

MANAGING YOUR STRESS EFFECTIVELY



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**Mauritius
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CONTENTS

Introduction	3
Problems of stress and practical solutions for you	4
I am no stranger to stress	4
Let's define the problem first	5
What is stress and where does it originate	5
Major life stressors	7
Basic 10 points to begin your journey to effective stress relief	8
Additional points to general stress management skills	19
The answer to your stress in a nutshell	27
Stress in society	30
What causes stress in society	31
How is stress evidenced	31
Technology and Social Media as stressors	33
Stress about money	35
Stress at work or from work	43
The economy and stress	49
Stress from relationships with family and partners	50
Stress from family responsibilities	56
Stress related to health problems with me and my family	59
Stress and job stability	67
Housing costs and stress	70
Personal safety and stress	71
Spiritual solutions for managing your stress	80
Integrity or corruption- it's your choice and stress consequences	115

Introduction

When I retired to live in Mauritius in November 2017, I began researching with people from all walks of life to identify what I could help them with at my envisaged free Wellness Centre. I discovered that the populace's major issue was stress! How, in this paradise, can people be stressed, I thought?

Of course, I was looking through my eyes as a 'Retired Non Citizen', as my ID document describes me, and not through the eyes of a population struggling financially to make ends meet; with changing family structures and with a benevolent government providing free education, free health and a 15% tax rate. I soon discovered that remuneration levels were about half of what the comparable job would pay in South Africa and, with most things being imported, the cost of a shopping basket was higher than I experienced in South Africa.

There are other socio-economic-political issues in Mauritius that I have found in the first three months of living in what is a paradise for me. Suffice to say, the people I interact with at street level have evidenced to me some of the stressors they face and why they need help in managing their stress.

I then thought of my home country, South Africa, and the stressful living conditions there for both the "have's" and the "have not's". After that, I expanded my thinking to other countries where I have family and friends, and I am aware of their stressors there too.

Stress is a global issue, and I decided to do some research to identify what stress is; how does it originate; how is it evidenced; how it affects one's mind, brain, body, home life, work life and social life. What can one do to prevent and/or reduce stress in one's life? How to identify one's unique stressors and the steps one can take to reduce stress. After that, I looked at stress from a faith and a spiritual viewpoint, seeking to understand it at a more metaphysical level and how to apply an approach of faith and spirituality to reduce stress. Lastly, I looked at stress created by corruption at an individual level - physically, mentally, metaphysically and then I looked at the better option of integrity within you at all three levels.

I hope that this book assists you in managing your stress better and leads to a happier and more joyful life for you and the people nearest and dearest in your life.

In Love and in Light,

Neville Berkowitz

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Problems of stress and practical solutions for you

I have approached this book from a place of identifying the problem and then finding solutions from a medical research viewpoint; an overall research viewpoint; common sense (which is often not common!) and my personal experience as someone who has, mostly, overcome my addiction to stress at a high level.

I have used these aids coupled with my empowerment processes and spiritual awareness as part of my action plan to overcome stress. Like a recovering stress addict, I take it one moment at a time!

Let's begin with a statement attributed to Albert Einstein on problem-solving:

I would spend 55 minutes defining the problem and then 5 minutes solving it.

Abraham Lincoln said:

Give me 6 hours to chop down a tree, and I will spend the first 4 hours sharpening the axe.

I am no stranger to stress

Let me state at the outset that I am currently a survivor of stress management. Who knows what tomorrow may bring?

I have decided to tell you a little of my life and some of the stressors I have faced to make you feel more comfortable that you are being guided by a Survivor, who has looked the fear of stress in the eye of the tiger, and wrestled it to the ground, for now!

I have been through the wringer of emotional stress by running a business for over 40 years, starting with \$200 capital to my name. I have had businesses succeed, and fail, and have had to re-trench staff amongst whom were personal friends. I have had to learn to deal with the stress of success in business, which may sound peculiar but believe me, there are new issues to deal with which can be stressful to the uninitiated. Many winners of the lottery end up bankrupt, and I understand why now that I have had financial success.

I have run my businesses since 1976 against a backdrop of major political, economic and social upheaval in South Africa. At one stage, my partners and I were developing a residential and commercial security estate, and the interest rates we were paying on borrowed money went to 27% p.a., and then the Lender, a Bank, went insolvent, and we had a Contractor on site who had to be paid millions.

We have had riots, assassinations, major corruption of a scale unprecedented in Africa before, and so on. The South African Rand has depreciated from \$1 = R1 in 1980 to \$1 = R15 in 2017, and we have had high inflation coupled with high-interest rates and real unemployment around 38%, during the time that I have been self-employed.

I started my first business on 1 June 1976, and 16 days later Soweto erupted, and South Africa went into an economic, political and social turmoil from which, 42 years later, it remains chaotic.

I have set up a number of local and global businesses which entail managing people worldwide, with different time zones of operation, different business ethics, various business cultures and so on.

I continue to manage my various businesses from the relative calm of Mauritius, since late last year, and can measure the change in my stress levels by the

happiness, joy and bliss I feel. I compare this to the fear of waiting for the other shoe to fall in a South Africa that continues to live on a razor's edge, politically, socially and economically.

I lost my identical twin brother in tragic circumstances some 28 years ago, and feel that loss daily in the physical world, but feel the gain of his presence in the Spiritual World. I had to deal with a clinically depressed parent, who remained in bed for over 25 years, before passing on at the age of 72.

I went through a very unpleasant divorce, and have had to bring up my sons against major obstacles, as those who have gone through a divorce probably know only too well.

Until very recently, I lived in Johannesburg for 36 years, once the murder capital of the world. I have lived with an armed guard in my street protecting my family and me, and my six neighbours, for the past 25 years. For many years I was the Chairman of a Residents Security Committee dealing with many crime-related issues. Subsequently, others have taken over, and we have rolling patrols of four vehicles with armed guards patrolling some 1200 homes in our suburb. Hijackings and armed home invasions are an ongoing occurrence, and living with this stress 24/7 is not for the faint-of-heart!

I have had an ex-business partner shot and killed in his office by someone who then turned the gun on himself and committed suicide.

I expect that many people reading this book will have had a much more stressful life than mine. The reason I have been vulnerable and shared the above with you, is to show you that my solutions for managing your stress effectively, are based from the "school of hard knocks" of personal experience and my research efforts, and not from some academic approach, or some pristine professional therapist's couch.

Let's define the problem first

What is stress and where does it originate?

In a word, stress is an imbalance. This imbalance occurs at many levels of one's life.

For the man in the street, stress is often used to describe the additional workload and responsibilities they have at work, and usually, a deadline is involved.

For the stay at home parent, stress is balancing the family budget in a slowing economy and the growing needs of children.

For an employer, stress is usually cash flow shortages, staff issues and changing marketplace needs.

For a person ailing in health, stress is worrying about affording medical care and losing some or all of one's livelihood due to not being able to work.

For a person concerned about rising crime levels, stress is attempting to secure one's home and family from evildoers.

The list is endless, but it always infers the fear of loss. Or potential loss, of some kind. The fear of loss causes the imbalance to appear real, until through one's thought processes the reality of loss manifests, as your thoughts create your reality.

It's spiritual soapbox time!

All we are, at our Eternal Essence, is a vibrational energy frequency. And very much like looking for FM101.1 to hear your favourite radio station, if you go to FM102.1, you will get a strange sound but not your favourite songs on the radio. When you are stressed your vibrational energy frequency is not connecting to its Source, and the imbalance that this unconnectedness creates is called stress. But more of this later....

Stress is then a loss, or potential loss, or the fear of loss. But stress is only a thought in your mind, Stress, itself, does not exist.

You cannot go to the shops and buy stress. You can see the manifestation of stress but not the actual physical stress itself. You cannot hear stress as a thing, but you can hear suffering from stress. You cannot taste stress, but you can lose the effectiveness of your taste buds through being stressed. You cannot touch stress, but you can see and touch people suffering from stress. You cannot smell stress, but you can smell the fear of someone suffering from stress through their profuse perspiration and via other orifices!

Stress is only a thought from your ego-based fear of loss. Thoughts can be formed, and thoughts can be changed. Correct thoughts can be substituted for incorrect thoughts.

An action plan can be created to overcome stressful living, and that is what this book - Managing Your Stress Effectively - is about.

Let's go back to the acronyms that people tell me they love so much!

FEAR - False Evidence Appearing Real

LOSS - Leaving Our Self Sad

LOVE - Let Our Vibrations Evolve

GAIN - God and I Now

Stress, at a personal level, occurs because of thought. If you did not think of the fear of losing something of value to you, then you would not know stress. So if you could manage your thoughts, then you could manage your stress levels better.

Stress, at an animalistic level, before the thought has time to register in the brain, and for an assessment and appraisal of that thought to occur, such animalistic stress is a knee-jerk reaction encoded into the DNA of the survival of the species: animal, vegetable and, probably, even mineral.

This fight, or flight, or freeze reaction, automatically releases various chemicals into your body, such as adrenaline, cortisol, norepinephrine, to prepare your body to face the danger presenting itself as fear of loss of something of value to you. This fear is instinctual and very few people can naturally control these reactions. Heavily medicated people with legal, or illegal drugs, can probably be oblivious to this

instinctual danger in their "zoned out" state. Long-time meditators and others who have perfected the control of their thoughts are among the few people to avoid this fight/flight/freeze response.

For the rest of us, we are going to do one of three things:

Fight due to the chemicals flooding our body and the rush of blood to the places where muscle strength is required;

Flight by getting away from the perceived danger aided and abetted by the chemicals surging through our body, and the blood running to pump the arms and legs to get away as quickly as possible.

