

You May Be Killing Yourself



GETTING STRESS UNDER CONTROL NOT ONLY IMPROVES YOUR HEALTH, BUT LEADS TO A NEW BIRTH OF MOTIVATION, CONFIDENCE AND SELF-MASTERY.

ARE YOU UNDER TOO much stress? Are your reactions to stress likely to lead to performance problems? Could they create a significant physical problem? The following are a few stress tests (and their basic grading criteria) that I have developed and refined during the last 25 years. These tests are only intended to provide a quick self-examination. If you are

over-stressed, you should talk to your physician. These basic tests may give you some insights into how effective you are in confronting and eliminating stress. For each statement, record the number matching the answer that most applies to you. When you finish, add up your score.

TEST 1: Simple Stress and Tension Quiz

Score: 1 = a few times a week, 2 = once a day, 3 = more than once a day.

- 1). I feel tense, anxious, or have nervous indigestion.
- 2). People at work or home arouse my tension.
- 3). I eat/drink/smoke when I feel anxious, tense or frustrated.
- 4). I can't turn off my thoughts at night or on weekends long enough to feel relaxed and refreshed the next day.
- 5). I have tension or migraine headaches, pain in the neck or shoulders or insomnia.
- 6). I find it difficult to concentrate on what I'm doing because I cannot stop worrying about my production, or finding new clients.
- 7). I take tranquilizers (or other drugs to relax or sleep).
- 8). I have a difficult time finding the time to relax.
- 9). When I have the time, I still cannot relax.
- 10). I feel as if I have too much pressure in my work.
- 11). I think I do my best work when I feel "pressured."

TOTAL YOUR SCORE

A score of 13 or higher indicates a high-anxiety level and difficulty coping with the stress in your life.

Every Change in Your Life Creates Stress We can also explore the stress in your life by finding out how many changes you've faced recently. Following is a list of some events that commonly occur in the lives of financial advisors. Check the left-hand column each time the event (change) has happened to you during the last 12 months.

TEST 2: The Stress Quiz

Death of Spouse	100	Spouse begins or stops working	26
Divorce	73	Started or finished CFP	25
Marital separation	65	Peak and valley production months	24
Death of close family member	63	Used alcohol or drugs during the last 12 months	23
Personal injury or illness	53	Problems with management or with company	22
Marriage	50	Changed offices, or new manager	21
Marital reconciliation	45	Change in residence	20
Retirement	45	New sales assistant (check for each one added during the last 12 months)	19
Change in family member's health	44	Each month you failed to exercise	18
Pregnancy	40	Change in social activities	17
Sex difficulties	39	Bought a new home, or remodeled your old home	16
Addition to family	38	Purchased a new car, boat, airplane or etc.	15
Change in way you have been conducting your business	39	Change in sleeping habits	14
Management change in your office	38	Increase or decrease in weight over 5 lbs.	13
More than a 10% drop in commissions	37	Loss of each one of your "best" clients	12
Death of close friend	36	Failed to meet monthly production goals	10
Changed companies	35	If you felt depressed during the month	5
Change primary method of prospecting to referred leads	34	Each day that you were aware that you failed to prospect because of a fear of rejection, failure or success.	2
Attempted to develop centers of influence	33	TOTAL POINTS	<input type="text"/>
Change in work responsibilities	32		
Child leaving home (work or school or any other reason)	29		
In-law problems (arguments and etc.)	28		
Outstanding success (hit personal income high)	27		

Now add up the values of all the items checked. Your chances of becoming sick during the next 12 months are directly related to the amount of stress that you have experienced during the last 12 months.

If you scored 300 points, your chances are 80 percent.

If you scored between 150 and 299, your chances are about 50 percent.

If you scored between 75 and 149 your chances are about 30 percent.

The scale seems to suggest that change in one's life requires an effort to adapt and then an effort to regain stability. Probably this process saps energy that the body would ordinarily use in maintaining itself, so reserves of emotional energy are depleted, and susceptibility to illness increases.

PERSONAL COACH: DR. AARON HEMSLEY

Signs and Sources of Distress The next test helps assess how you are living. The questions are not weighted for relative importance: They are meant to give you a general idea of how you are doing and to alert you to some signs and sources of distress in your life.

