompanying emotional mix of frustration, anxiety and fear—is bad for your health. When you experience stress in your body, you release increased amounts of glucose from our liver into your blood, and your body produces cortisone, which is actually toxic to your system. Your heart rate goes up, sending more enriched blood to your muscles. Your immune system kicks into high gear, and you stay in this high-alert state which is only designed to help you combat real threats, depleting you physically.

Now, researchers have discovered that stress is contagious—that is, you can catch it from those around you, and even from the evening news.

Researchers at the Max Planck Institute for Cognitive and Brain Sciences conducted an experiment where they gave individuals a series of very challenging arithmetic questions and interviewed them—in both cases, in order to induce direct stress. They had another group of subjects watch the test and interviews through a one-way mirror. They found that 95% of those subjected to direct stress experienced the physical symptoms, but so, too, did 26% of the observers. Later, they discovered that 24% of their subjects experienced stress simply watching television programs depicting the suffering of other people. (Think: Evening news.)

How do you combat this contagious health risk? Heidi Hanna, a psychologist and author of *Stressaholic: 5 Steps to Transform Your Relationship With Stress*, recommends, well, ten actual steps.

First, create a place where you can think without being disturbed. This is difficult in open-plan offices, of course, and it explains why so many great ideas are hatched in the relative isolation of the shower.

Second, when you interact with people, give them your full attention. If you set aside your smartphone and focus on that co-worker or spouse, it short-circuits the stress-producing message that the other person is not important. And it may reduce the stress of trying to do too many things at once.

Third, get to know when you're feeling stressed, and ask yourself if you're picking it up from someone else. If so, you can either help that person or limit your time together.

Fourth: Practice meditation, and give your brain a few minutes to get out of work mode.

Fifth: Make sure you get up from your desk to walk around and stretch every hour or two, and twice a day climb some stairs or otherwise get your heart rate up. If you sit too long, less oxygen gets to your brain, which can trigger a stress response all by itself.

Sixth: Don't go too long without eating. If your blood sugar goes down, it sends a message to the brain that there's a shortage of food, which can trigger an automatic stress response.

Seventh: Don't schedule every minute of your time. Allow time between meetings to prepare for your next encounter and to check and resolve email messages.

Eighth: Practice gratitude. That means avoiding the tendency to focus on the negative by redirecting your focus to things that are going right in your life.

Ninth: Redefine stressors as challenges. If you see that looming deadline as a challenge, but you know you have the resources to meet it, it generates adrenaline. If you worry about the deadline, you produce cortisone, the inflammatory stress hormone.

Tenth: Set a good example for others by practicing good stress "hygiene" and refusing to infect others. The better you take care of yourself, the more others will be able to avoid stress.

By Bob Veres, publisher of <u>Inside Information -</u> the premier publication of financial industry trends and information for leading practitioners in the financial planning profession.