Freeze by being locked into our nervous system by dysregulation and our breathing may stop temporarily through sheer fright.

Stress arises due to the demands made upon you, real or imaginary, being beyond your ability to mobilise the resources to handle those demands.

Many of these demands can be met if you are well prepared, skilled, trained and confident that you can overcome the threat of these demands.

At some stage in your life, learning to tie your own shoelaces was probably stressful, and a huge learning experience, and so were other stressful situations like your first day at school; asking out, or going on, your first date; writing an important exam; your first day of work and so on.

Stress is capable of being managed effectively, and I hope this book places you in such a fortunate position.

Major life stressors

Over 50 years ago in 1967, two psychiatrists, Thomas Holmes and Richard Rahe, researched the causal link between stress and illness. What they came up with is called the Holmes and Rahe Stress Scale. It lists life events in order of the stress levels they cause. I have not found a similar scale via my internet-based research, albeit this study is over 50 years old!

Life event	Life change units
Death of a spouse	100
Divorce	73
Marital separation	65
Imprisonment	63
Death of a close family member	63
Personal injury or illness	53
Marriage	50
Dismissal from work	47
Marital reconciliation	45
Retirement	45
Change in health of family member	44
Pregnancy	40
Sexual difficulties	39
Gain a new family member	39
Business readjustment	39
Change in financial state	38
Change in frequency of arguments	35
Major mortgage commitments	32
Foreclosure of mortgage or loan	30
Change in responsibilities at work	29
Child leaving home	29
Trouble with in-laws	29
Outstanding personal achievement	28
Spouse starts or stops work	26
Begin or end school	26
Change in living conditions	25

Revision of personal habits	24
Trouble with boss	23
Change in working hours or conditions	20
Change in residence	20
Change in schools	20
Change in recreation	19
Change in church activities	19
Change in social activities	18
Minor mortgage or loan commitments	17
Change in sleeping habits	16
Change in number of family reunions	15
Change in eating habits	15
Vacation	13
Christmas	12
Minor violation of law	11

So you can use these life changes in your own life to measure the importance of the stressor and to be aware of its major or minor impact on your stress levels. No two people are the same, but the research above has stood the test of time, with no evidence of more updated research on this subject.

Basic 10 points to begin your journey to effective stress relief

To ease you into this journey of effective stress relief we are going to take some baby steps which are usually described as common knowledge. In my experience, common knowledge is usually disregarded, as people are looking for more 'exotic' reasons to be motivated to do something important like their effective stress management.

I have selected these 10 points as something you can do on your own and are common daily activities. If you can carry out all 10 points, I guarantee you that your stress levels will come down to much more manageable and acceptable levels.

I always liken stress to a pot boiling on the stove. Once you take out about 20% of the water boiling on the stove, the pot is not likely to boil over and spill onto the stove.

Let's start with that 20% of your stress levels, and by using these common knowledge points, your stress levels will be much lower, or you need some serious medical attention!

1.Avoid stimulants like caffeine, sugar, alcohol and nicotine.

If you can't avoid them at least reduce meaningfully your need for artificial stimulants, in the case of caffeine and nicotine; and depressants, in the case of alcohol when taken in large quantities. Alcohol acts as a stimulant in smaller doses of consumption.

On a personal note, as a person who does not use alcohol, and never has, it disturbs me to see how much alcohol is used in movies and on TV. It is made to be seen as the logical substance to turn to for either social occasions, related work meetings, stressful situations and the like. With children being conditioned that alcohol is commonplace in adults life, it's inviting them to follow suit as soon as they are legally able to, and no doubt, before that, in secret.

Sugar is relatively harmless in small quantities, but sugar gives a short burst of energy in spikes followed by low energy and sluggishness as it depresses your energy level. Excess sugar tends to create a deficiency in necessary vitamins and minerals, as the foods with sugar are not usually rich in vitamins and minerals.

Also, excessive sugar will increase your weight, and obesity is a real problem which we will deal with later on. Being heavier than you would like to can cause stress and depression as you lose your self-confidence and self-respect.

2. Eat a healthy diet, hydrate yourself often and do not skip meals.

Your body is like your car. If you put sugar in the gas tank, your car won't go. You can only derive your body's fuel from the food and drink it consumes through your mouth. You are the gatekeeper of your mouth!

You know what is healthy food and what isn't. You know what is healthy liquid and what isn't. It's your free will but if you want to reduce your stress meaningfully then eat healthily and drink plenty of water, herbal teas, diluted fruit juices, vegetable juices and nourish your body. Later on, we will talk more about healthy eating and drinking in its specific section.

3.Exercise daily

The evolutionarily hard-wired brain flight or fight response releasing adrenal and cortisol into your body needs an exhaust pipe to get rid of these chemicals, that is, if you are not fleeing or fighting for your life, of course!

Clad in silk pyjamas and sweating at 3 a.m. because of fear-induced ego thoughts, may not be the ideal time to begin a brisk walk around your home but you are going to have to think of something appropriate to rid your body of these chemicals speeding through your bloodstream and your vital organs.

Exercise has proved to be the panacea for stress as it releases endorphins which are known as "feel good" endorphins providing it's done for about 20 minutes, and you perspire a little from the exercise.

Incorporating a daily exercise programme will be so good in dissipating your stress build up. Exercise should put your mind into a calmer place so that the stress has a lessening effect. Obviously, your daily routine has to be looked at to find 20 minutes at least once a day to do some 'sweaty' exercise.

I used to watch TV and simultaneously do training exercises in my lounge. Now that I live in a resort type complex of permanent residents and holidaymakers, which resort has a 15-metre long saltwater pool, I do exercise swimming for 30 minutes at around 9.30 p.m. once the pool is devoid of holidaymakers. I also walk whenever possible to the shops and restaurants instead of driving a mile or so.

A benefit of exercising at night is that you should sleep better too.

4. Get more sleep

How many people take their work into bed with them either in their head or on their electronic devices or in written formats, drink caffeine, watch the late night news on TV and then complain that they sleep badly!

How about having a cut off for work, say 7 p.m., switch off your phone by 8 p.m., have a long relaxing bubble bath with some candles burning and the bright bathroom lights off. Perhaps some soothing, relaxing music of your choice playing softly in the background. Now focus on your breathing as you intentionally, but without any strain, increase your in-breath to the count of four and exhale your out-breath to the count of four. Once you have the deep breathing rhythm working then stop counting and continue with the deep breathing automatically. Simply allow any ego-based thoughts to go unanswered until your thoughts give up on you and your mind is still.

Top up the hot water and allow your body to sink into the bath and remain silent and still for another five minutes or so.

All that is left for you to do is brush your teeth and with all the lights down low slip between the covers, switch off the lights and fall asleep.

Just reading this you will notice how much calmer you feel and you haven't even begun yet! Once again, you are the gatekeeper of your sleep patterns. Boundaries need to be set, barring emergencies of course, but this is Mommy or Daddy's time and hopefully both Mommy and Daddy's time.

With a relaxed night's sleep, your body and still mind have had a chance to rejuvenate and the day ahead should be much easier compared to that of the person who took work to bed, drank caffeine, watched the late night news and slept badly.

Once again it's your free will choice to make.

5. Breathing - Nature's antidote to stress

The first and last things you will ever do in this life is to take a breath. The word breath is derived from the Latin word spiritus, which of course is where the word spirit comes from. Breath is the life force, and in Genesis, in the Bible, this is how God is supposed to have made Adam, the first man, by breathing life into the clay creating a living soul. Even the term psyche to create the name psychology means breath.

Your in-breath exchanges parts of oxygen with smaller parts of carbon dioxide in your bloodstream as you exhale. Nitrogen is usually around 79% of the in-breath and 74.4% of the out-breath.

Your body reacts to deeper breathing or exercise by dispelling more carbon dioxide and attracts more oxygen to balance these chemical gases in your bloodstream. Your now oxygenated blood makes you feel stronger than your previous shallower breathing.

So now you know why breathing is Nature's anti-dote to stress.

Deep breathing exercise in front of an open window or preferably outdoors will reduce your stress meaningfully, if maintained for at least 10 minutes and preferably even longer. You can do this exercise wherever the air is clean enough, and frequent usage of deep breathing exercises indoors or outdoors will calm, relax and rejuvenate you. It costs nothing to do, and no fancy gym fees are involved!

But isn't nitrogen a poison? breathology.com says the following:

In 1998 the Nobel Prize in medicine was awarded to three American scientists for their discovery of nitrogen oxide's ability to expand blood vessels. This phenomenon is called vasodilation. Nitrogen oxide (NO) simply makes the blood vessel walls relax thereby increasing blood flow.

In 2002 a research group from the Karolinska Institutet in Stockholm, Sweden, found that NO is formed and released in human sinuses. The gas molecule nitrogen oxide (NO) that we know is activated through the nose also contributes to relaxation and to expand blood vessels, like carbon dioxide. Add to this an antibacterial function, which can help to improve local conditions in an irritated lung. To further increase the concentration of NO – and thus the dilation of blood vessels – humming sounds during nose breathing can advantageously be employed. This rather special kind of breathing is beneficial because the buzzing sound has been shown to increase the concentration of NO in the nasal cavity up to 15 times since the air in the nose more readily mixes with NO-rich air from the sinuses.