TEST 3: Life Assessment Quiz

Number of business dinners out per week (average last 4 weeks) <input type="checkbox"/>	Subordinates you are directly responsible for: 0=0, 1point for 1 to 3 (subordinates), 2=4-5, 3=6-7, 4=8+ <input type="checkbox"/>
Number of caffeinated beverages drunk per day <input type="checkbox"/>	Superiors directly responsible to: 0=0, 1=1-2, 2=3-4, 3=5, 4=6+ <input type="checkbox"/>
Business lunches per week <input type="checkbox"/>	Retired with no hobbies or other activity: 0=not retired, 1=1/4 time, 2=1/2 time, 3=3/4 time, 4=full time <input type="checkbox"/>
Overnight business trips per month <input type="checkbox"/>	Drive on freeways or in a metro area to work and from work (Number of total minutes to and from daily) 0=>10, 1=10-20, 2=21-30, 3=29-40, 4=41+ <input type="checkbox"/>
Number of years since last "complete physical exam" <input type="checkbox"/>	Occupational position: 0=independent professional, 1=1 financial advisor national company, 2=FA with one assistant, 3=Office Mgr. or FA with staff of 2, 4= FA with staff of 3+, personal producing manager, or office mgr with more than 20 FAs <input type="checkbox"/>
Number of tranquilizers per month <input type="checkbox"/>	I take work home 0=never, 1=occasionally, 2=once a week, 3=twice a week, 4= more <input type="checkbox"/>
Smoking: 0 = No smoking, 1 = pipe, 2 = cigars 3 = 1 pack or less per day, 4 = more than 1 pack per day <input type="checkbox"/>	Moving traffic violations, last 12 months: <input type="checkbox"/>
Overweight: 0 = 5 lbs or less, 1=6- 5lbs, 2=16-25 lbs, 3=26-35 lbs., 4=36 lbs or more <input type="checkbox"/>	Number of days of missed work because of illness or accident last 12 months: <input type="checkbox"/>
Number of problem-client phone calls per day 0=0, 1=1-5, 2=6-10, 3=11-25, 4=26 <input type="checkbox"/>	Number of times you considered quitting the business or changing companies last month: <input type="checkbox"/>
If cold calling is your primary prospecting method. Number of cold calls each day: 0=50+, 1=30-49, 2=20-29, 3=10-19, 4=9 <input type="checkbox"/>	Number of weeks you felt as if you underachieved or failed to live up to your personal expectations: <input type="checkbox"/>
If primary method of prospecting is "Referred Lead." Number of times you asked a center-of-influence or a client for a referral each day: 0=5+, 1=4, 2=3, 3=2-1, 4=0. <input type="checkbox"/>	Number of long weekends during last 12 months: 0=6+, 1=5, 2=4, 3=3-2, 4=1-0 <input type="checkbox"/>
Number of times you asked a client to become a center of influence per day. 0=4+, 1=3, 2=2, 3=1, 4=0 <input type="checkbox"/>	Number of days you exercise a week (a minimum of 40 minutes): 0=5, 1=4, 2=3, 3=2, 1=1, 4=0 <input type="checkbox"/>
Blood Pressure: 0=less than 120/90, 1=120/90, 2=130/100, 3=140/110. 4=140/115 <input type="checkbox"/>	TOTAL POINTS <input type="checkbox"/>
Cholesterol: 0=160-180, 2=180-200, 3=225-250, 4=250+ <input type="checkbox"/>	
Drinks per week: 1. Hard liquor 1oz: 0=0-3, 1=4-6, 2=7-10, 3=11-14, 4=15+ 2. Wine 6oz each: 0=0-3, 1=4-6, 2=7-10, 3=11-14, 4=15+ 3. Beer 12 oz: 0=0-3, 1=4-6, 2=7-10, 3=11-14, 4=15+ <input type="checkbox"/>	

SCORE YOURSELF: 0-19 = low stress 20-38 = mild stress 39-57 = moderate stress 58-76 = high stress 77+ = get professional help

Distress:What You Can Do About It

Now that you know more about how distress is working in your own life, you are ready to plan your strategy for living with it creatively and for controlling and reducing distress. If you are

among the many financial advisors who suffer from too much stress, you know what it's like to:

- Be out of control.
- Lose your self-confidence.
- Lose your sense of who you are and

what you have to offer.