Close your mouth, pinch your nose shut and push air up in your head using your diaphragm and abdominal muscles. You may be able to hear air whistling through the Eustachian Tubes to the eardrum. (Note from Neville - only do this once because when I did it, I was giddy afterwards)

I was recently approached at a restaurant by a man around 50 years of age. He had heard I was about to open a free Wellness Centre and wanted more details. In the two minutes in which he introduced himself to me and asked the question I immediately assessed that his breathing was very shallow and he appeared to be so anxious that he was hardly letting the words escape his mouth before another word followed.

I asked him if I could ask him a few questions and without breaching the confidences of that discussion, he asked me at the end whether his partner had somehow informed me all about him? I assured him that I didn't know him or his partner before I met him. I assessed that he was not getting enough oxygen and nitrogen into his body and, being a smoker to boot, that there was inevitably a variety of symptoms of cause and effect taking place which included lack of sleep, anxiety and stress. The domino effect of those conditions is obvious to deduce on one's health, relationships, sexual performance, work, negative thinking and attracting negativity into one's life usually resulting in a victim mentality.

And you thought deep conscious breathing was only for people in yoga postures on top of a mountain!

I can't tell you how many people I have helped, including myself, by simply telling them to breathe deeply and consciously whenever they feel stressed. Recently someone to whom I told this "secret" told me that it was the only thing that ever helped him, his family and his mother during a very stressful court custody battle for his children. When his ex-wife blew up in court and embarrassed herself in front of the court, my friend remained calm and simply continued to breathe deeply, and the Judge saw in whose home the young children were safe and protected.

6. Meditation

Meditation can rebuild the brain's grey matter in only eight weeks. That was the findings of Harvard Researchers at Massachusetts General Hospital when they conducted an eight-week study on test subjects in a controlled and scientific environment. A further study on meditators from the same researchers identified that meditation could have a significant impact on clinical symptoms of gastrointestinal disorders, irritable bowel syndrome (IBS), and inflammatory bowel disease (IBD). The study showed that elicitation of the relaxation response (a physical state of deep rest that changes the physical and emotional responses to stress) improves symptoms in all of these disorders.

Do you want to slow down your ageing process and rebuild your health at a cellular level, where the "rubber meets the road" in health terms?

Research from the UCLA School of Medicine's Department of Neurology has shown that long-term meditators have younger brains, with higher concentrations of tissue in the brain regions most depleted by ageing. The study also found conclusive evidence that meditation can protect against the decline we normally see occurring in old age and can keep our brains younger.

According to the study, "On average, the brains of long-term meditators were 7.5 years younger at age 50 than the brains of non-meditators, and an additional one month and 22 days younger for every year after 50."

The study further said, "Firstly, meditation could be stimulating growth in neural structures and promote increased connectivity and efficiency within neural networks. Secondly, it "buffers the brain

and nervous system against the deleterious effects of chronic stress, which may reduce pro-inflammatory response, stimulate telomerase activity, and inhibit age-related brain change.”

Ok so I may have convinced you by scientific proof but how do you meditate?

The simplest way is to sit or lie down, but sitting is more effective as you may simply fall asleep after a while and maybe you have to go to work or school or clean the house or whatever and sleep is not desired, but at night it may be just what the doctor ordered!

Sit comfortably, preferably with your hands folded, so you don't fidget. Close your eyes, and if your environment is noisy, I recommend noise-cancelling headphones to cut out the noise.

Now focus on your breathing and count one and two for your in-breath and then one and two for your out-breath. Now count one and two and three for your In-breath and again one and two and three for your out-breath. Do this a few times and then increase it by counting to yourself one and two and three and four for your in-breath and again one and two and three and four for your out-breath. If you can increase it to.. and five.. for your in-breath and out-breath without any strain, then do so.

Maintain that deep conscious breathing for a few minutes until you feel yourself de-stressing and calming down emotionally, and you mentally start to slow down the thoughts whirring in your head. After that, if you can carry on for a few more minutes and then stop the counting and breathe deeply without conscious effort for as long as you can. Start with five minutes and add a few minutes each day until you get to 20 minutes if you have that time available to dedicate to this meditation.

The ideal time is early in the morning before your spouse/partner, and any children are awake. It sets you up for the day ahead, and you will soon see the difference in your attitude towards things that used to irritate you and now you can simply smile when you remember how agitated you got over those irritations.

Most people who begin meditating, and even long-time meditators, have to deal with the thoughts whirring around in their head. You will now appreciate that silence is not stillness! Silence with thoughts running wild in your head is far from stillness!

Let those thoughts go and don't entertain them. There goes that thought about the bills that need paying, and there goes that thought about the PTA meeting tonight, and there goes that thought about what's for dinner tonight, and there goes that thought about getting the oil change for the car and and ... and

Let them all go and go and go without any obstruction by you at all.

Eventually and this could take days, and maybe even weeks, your ego-based thoughts realise that no one is paying attention to them and they start slowing down and, one day, you discover a still mind and then the miracle of meditation can begin in earnest.

Meditation is not a technique because it happens outside your mind's ability to think. It happens in the gap between your thoughts, or no-mind, as they say in the East.

If you think of using a technique and apply that technique to meditate, your ego-based thoughts are like a dog scratching at your door to be let in.

You will soon discover that there is a Universe that exists beyond your mind and, in that Universe, there is bliss beyond anything you have ever experienced by using your mind.

Each person's experience is unique when you meditate so I don't want to put things into your expectations that you may not experience and think that this is not meditation. Still your mind and await the bliss is all I will say at this point.

If you meditate regularly, you will always want to meditate. It will be something you consciously make time for because you will feel so good from it.

Meditation will have the effect of taking you away from the friction level of life where stress mutates on itself.

7. Tension releasing

According to the American Psychological Association (APA.org), when the body is stressed, muscles tense up. Muscle tension is almost a reflex reaction to stress. It is the body's way of guarding against injury and pain.

With sudden onset stress, the muscles tense up all at once and then release their tension when the stress passes. Chronic stress causes the muscles in the body to be in a more or less constant state of guardedness. When muscles are taut and tense for long periods of time, this may trigger other reactions of the body and even promote stress-related disorders. For example, both a tension-type headache and migraine headache are associated with chronic muscle tension in the area of the shoulders, neck and head.

Millions of individuals suffer from chronic painful conditions secondary to musculoskeletal disorders. Often, but not always, there may be an injury that sets off the chronic painful state. What determines whether or not an injured person goes on to suffer from chronic pain is how they respond to the injury. Individuals who are fearful of pain and re-injury, and who seek only a physical cause and cure for the injury, generally have a worse recovery than individuals who maintain a certain level of moderate, physician-supervised activity. Muscle tension, and eventually, muscle atrophy due to disuse of the body, all promote chronic, stress-related musculoskeletal conditions.

Relaxation techniques have been shown to effectively reduce muscle tension, decrease the incidence of certain stress-related disorders, such as a headaches, and increase a sense of well-being.

Ok so let's turn to the world famous Mayo Clinic for some solutions of relaxation techniques.

Types of relaxation techniques:

Health professionals such as complementary health practitioners, doctors and psychotherapists can teach various relaxation techniques. But if you prefer, you can also learn some relaxation techniques on your own.

In general, relaxation techniques involve refocusing your attention on something calming and increasing awareness of your body. It doesn't matter which relaxation technique you choose. What matters is that you try to practice relaxation regularly to reap its benefits.

Types of relaxation techniques include:

Autogenic relaxation: Autogenic means something that comes from within you. In this relaxation technique, you use both visual imagery and body awareness to reduce stress.

You repeat words or suggestions in your mind that may help you relax and reduce muscle tension. For example, you may imagine a peaceful setting and then focus on controlled, relaxing breathing, slowing your heart rate, or feeling different physical sensations, such as relaxing each arm or leg one by one.

Progressive muscle relaxation: In this relaxation technique, you focus on slowly tensing and then relaxing each muscle group.

This technique can help you focus on the difference between muscle tension and relaxation. You can become more aware of physical sensations.

In one method of progressive muscle relaxation, you start by tensing and relaxing the muscles in your toes and progressively working your way up to your neck and head. You can also start with your head and neck and work down to your toes. Tense your muscles for about five seconds and then relax for 30 seconds, and repeat.

Visualisation: In this relaxation technique, you may form mental images to take a visual journey to a peaceful, calming place or situation.

To relax using visualisation, try to incorporate as many senses as you can, including smell, sight, sound and touch. If you imagine relaxing at the ocean, for instance, think about the smell of salt water, the sound of crashing waves and the warmth of the sun on your body.

You may want to close your eyes, sit in a quiet spot, loosen any tight clothing, and concentrate on your breathing. Aim to focus on the present and think positive thoughts.

Other relaxation techniques may include:

- Deep breathing
- Massage
- Meditation
- Tai chi
- Yoga
- Biofeedback
- Music and art therapy
- Aromatherapy
- Hydrotherapy

Relaxation techniques take practice.

As you learn relaxation techniques, you can become more aware of muscle tension and other physical sensations of stress. Once you know what the stress response feels like, you can make a conscious effort to practice a relaxation technique the moment you start to feel stress symptoms. This can prevent stress from spiraling out of control.

Remember that relaxation techniques are skills. As with any skill, your ability to relax improves with practice. Be patient with yourself. Don't let your effort to practice relaxation techniques become yet another stressor.

If one relaxation technique doesn't work for you, try another technique. If none of your efforts at stress reduction seem to work, talk to your doctor about other options.

Also, bear in mind that some people, especially those with serious psychological issues and a history of abuse, may experience feelings of emotional discomfort during some relaxation techniques. Although this is rare, if you experience emotional discomfort during relaxation techniques, stop what you're doing and consider talking to your doctor or mental health provider.

Teeth clenching

Although the Mayo Clinic didn't cover this specifically, I have found with myself, and with other people that I help, that we have an automatic reaction to a stressful situation of clenching our teeth and tensing our jaw muscles. Right now use your dominant hand and the index finger of that hand and find the spot where your jaw bone makes a 90 degree turn from horizontal to vertical, or thereabouts. At that point, if you rub or apply pressure you may feel an acute pain. Rub around that area, and you should find instant relief and increased awareness of how sore it is to your touch. Don't do it for too long, to begin with as it may be too sore and you may do more damage in that area.

I was a chronic sufferer of this jaw clenching and still do it automatically when stressed, but thankfully, less so now than when I was younger.

I went to a hotel here in Mauritius to discuss renting a conference centre for my proposed free Wellness Centre. The young lady asked why I wanted to rent the space and when I told her my programme she said: "Please help me I suffer from stress and have continual headaches." I asked her permission to touch her face and went to the two jaw points and applied minimal pressure. She jumped in pain, and I told her that her issue was jaw clenching and the taut muscles carry the pain into her head.

Pain in the jaw or on the side of the face that can radiate to the head or neck may be indicative of the jaw malady known as a temporomandibular joint disorder (TMJ), or it could be teeth grinding and jaw clenching (also called bruxism) which is often related to stress or anxiety. It doesn't always cause symptoms, but some people get facial pain and headaches, and it can wear your teeth down over time.

The problem isn't the joint connecting the jaw to the skull but the tension of the muscles caused when you clench your teeth when you feel under emotional stress.

A remedy for this is to open your jaw as wide as possible without hurting yourself. Keep it open wide for 15 - 30 seconds and then slowly relax your jaw. If you feel a pain, it is likely to be because of muscle tightness from the past working itself loose. I often do this when I am alone, or in my car driving, and it does wonders for all stressful situations especially traffic jams! Wherever possible try and keep your upper and lower teeth slightly apart to relax your jaw muscles. I once had a mouth plate made by my dentist and when I slept with it in my mouth it separated my teeth preventing the clenching of my jaw. It overcame the learnt habit of jaw clenching.

If you can put the underside of your tongue against the roof of your mouth whenever possible, this will keep your teeth from clenching. Teeth clenching and tense jaw muscles is a learnt response, and it can be unlearnt too.

8. Overcoming Fear

All emotional stress comes from the fear of loss of something that has some value to you consciously or subconsciously.

Please spend a few minutes thinking about this statement. Just as the teeth clenching remedy found that spot of muscle tension on your jawline which could be massaged gently, so too might we hit the "S" spot of your stress as a basis of ego-induced fear!

As you probably know by now, the acronym I use for FEAR is False Evidence Appearing Real. Fear is future based, and the event that you fear has not occurred as yet and may never occur. Most of my books have the basis of becoming and being soul-based love and not ego-based fearful.

I am not going to rehash all my other writings about fear but simply ask you to be honest with yourself and identify what it is that you fear and why you fear it so much, that it is causing you stress and even chronic stress.

If you can drill down and find out why you have those fear/s, then you can begin treating the cause of your stress.

At the bottom of the cause is ego based fear of loss. So in simplistic terms, if you can rid yourself of your destructive ego, as best as you can, then you are cutting out the root of the plant of stress (which I deal with below).

Another remedy is to face the fear and do it anyway. When you have developed the ability to overcome the issue you feared, then that fear should not revisit you and your self-confidence increases to handle more and more issues that plague you emotionally.

I grew up with a municipal swimming pool about a mile from my home. There were two diving boards, a one-metre diving board that we all jumped off with gay abandon and no fear but only fun. However, there was a high diving board about 3 - 4 metres high, and that presented a challenge or a fear depending on our emotional makeup as kids. Now that I look back I realise that those in my neighbourhood who went on to a successful life managed to overcome their fear and jump off the high diving board and the ones who never managed to attempt it have led quiet, unchallenging lives.

Try and see your stress as a tree with the manifestations of your stress as the fruit on the tree. That's your aches and pains, the shortages you face in your life, the losses that you have encountered and not overcome, etc. The branches of the tree are the issues that you have not faced and stared down and learnt to overcome. The trunk of the tree is your emotional makeup, usually a result of your family upbringing, where fear of loss was present in the home, and you weren't encouraged to get outside your comfort zone nor did your parent/s challenge their comfort zone boundaries. The roots of the stressed tree are fear of loss of one or more things of value to you and the reasons why you fear that loss so intently.

It's your tree to assess how you are going to deal with it. Are you going to pick the fruit of your stress and complain that it is rotten and damaging you? Are you going to demolish the branches by facing the issues that remain not dealt with through fear of loss? Are you going to dig down deep at the roots and face the real underlying fear of loss and uproot it once and for all?

Or are you going to do nothing but pop another anti-depressant pill, have a drink, smoke a joint, grab a cheeseburger and slump down in front of the TV?

The choice is always yours to become a Victim or a Victor in your life.
No judgements, simply observations.
It's your life to choose what you will do.

9. Fun and Laughter

So to lighten the mood I want to discuss fun and laughter next.

Let's start with Proverbs 17:22 *"A cheerful heart is good medicine, but a crushed spirit dries up the bones."*

When a child is born, it smiles and laughs very early on and the sound of a baby's laughter will melt the hardest heart.

Laughter has numerous obvious benefits to reduce stress, some of which are as a powerful antidote to stress, pain, and conflict. Nothing works faster or more dependably to bring your mind and body back into balance than a good laugh, preferably with friends. Humour immediately makes your burdens seem lighter, it inspires hope, it connects you to others in a friendly manner, and it keeps your feet on the ground, focused, alert, keeping you enjoying this moment of now. It also helps you to release anger and be more forgiving as your sense of happiness has been touched by laughter.

Laughter is usually free and fun to participate in with others. Laughter increases all of your vibrational energy levels, and the often silliness of the humour makes you conscious that life is not meant to be serious and lacking in fun.

Laughter relaxes the whole body by relieving physical tension and stress. It acts as a muscle relaxant as you laugh now and for up to an hour afterwards. Remembering what you laughed about will always bring a smile to your lips and make you feel better.

Laughter boosts the immune system by decreasing stress hormones and increasing immune cells and infection-fighting antibodies. Laughter then assists in improving your resistance to disease.

When you laugh you trigger the release of endorphins, the body's natural feel-good chemicals. Endorphins promote an overall sense of well-being and can even temporarily relieve pain. Feel good endorphins are what you also experience after about 20 minutes of exercise.

Laughter is linked to the healthy function of blood vessels. Laughter causes the tissue that forms the inner lining of blood vessels, the endothelium, to expand to increase blood flow. Chemicals released by stress have the opposite effect, constricting blood vessels and reducing blood flow.

Laughter returns perspective especially if anger and resentment are your ruling emotions. Seeing the perspective differently through laughter will reduce anger, resentment and bitterness, which are all stressful conditions.

Visit an old age home, and you will see those people who are happy and smiling have friends around them and those who are miserable and cranky are usually sitting alone. A study in Norway has found that happy people live longer than unhappy people and they enjoy their life more.

When I went through a difficult emotional period, I was advised to find things to laugh about. I started sending out jokes and funny things I found on the Internet to a few friends and, many years later, between WhatsApp and emails I am a veritable post office of receiving and selectively sending out jokes and other laughter to a long list of family and friends, probably to the annoyance of many!! I also send out a Thought of the Day and other more cerebral information that gets sent to me, and I share with others. I must laugh at least 20 times a day and hopefully cause hundreds of other people to laugh too. I always offer a "do not send" option and very few people do so. It's very rewarding when people call me to share a laugh about something I have sent them. My family and friends say that they start their day with a laugh when reading my emails and Whatsapps!

I have compiled a Joke Book entitled *Spiritual Laughter* which is available as a free book on personalempowerment.co. It is found under the heading Laughter at the top of the home page, and soon we will also move it to the free books page.

Here is the introduction to this free book which is based on laughing at religions and spiritualism :

Laughter is a necessary ingredient for a peaceful mind. Laughter allows happiness to enter and often enables perspective to occur. Spiritual awareness is not a deadly serious pursuit and laughter lubricates the Soul and elevates our vibrations to a more blissful existence. (Spiritual Laughter - PersonalEmpowerment.co)

My acronym for FUN is Find Upliftment Now. When was the last time you had fun? Somehow as one gets older fun seems to become a childish endeavour. Spend time with children having fun. Join them in blowing bubbles and splashing around in a swimming pool. Have a water pistol fight and get soaking wet.

Go to a movie that is a comedy for your sense of humour and buy popcorn and candy floss and candies and sodas and become a child again. Eat ice cream and remember those fun-filled days. Lift your spirits, get inspired! The word enthusiasm comes from the Greek and Latin words meaning inspiration.

When was the last time you felt enthusiastic about anything? What used to make you feel enthusiastic? What can you do now to become more enthusiastic about your life? Be inspired by becoming more enthusiastic about something now!

Let's start your fun and laughter process by beginning to smile. Go on give me a big smile right now! Thanks, I am smiling back at you! Try an experiment for me, please. Spend one day, or one hour simply with a half-smile on your face. Just a glimmer of a smile where it looks like you have found something to be happy about. Interact with people with this half smile, and you will see how people react to you. They will smile back and be friendly towards you. You will feel happier and so will they. It costs nothing and your mood will improve, and you will get to like being this smiling person. From there laughter and fun are simply a few steps away from de-stressing you, without any cost to your health via medication and to your bank account via paying for the pleasure.