Your first step toward controlling distress is recognizing the difference between rigid or artificial control and truly taking control of your life.

At that point, stress becomes the

Here is a test that assesses how you are feeling about your life. Study the following statements and circle the answer that best applies to you.

TEST 4: Stressful Attitudes

1 = never, 2 = from time to time, 3 = frequently, 4 = daily

Things must be perfect.	<input type="checkbox"/>	I experience fear of the future	<input type="checkbox"/>
I have to do it myself	<input type="checkbox"/>	I experience fear of being embarrassed	<input type="checkbox"/>
I feel more isolated from my family or close friends	<input type="checkbox"/>	I experience fear of embarrassing my clients	<input type="checkbox"/>
I feel that people should listen to me better	<input type="checkbox"/>	I automatically express negative thoughts and feelings	<input type="checkbox"/>
My life is running me	<input type="checkbox"/>	I feel as if I am constantly back at square one	<input type="checkbox"/>
I must not fail	<input type="checkbox"/>	I feel further behind at the end of the day	<input type="checkbox"/>
I cannot say, "No"	<input type="checkbox"/>	I forget appointments	<input type="checkbox"/>
I need to get my motivated again to increase my production	<input type="checkbox"/>	I lose keys, pens, presentation materials, etc.	<input type="checkbox"/>
I feel bored	<input type="checkbox"/>	I am short tempered	<input type="checkbox"/>
I worry about my production	<input type="checkbox"/>	Inappropriate anger	<input type="checkbox"/>
I feel a lack of closeness with people I work with	<input type="checkbox"/>	Problems sleeping	<input type="checkbox"/>
The feelings of intimacy in my family are lacking or deteriorating	<input type="checkbox"/>	Sex seems like more trouble than it's worth	<input type="checkbox"/>
I am unable to relax	<input type="checkbox"/>	I feel used or exploited	<input type="checkbox"/>
I cannot get myself to do the things I want to do	<input type="checkbox"/>	I feel exhausted at the end of the day	<input type="checkbox"/>
I feel increasingly cynical and disinterested	<input type="checkbox"/>	I am dissatisfied with my career	<input type="checkbox"/>
I am unable to laugh or joke about myself	<input type="checkbox"/>	I am dissatisfied with my life	<input type="checkbox"/>
I avoid telling people how I "really" feel	<input type="checkbox"/>	I'm not where I want to be in my life	<input type="checkbox"/>
I feel pressure to succeed	<input type="checkbox"/>	I'm not where I want to be in my career	<input type="checkbox"/>
I experience fears of rejection	<input type="checkbox"/>	My production is too low	<input type="checkbox"/>
I experience fears of failure	<input type="checkbox"/>	I have a difficult time getting up in the a.m.	<input type="checkbox"/>
I experience fear of success	<input type="checkbox"/>	I don't believe my problems can be solved	<input type="checkbox"/>
I experience fears of changing	<input type="checkbox"/>	I feel burned-out	<input type="checkbox"/>
		TOTAL YOUR SCORE	<input type="checkbox"/>


SCORE YOURSELF: 0-29= Low stress 30-64= Mild stress 65-80=Moderate stress
81-100 =High stress 101+ = Excessive to dangerous stress

spice of life, a high feeling where you search out and take prospecting risks. Life is a sweet challenge instead of a threat. Your worries over "can I do it" simply vanish as your confidence and emotional strength not only return, but also increase as you learn how to reinforce your psychological successes.

You not only stop worrying about rejections and failures, you search for more opportunities to take on rejec-

tions and activities where you have the opportunity to succeed or fail because you know you can handle whatever challenge you receive.

It's Not Willpower, Its Skill Power That Creates the Difference Taking responsibility for how you feel and what you do brings a sense of self-mastery that puts you in charge of your emotional system. Paradoxically, when you let go

of trying to control an inflexible environment and all the people in it — when you realize that your feelings, behavior, sense of self-worth, and identify do not depend continually on outside influences — you stop struggling with fantasy and the pain of unrealistic expectations. You let go of distress and turn it into motivation and confidence. 

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