10. Music will lift your vibrations

A recent study by Stanford University found elderly patients who were diagnosed with depression gained self-esteem and saw an improvement in their mood when they were visited by a music therapist.

The Mayo Clinic in Rochester, Minnesota, uses music as part of its cardiovascular surgery healing program to "promote relaxation and reduce tension, stress and anxiety. "Because music helps these patients relax, it decreases their pain, improves their moods and helps them to sleep better, especially during recovery.

Music is the only universal language understood by those who hear it or feel its vibrations if they have lost their hearing. Music is obviously vibrationally based and so are you as an energy vibrational frequency as a soul.

Different types of music are needed to either match your current emotional mood or to put you into a more preferred emotional state.

According to a report published by the US National Library of Medicine, National Institutes of Health:

Our findings indicate that music listening impacted the psychobiological stress system. Listening to music before a standardised stressor predominantly affected the autonomic nervous system (regarding a faster recovery), and to a lesser degree the endocrine and psychological stress response. These findings may help better understanding of the beneficial effects of music on the human body.

While writing this book, I have accuradio.com playing 1970 & 80's Lite Hits and when one of my favourite songs from my youth come on I stop typing and bop along singing the song. My writing starts speeding along, and I am always on a high vibrational frequency!

Try music as part of your de-stressing programme. It will lift your spirits and your enthusiasm for life and of course, will bring down your stress levels.

If you could add dancing to the music, this would be even better for you. Dance in the privacy of your private space or dance in public - just dance!

Additional Effective General Stress Management Skills

I would like to add a further 20 effective general stress management skills. This is not a complete list, but simply some common sense issues which tend to be overlooked or ignored when one is looking for the "magic answer" to your stress issues.

1.Avoidance

Prevention is better than cure is an adage and equally relevant to managing your stress.

"No is the answer now what was your question?"

Imagine if you possessed the ability to state that to both yourself and others when you are asked to extend your limits by taking on an extra workload or issue beyond your limits.

Finish your existing tasks first and enjoy the experience of a job well done. This accomplishment adds to your self-belief and improves your self-esteem.

Responsibility is your ability to respond and say "No" to added responsibilities being heaped on you is a great start for self-responsibility.

2. Avoid people who create stress in your life

This is not always easy to do if it's a co-worker or boss, but you can limit your interactions by deliberately keeping all communication to a minimum and effectively freezing them out of your space. You are not at work to make friends; you are there to work. The people you can best relate to at work, and who don't stress you out, can be welcomed as friends.

In your home environment, you will find it difficult to avoid the people in your family who create stress in your life. Unfortunately, you have to either live with them or see them often, so minimise your interactions, where possible.

A solution to facing and dealing with this unavoidable situation is a frank discussion with them at a neutral venue like a coffee shop. Here you can ask them if there is one or many things that you do that upsets or aggravates them in any way and causes them stress? Take some notes about what they say and don't look to defend yourself. Simply say you want to go home and think about these points and see what you can do about ensuring that you don't further cause them any stress. Once they have finished and you have listened to them without interruption, then ask them if you can discuss some of your issues in the same way.

Now it's your turn!!

Step 1 is to leave your ego at home and approach this in the most egoless, respectful and kind way that is possible, without reducing the impact of what you want to say.

You start by saying that there are a few issues you would like to air that is causing you stress and you believe if they can be discussed openly and frankly this would help your relationship.

You then start with the least serious issue to break them in, and to get them used to hearing things they are likely to perceive as criticism, which it is, of course! You listen to their answer as they attempt to either defend themselves or explain and you allow them to speak until they are finished.

Listen, don't interrupt, as you allow them to hear themselves as well. Usually when they have heard themselves say things which are ego-based they may "see the light" themselves, and this will be more effective than you telling them the same thing.

You then bring up the second least contentious issue and repeat the process above. After that, go down the list, leading up to the issue that causes you the most stress.

If the discussion has been amicable and fruitful, then you thank them for hearing you out and state that your relationship should be on a more sound footing going forward. Also, reinforce how much you value your relationship.

3. Avoid stressful issues

There are going to be situations, events, people and other issues which push your stress buttons more so than most. For example, it could be religion, politics, your in-laws, cash flow, Monday mornings back at work (which unfortunately you can't avoid), TV shows which trigger painful memories, traffic (leave home earlier and go another route), hot potato issues with others which they won't let go of (simply keep your distance from them physically and if that is not possible then keep your distance from them emotionally), and so on.

Be your defensive linebacker and avoid those confrontations that can be avoided head on.

4. Simplify to simply fly!

Take your priority list of things to do and narrow it down to a more manageable list that does not overwhelm you by simply looking at it.

Remember to simplify to simply fly and ask yourself what would happen if you somehow were out of the picture and the tasks sat on your priority list? Who would attend to them in your prolonged absence? If you can then delegate that task to another person, then do so and let them stress about it instead of you! Management by delegation and control!

5. Say no to multi-tasking

Multi-tasking keeps you away from the only time that matters, and that is the present moment of Now. Trying to sit on many seats at once will see you fall on your backside and hit the floor, literally and figuratively speaking.

Imagine that you have a hammer and you need to hit a nail on the wall. If you lined up three nails and tried to hit them simultaneously what would you achieve? Missed nails and hammer marks on the wall most likely.

Multi-tasking means lack of concentration on the issue at hand and the spreading of that concentration to numerous tasks. Well, you can only have 100% concentration and split three ways, this means 33% concentration per task. If you only needed 33% concentration, to begin with, then the task was too menial for you to do anyway. The task should be delegated to someone less skilled than you.

You cannot be effective if you multitask but you will increase your stress level meaningfully, and so you will create a lose:lose scenario for yourself.

Mothers are famous for their multi-tasking skills. Many mothers I know are often stressed, impacting on their tolerance levels, increasing their anger and overall making them very unattractive as

they yell and scream and shout at those poor little kids who are expected to think like adults when their brains are still forming as children. Husbands and partners come home from a hard day's work and have to deal with a stressed-out wife or partner, whose multi-tasking has sent her over the edge.

Everything will wait its turn if you have the single minded approach and the self-control and self-discipline to train yourself, and others, to wait their turn in the queue that is your life. Focus and finish the task in front of you, then tackle the next task in turn and so on. The accomplishment of finishing a task gives you confidence and energy for the next task. Multi-tasking robs you of energy, and you end up with nothing finished properly, and lots of frustration and stress as things are incomplete and messy.

6. Avoid stimulants to help you cope

If you prove to be a willing horse, then everyone will dump their stuff on you as well. This abuse may cause you to resort to artificial stimulants like coffee, sugar, chocolates, alcohol and narcotics to help you "just this time". All of them are addictive and will let you down and may force you to be out of control at your worst possible time when the deadlines are approaching.

As stated at the beginning, the magic words are "No, I can't take on more work, if I am expected to do the job I am paid for to the best of my ability."

7. Know your limitations

It is important for you to lead a balanced life to keep your stress levels down. When you were employed, the job description said, say, 9 a.m. to 5 p.m and maybe a little overtime on occasion. You are being paid to work from 9 a.m. to 5 p.m and if you work efficiently, and are left alone to do your work, you should finish your tasks by 5 p.m. If your boss or co-worker has an emergency, it's their emergency, not yours. You have family responsibilities, and other after work responsibilities, which occur after 5 p.m. To state to yourself, and to your boss, or fellow workers, that the work is more important than your after-hours activities and your family, is being disrespectful to your after-hours activities and family. If, for example, you were studying part-time and you had to leave work at 5 p.m. to get to your evening lectures on time, you would go, and your boss and co-workers would understand. So why are your other after-hours activities like yoga or gym or your family's needs any less important to your well-being?

A culture has developed that working after hours means that you are a dedicated employee or boss, but at what and whose expense?

I know this sounds academic and could not happen in the real world but it can, if you insist on it happening. If you are overlooked for a raise or a promotion then it's your choice to look for a new job and a boss who respects your viewpoint of a balanced life.

A bad manager will be disorganised and throw things at you as it is reaching 5 p.m. with an urgent deadline. Your retort should be that I suggest you get better organised and then you would not have urgent matters to attend to. I am happy to show you tomorrow how I organise my priority list so that I can leave work at 5 p.m once my work is finished for the day. And if that doesn't cause him/her to have a "hissy fit", then nothing will! However, you must stand firm for the sake of your stress levels and your after-hours activities and family time.

The same thing happens at home. You must divide up the chores among the family members capable of doing those chores and it's not your job to manage them. If they are not done, and you are responsible for preparing the food for dinner then the person who has not done their chores on time, and with a high level of perfection, is not entitled to have the food you have prepared. This

process is an important lesson to teach children and spouses regarding taking responsibilities in the real world. This process will reduce your stress levels too once everyone takes on their responsibilities for their chores.

8. If you can't get to Win:Win, then at least get to a good compromise

I have written a free book entitled *How to be a Great Negotiator* found on personalempowerment.co. If you do read it you will find a way to obtain a Win: Win solution for most negotiations.

If you can't find a Win: Win solution, then at least settle for a compromise situation rather than a Win: Lose solution. A Win: Lose situation could create an antagonist, and your stress levels will increase further.

Getting to a compromise allows both parties not to have "egg on their faces" and to not look for retribution in some way or other against you. Stress levels will reduce with either a Win: Win or an acceptable compromise negotiation.

9. Be more assertive for your own needs

Put yourself first in reducing your stress levels. Be assertive and firmly state your "line in the sand" that others may not cross. This assertion will ensure that you are not abused in any way or form. Don't allow anyone to waste your time with their issues, as time is one commodity that is instantly perishable - you never get it back, and it is therefore priceless. To let someone steal that priceless time by telling you about the antics of their cat, while you are doing something of importance to you, is not acceptable, and they should be told that your time is too precious to waste. Keep your stress levels down by owning your time, and not lending it to someone to waste it.

10. Obtain perspective and change your perception

No one enjoys being stuck in traffic especially if you have a time-sensitive issue to attend to. However, learning acceptance of "what is" is a way to reduce your stress.

Stuck in traffic and fuming about it will simply bring other negative issues to the fore in your life. In preference, acknowledge that you are going to be late. Call or text the other person involved and then use this time to practice your deep breathing as a de-stressor. After five deep breaths, your stress levels should be reducing. After that, find a radio station playing your favourite music or put on a CD of your favourite singer and sing along. It's the same traffic jam, but you are enjoying yourself, instead stressing further.

There are other issues in your day that will cause you to stress. Look for de-stressing solutions as a challenge to yourself to manage your stress more effectively. For example, if the Office Bore catches you with yet another story about their cat's antics last night and you are trapped, use this time to practice your listening skills, which will only improve your inter-personal skills further, and then get away from the Bore as soon as practically possible.

11. The pale blue dot in outer space

To obtain a perspective of your supposedly "life or death issue" that is stressing you out, I want to share the story below with you. Please remember it, like I do, every time I lose perspective of the bigger picture.

When the Voyager 1 probe was 3.7 billion miles from Earth, Carl Sagan made a request.

He asked NASA to turn it around to snap a quick photograph. The result was a faint image of Earth as a pale blue dot surrounded by the vastness of space. The late astronomer would then use this picture to share his reflections on what it meant and why it was important for us to capture.

"Look again at that dot. That's here. That's home. That's us. On it everyone you love, everyone you know, everyone you ever heard of, every human being who ever was, lived out their lives. The aggregate of our joy and suffering, thousands of confident religions, ideologies, and economic doctrines, every hunter and forager, every hero and coward, every creator and destroyer of civilization, every king and peasant, every young couple in love, every mother and father, hopeful child, inventor and explorer, every teacher of morals, every corrupt politician, every "superstar," every "supreme leader," every saint and sinner in the history of our species lived there—on a mote of dust suspended in a sunbeam."

The Earth is a very small stage in a vast cosmic arena. Think of the rivers of blood spilt by all those generals and emperors so that, in glory and triumph, they could become the momentary masters of a fraction of a dot. Think of the endless cruelties visited by the inhabitants of one corner of this pixel on the scarcely distinguishable inhabitants of some other corner, how frequent their misunderstandings, how eager they are to kill one another, how fervent their hatreds.

Our posturings, our imagined self-importance, the delusion that we have some privileged position in the Universe, are challenged by this point of pale light.

Our planet is a lonely speck in the great enveloping cosmic dark. In our obscurity, in all this vastness, there is no hint that help will come from elsewhere to save us from ourselves. The Earth is the only world known so far to harbour life. There is nowhere else, at least in the foreseeable future, to which our species could migrate. Visit, yes. Settle, not yet. Like it or not, for the moment the Earth is where we make our stand.

It has been said that astronomy is a humbling and character-building experience. There is perhaps a no better demonstration of the folly of human conceits than this distant image of our tiny world. To me, it underscores our responsibility to deal more kindly with one another, and to preserve and cherish the pale blue dot, the only home we've ever known."

12.Adjust your expectations and standards

When I first arrived in Mauritius a few months ago to live here permanently, I found it very frustrating that the service ethic I was accustomed to in Johannesburg was sorely lacking. Only when I had lunch one day with a fellow South African, who had been in Mauritius a lot longer than me, and how he explained it to me, that the penny dropped. The reason we chose to live amongst these wonderful people was that they were so laid back with the typical island 'happy go lucky' approach to life. Expecting them to be efficient at a global standard was an unreal expectation.

When I first came here in 1986 and fell in love with the Island, the expression from many Mauritians to any request was "No Problem". Their freedom from worry, in those pre-globalisation days, was so refreshing.

I have subsequently adjusted my expectations downwards and rather focused on their wonderful balanced approach to life, from which I can learn a lot!

As an aside, over the past few months, in researching the need for my free Wellness Centre in Mauritius, both for local Mauritians and foreign visitors, I discovered that stress is now a major issue, especially for people in the financial services and IT industry's, where Mauritius is competing on a global scale.

The previous generation of office workers did not compete on a global scale, to the same extent as the current generation, and the stress levels of managing staff and the staff's stress levels of being globally competitive are obvious to the managers I speak to often about this and to me. I plan to have a Sunday session at my free Wellness Centre, especially for Mauritians, to help them with their stress management.

Adjusting one's standards to be more realistic is another good stress management technique. Perfectionism will drive you crazy, as you are suicidally setting yourself up for failure, time and again. You are causing much more damage than you know to your self-belief and your self-esteem, through a desire for the nirvana of perfectionism.

Seek progress rather than perfectionism. Chill out and smell the roses! Set realistic goals for yourself in designing a better-balanced lifestyle of live/work/family/play and don't focus on perfectionism at the expense of your life's balance.

13. Socialise and help others too

When you are stressed out, you tend to isolate yourself away from your friends and acquaintances and become self-involved and self-absorbed losing perspective and probably some friends and acquaintances too.

Make a point of socialising with other people, have a few laughs, and, if need be, see if any of your friends are in need of a shoulder to cry on or a hand to help with a task. Nothing helps put your problems and stresses into perspective than realizing that everyone has their problems too. By helping them, you come out from your little worry shell and breathe some different and more refreshing air.

14. Focus on the positive in your life

As spelt out throughout this book, stress has its basis in ego-based fear of loss of something of value to you. Stress then is a negative thought pattern and process and according to the Law of Attraction, in spiritual terms, like attracts like. Negativity breeds further negativity, but thankfully, positivity breeds further positivity!

Focus on the positive things in your life and keep your magnifying glass of intentions in those positive areas to uplift your emotional state and to bring other positive issues in its wake.

Start with the fact that you are alive in a sensuous world where you can use your five senses to experience so much that is around you.

Move onto your health and how miraculously your body works with trillions of cells knowing precisely what to do to keep you healthy, even without you doing anything to assist them.

Then be thankful for the roof over your head and the people you share your home with. Follow that up with your gratitude for your spouse/partner and family and the love you all share.

Now extend your gratitude to all the other areas of your life and keep a daily gratitude journal identifying all the things that you are grateful for. Put a special emphasis on what happened the day before to add to your positive, grateful and happy heart. By keeping yesterday's positive good news in your thoughts, you attract more positive thoughts for today.

You are responsible for keeping your attitude in a positive can-do frame of reference as your foundation stone for your next positive thought.

15. Acceptance of the inevitable

There are inevitable things in your life that are going to show up, and sometimes they may be unpleasant. Having an acceptance of them and their inevitability will reduce your stress levels about the loss they may bring to you.

For example, everyone you know is going to pass on from the earth, before or after you. Usually, people older than you should pass away first, but that is not always the case. The unexpected loss of someone is often stressful. The fear of 'so-called' death, and the mortality you feel when someone around your age, or even younger, passes on, can be stressful. However, if your acceptance of this inevitability is well- founded, then the shock is minimised, should it occur.

Acceptance may be difficult, but the resistance to the inevitable will simply retard your emotional growth and negatively affect your emotional stability, causing further stress for you.

Your pets are going to die, and you will be heartbroken when it happens. They usually have much shorter life spans than us, so this may often happen in the case of having dogs or cats. Enjoy every moment with them while they are alive and expect and accept their passing on in time.

Your job will change, and you will miss your old work friends, but you will find a new job and make additional new friends. It's inevitable, so touch the world lightly and appreciate what you have got, while you have got it, and be thankful for having had it, once it is inevitably gone from your orbit.

Change is inevitable, and my acronym for CHANGE is Clearing, Healing And New Gifts Emerging.

Most people assess change from the basis of what they will be losing and not from what they will be gaining. Those with a 'scarcity mentality' will focus on what they are losing, while those with an 'abundance mentality' will opportunistically be looking for their gain via change that is afoot.

16. Don't attempt to control the uncontrollable

You can't control many things in your life. It is useless to shout at the sky because it is raining on your parade. Another uncontrollable is other people, their attitudes, words, actions and their thoughts. Simply accept that the only person you can control is yourself and that only occurs if you are aware, conscious and mindful of your thoughts, words and actions.

Getting stressed about the things outside of your control is such a waste of the precious moments you have left in this wonderful world.

17. Is it a problem, or an opportunity, in disguise?

Albert Einstein said that you couldn't solve a problem with the same thinking that created it. The way to re-look at a problem is to be optimistic and re-look at it as an opportunity in disguise.

Creativity often comes to the fore when you are put under pressure and solutions seem to pop out of your head, because of the pressure being applied.

The best way to manage stress is to identify and solve the underlying issues and remove the stress altogether. You can solve the problem with an elegant solution, which is usually an opportunity disguised as a problem.

Sometimes, we are the creator of our misfortune. As long as we recognise what the issue is and we learn from it, and do what is necessary to stabilise the situation and begin to claw back lost ground, we should reduce our stress created from this misfortune.

18. A problem shared is a problem halved

Simply by talking the stressful situation out with a trusted friend, or a professional therapist, or medically equipped person, it comes out of your ego-based fearful thoughts and out into the open. The release of stress by sharing it with a trusted person is cathartic, and the other person can see the issue more clearly unclouded by your ego-based fears.

It may be that there is nothing you can do to solve the issue worrying you, however by sharing the issue you have reduced your stress levels. It's more likely that a dispassionate person can come up with a solution that your ego-based fearful thoughts overlooked in the scrambling of thoughts in your mind. Either way, your stress will be better managed and should reduce meaningfully.

19. Forgiveness releases stress

The negative energy of anger, hate and resentment simply keeps you imprisoned in a stressful position and you become your jailer.

People screw up, make mistakes and sometimes cause you a lot of pain, but forgive them, not because they are blameless, but to reduce your stress levels meaningfully.

If you choose not to forgive, then it's like you are taking poison daily and hoping the other person is affected!

If you genuinely want to manage your stress levels then forgive and move on with your life.

20. Pamper yourself when you are stressed

At the exact time that you believe that you are needed everywhere at once, and your world will implode if you took a break, that is exactly when you need to take such a break for a few days, and preferably a few weeks.

I promise you that the world, and your part in it, will carry on just the same as before. Once you can return clear-headed, and with much-reduced stress levels, the issues that were plaguing you will be returned to their normal perspective. The 10-foot wall you were trying to get over is now a one-foot hurdle to step over.

Believe me, I have been there, done that and got the tee shirt a few times!

If you want a two-hour solution for your stress, rather than a few days or weeks, take yourself off for a full body massage for 2 hours and let the masseur untie those knots in your body. Simply close your eyes and doze off as those skilled hands massage your cares away.

Bonus point!

While I was polishing the above points for my second draft, I recalled a story I wrote about in another book. If I remember correctly, it was my free book *EGO=Failure, Learning to become more egoless and humble*, found on personalempowerment.co

I was an obsessive TV sports fan and was a fanatical supporter of the South African rugby and cricket teams. My stress levels, when we lost, went through the roof and when we won, I was jubilant.

One day, I decided to reduce my stress levels in this regard, as like most loyal team supporters, it affected my stress levels for a day or so after the match.

When I realised that this was pure ego on my part and that the team I was supporting didn't care a damn about my stress levels, or even that I existed, then the penny dropped.

Now I wait for the match to be over, check the results, and if my team won, then I watch the match or the highlights of the match! This no-stress solution is a Win:Win for me and my reduced stress levels!

Maybe you, or someone in your family, can be made aware of this stress technique and follow suit if they so desire!

The answer to your stress in a nutshell

For those people too impatient to read through this book and find the answers to their immediate stress issues I am going to give you an answer now which is more like bandages to cover your ego-based emotional wounds.

By reading the entire book, I believe that you will be personally empowered to remove your stress demons, once and for all surgically.

It's your life, and your stress, and I am providing guidelines to you to either temporarily heal yourself from the current stress you feel, or give you the deep-seated remedies to overcome stress for the remainder of your life.

If you want the temporary fix, you will find it in The Short Answer below.

The Short Answer

The stress you currently experience comes from one place, and one place only and that is from your ego-based thoughts of fear of loss.

Your inability to overcome the stress that you are wallowing in, and which is affecting your performance as a person, is due to your fear of taking action, and, what might happen if it all goes wrong and you lose that which you fear to lose.

Your stress is based on inaction on your part to confront the issue head-on.

There is usually one major issue, and probably a number of other issues, causing your stress. It could concern one or more people that you need to confront, and you are too scared to do so due to the potential fall out of the loss for you.

This fear of loss is imprisoning you. It is causing damage to your health. It is impacting upon your ability to function at a much higher level. It is affecting your much-needed sleep. It is affecting your relationships and probably your sex life too. It is affecting your happiness, joy and bliss, which are inherent in who you are as a Part of God. It is affecting your ability to be Love and to give Love as a Part of God, who is Love. It is affecting the potential of who you could be if you no longer had your stress impeding your progress.

All of these issues and more are being held hostage and imprisoned by your fear caused by your in-action to confront these issues and, hopefully, solve or resolve them.

If you want to solve and resolve these fear-based issues, you have to become PROACTIVE and not REACTIVE.

Currently, you are being reactive and sweeping the issues under the carpet, hoping they will go away. All you are getting is a lumpy carpet! It's time to roll up the carpet and get out the vacuum cleaner and clean up your life's issues.

What's the worst thing that could happen?

Let's start with what is the worst thing that can happen if you do confront the person or people or the issue itself?

Whatever you stand to lose, at some stage in your life you did not possess it, and you lived your life without it. Sure, your life may be better off with the issue you fear losing in your life but you will survive its loss and, over time, you will adjust to living with this loss.

What is more likely to occur is that once the issues you fear losing are no longer in your life, then a vacuum is created. "Nature abhors a vacuum", is a statement traced back to Aristotle around 350 BC, and, is scientifically proven today, with the movements of gravity and air pressure which fills the vacuum.

So, something is likely to replace that which you fear losing, be it your money, your job, your spouse/partner, your family, your home, your friend, your health and so on.

When you look back at the path of your life and the CHANGE that has occurred, see what was lost, and what was gained, soon after that.

My acronym for CHANGE is Clearing, Healing And New Gifts Emerging.

Before you take the action of confrontation with the person or persons involved, if you can accept that you will come away from the proactive discussion and lose everything you feared you would lose, then what?

At this point, I would like you to live with the possible theoretical loss for a day or two. In your mind, that which you feared losing is gone. How will you face the present moment and your future without it?

Once your mind has adjusted to living without this precious thing that you have now, theoretically, written off in your mind, let's address the real issue behind this, and that is your EGO - Edging God Out.

Your EGO is what has created this fear in your mind. If you want to know why it has and how to overcome your ego, then please read my free book, *EGO = Failure, Learning to become more egoless and humble*, found on personalempowerment.co

It's your EGO that generates this feeling of potential loss and keeps you imprisoned as a hostage to this fear of loss.

Proactively confronting the issues:

By being PROACTIVE and confronting the issues of what you fear losing, you overcome your EGO's fears, and you find that the loss may not be what you feared it would be.

In fact, you may find that whatever you did lose, you can live without. Somehow, your life feels freer now, and you feel relieved that the stress has been lifted from your aching shoulders.

By being PROACTIVE and confronting the issue of what you previously feared losing, you could find that a new and better opportunity/ies present itself in the vacuum that has been created.

If you have an “Attitude of Gratitude” and an “Attitude of Abundance”, and not one of scarcity, then this will create the opportunity/ies to materialise to fill that vacuum.

An “Attitude of Abundance” is simply believing that the “Universe is Abundant” and there is no shortage of opportunities for you to create and develop. Conversely, an “Attitude of Scarcity” believes that life is a “zero-sum game” and for you to win, someone has to lose and vice versa.

An abundant mentality is Soul/Love-based, and a scarcity mentality is ego/fear-based.

So, let's return to your stress that you have now been PROACTIVE in facing and confronting. You have potentially been left with one of four scenarios:

1. Loss of everything you feared losing.
2. Partial loss of everything you feared losing.
3. A partial gain of new opportunities plus what you salvaged from the partial loss.
4. No loss of anything and a gain of new things in the opportunities that have been created and developed when you confronted your fear of loss.

Now the ball is in your court! You have been given the tools to confront your fears of loss and four likely scenarios that could result. You have seen the future that you feared and stared at it eyeball to eyeball and stood your ground. You have discovered something that Ralph Waldo Emerson talked about some 150 years ago:

When a resolute young fellow steps up to the great bully, the world, and takes him boldly by the beard, he is often surprised to find it comes off in his hand, and that it was only tied on to scare away the timid adventurers.

Let me end with these thoughts:

You believe your current stressful world to be safe. By simply worrying about your stress and doing nothing to confront it proactively, you are merely sitting in a rocking chair that requires action (stress) to move it, but it makes no forward progress and simply stays where it is.

The myth of the current safety of your stressful world will sooner, rather than later, be punctured or dispelled. The person, or persons, you fear to confront are likely to take some PROACTIVE action against you. All you will be able to do at that point is to REACT, and that will catch you on your back foot, and you are likely to be easily pushed over, with your biggest fears arising in reality.

“Time and tide waiteth for no man”, is a saying that goes back to 1225 AD and has stood the test of time.

Be proactive and face your fears now and your stress will be lifted.

I am now going to deal with the major stresses in society, and I am sure your stress will be covered in one or more of these stressors common to all.

Stress in society

I am using the USA for illustrative purposes and feel certain that many of these stressors experienced in the USA are felt elsewhere around the globe as well.

Each year the American Psychological Association (APA) conducts a Harris Poll Research Study to monitor Stress in America.

The latest study, *Stress in America*, was released on 1 November 2017 and here is a summary of their findings:

63% of Americans are concerned about the future of the nation

62% cite money as a stressor, presumably lack of money(!)

61% state that work is causing them stress

59% are worried about the social divisiveness within the USA

59% state that this is the lowest point in the nation's history. (Obviously, they weren't thinking about the Civil War 1861-1865 where 620 000 Americans killed each other, or The Great Depression in the 1930's started in the USA that caused worldwide GDP to fall 15% between 1929 -1932. As a comparison the Great Recession of 2008 only saw worldwide GDP drop by 1% between 2008 - 2009.)

56% are stressed about the news, and 82% of Americans check the news at least once a day and 20% are checking their social media constantly for news and other information.

43% are stressed about healthcare

35% are stressed about the economy

32% don't have trust in the Government

31% are stressed about hate crimes and the same percentage are stressed about crime in general.

30% are stressed about the wars and conflicts with other countries, and the same percentage are stressed about terror attacks in the USA.

28% are stressed about high taxes. (Considering that 44% of Americans don't pay Federal individual income tax that is 28% out of the 56% individuals paying federal income tax. So half the personal income taxpayers are stressed!)

25% of Americans are stressed by social security issues, and the same percentage are stressed over Government controversies and scandals.

The reality is that neither the average American, nor you in another country, can usually do anything about those stressors above but subject themselves to the emotional battering daily. Surely you should only be stressed about things that you have some control over changing?

Those stressors outside of your control that you allow to affect you should be ignored and your energy spent in constructive ways of facing and dealing with the issues that cause you stress that you have some control over.

Those who have suffered from anxiety, stress, ill-at-ease, disease, depression and clinical depression know how helpless you feel as you face a bottomless black pit of despair and hopelessness.

With over 1 million suicides a year worldwide expected by the World Health Organisation (WHO) to go from one suicide every 40 seconds to one every 20 seconds by 2020. Apparently, this is an epidemic that is growing.

This stress boils down to two things. Firstly, one's ego-based thoughts and, secondly, one's perceived, and believed, inability to cope.

What causes stress in society?

The short answer to that question is one word - FEAR- False Evidence Appearing Real. Stress is an anticipated future based condition and if you can learn to live in the present moment of Now, you would not know stress. My free book *How To Live in the Now* found on personalempowerment.co will help in this regard.

As stated above and reinforced here, this fear boils down to two things, firstly one's ego-based fearful thoughts of loss and, secondly, one's perceived, and believed, inability to cope.

When your EGO - Edging God Out - is under threat of losing something it values in the future then the fear of this potential loss creates an imbalance within you at an energy vibrational frequency level. This imbalance manifests at an emotional level within your mind, and soon after that, within your body.

I have recently completed a free book found on personalempowerment.co entitled *Ego = Failure* subtitled *Learning to become more egoless and humble*. I genuinely believe that if you read this book and apply its principles you will be able to cope with your life a lot easier and your stresses will reduce substantially.

How is stress evidenced?

With an imbalance in one's life, things go out of kilter. The term kilter is derived from the Old English word "kelter" which referred to good health or good condition.

I have compiled a "Laundry List" of issues that identify stress, and while this list is incomplete it covers a lot of the ground of evidence of stress:

Let's start with a previous *Stress in America* report from the APA:

Causes of Stress

- 75% - money
- 70% - work
- 67% - the economy
- 58% - relationships with family or partners
- 57% - family responsibilities
- 53% - health problems affecting me or my family
- 49% - job stability
- 49% - housing costs - mortgage or rent payments
- 32% - personal safety

And how did these respondents in the survey experience this stress physically:

42% - irritability or anger
39% - feeling nervous or anxious
37% - fatigue
37% - feeling sad or depressed
35% - lack of interest, motivation or energy
32% - headache
30% - feeling as though you could cry
24% - upset stomach or indigestion
24% - muscular tension

“Laundry List” of how stress could affect someone:

Cognitive

cognitive memory problems
poor judgement
inability to concentrate
“brain fog.”
indecision
starting many tasks but achieving little
self-doubt
emotional
depressed
moodiness
irritability
fatalistic thinking
cynicism
anxiety
feeling overwhelmed
frustration
panic attacks

Physical

Chest pain, palpitations, rapid heartbeat
fatigue
jaw clenching
stuttering or stammering
tremors, trembling of lips or hands
light-headedness, faintness, dizziness
hearing issues like ringing, buzzing, popping sounds
neck-ache, backache, muscle spasms
frequent blushing or sweating
cold or sweaty hands or feet
dry mouth, problems swallowing
frequent colds, infections, sores
increased allergy attacks
heartburn
stomach pain, nausea, excessive belching or flatulence, constipation, diarrhea, loss of bowel control, irritable bowel syndrome(IBS)
difficulty breathing or excessive sighing to improve oxygen intake
lowered sex drive
headaches
aches and pains,
indigestion
high blood pressure

over-eating or under-eating
reduced exercise
frequent urination

Behavioural

Sleep - too much or too little, nightmares, disturbing dreams
increased intake of alcohol, cigarettes, caffeine and even narcotics
isolation from others
demotivation
loss of sense of humour
anxiety, worry, guilt, nervousness
mood swings
inability to learn new information
forgetfulness, disorganisation, confusion, indecisive,
feeling overloaded and overwhelmed
frequent crying spells or suicidal thoughts
feelings of loneliness or worthlessness
little interest in one's appearance, lack of punctuality
nervous habits, fidgeting, feet tapping
over-reaction to petty issues
accident prone due to loss of concentration
obsessive or compulsive behaviour
reduced efficiency and productivity
increase in lying or excuses to cover up a poor performance
rapid or incoherent speech patterns
paranoia via excessive defensiveness or suspiciousness
problems communicating and sharing with others
frequent increase in over the counter medications
excessive gambling, risk-taking and impulse buying

Now most of us will tick at least a few of the above, and we could be extremely mentally well! So please don't try and win the "Oscar" by seeing how many of the above resonate with you - it's an exhausting list!

There are numerous websites you can visit to get the medical information of stress and its causes and effects but I am interested in only identifying the problem of stress in an overview format before offering you a solution via effective stress management techniques.

So let's now move onto the specific stress caused by technology and social media in society.

Technology and Social Media as stressors

I know a medical doctor in private practice in the USA who is a technophobe in that he doesn't have a smartphone but relies on a 24-hour emergency number service and pager and carries one of the old "dumb" phones, a Nokia from the '90's.

He has been in practice for nearly 40 years and has seen the transition of his longtime patients from calm people enjoying life to anxious and agitated people suffering from FOMA - Fear Of Missing Out. These patients are addicted to their smartphones and with that addiction has come an increase in adrenaline, norepinephrine and cortisol in their bodies which is the body's chemical reaction in dealing with the fight or flight response that our ancestors needed in the stone age to prevent being attacked by man or beast.

Today, the body's responses to these chemical discharges surging through them on a continual basis are chronic stress as their phones beep away with the latest news or social media messages. In some cases, the serious internal damage is underway in their bodies and could manifest as ill-at-ease and disease down the line.

This medical doctor and I have been discussing this technological addiction and the manifestation of stress within the bodies of his patients since the start of this decade. We are now eight years down the line, and the problem is reaching very noticeable proportions globally.

I was pleased to discover that in the 2017 *Stress in America* report I referred to earlier they dedicated a new section to technology and social media as stressors on society.

You will know whether they are addressing you or not!

I quote literally below from this report.

"Nearly all American adults (99%) own an electronic device (including a TV), 86% own a computer, 74% own an internet-connected smartphone, and 55% own a tablet. By 2015, 65% of adults used social media and 90% of young adults, 18-29 years old, used social media.

The term "constant checker" has emerged to describe people who continually check their electronic devices and this amounts to 43% of American adults and a further 40% who are "often connected" to their electronic devices. That totals 83% of American Adults who need to give near continual attention to their electronic devices for emails, texts and social media accounts.

Of these Adults 18% report being either very stressed or somewhat stressed by using these electronic devices but the most stress, 20% of all adults, comes from when the devices don't work!

Even on a typical non-work day, 34% of the Adults surveyed constantly checked their devices and a further 47% often connected to their devices.

The average stress levels, as measured by one as the least and ten as the most, of "constant checkers" was 5.3, and for "non-constant checkers", (presumably the often checked category) it was 4.4. For employed Adults who checked their devices constantly on non-work days for emails, their stress level was 6.

Of the "constant checkers" 42% state that the political and cultural discussions on social media cause them stress compared to 33% of the often checkers.

"Constant checkers" feel disconnected from their family, even when they are together, and 44% of them state that technology is the cause of that. Of the often checkers only 25% feel that disconnection.

Of the "constant checkers" 35% report that they are less likely to meet with family and friends because of social media. (I presume that the social media interaction suffices for them.) Only 15% of the often connected adults feel the same way.

While 65% of all Adults agree that they need to "unplug" or "digitally detox" from their devices, only 28% admit to doing so.

Millennials are 93% connected to technology and 36% claim to have found their identity through social media. Still, 48% of them worry about the negative effects of social media on their physical and mental health. The next on the list is Gen Xers at 37%, Boomers at 22% and Matures at 15%. Millennials rank highest on the overall stress level of technology charts at 3.2 compared to 2.4 for Gen Xers and 2.0 for Matures.

45% of Millennials feel most disconnected to their families when they are together due to technology compared to 27% for Gen Xers, 12 % for Boomers and 4% for Matures.

72% of parents agree that they should model a healthy relationship with technology for their children, but 58% of all parents admit to being attached to their phone or tablet. 35% of parents admit to continually checking for work emails even on their non-work days while 67% constantly or often check personal emails, 69% text emails and 57% social media.

Unsurprisingly, 48% of adults state that it's a constant battle attempting to regulate their children's screen time and 58% are concerned that their child is attached to their phone or tablet. The same percentage, 58%, are concerned about their Children's physical and mental health due to social media. Teen girls are at a higher risk, 69%, compared to teen boys at 39%, according to their parents, of the negative sides to social media as it affects their physical and mental health. Cyberbullying and physical bullying at school seems to be the major concerns for teens."

So it looks like the Genie is out of the bottle and we won't be able to stuff it back! We are going to have to personally take charge of the role of our electronic devices and limit our interactions with them to reduce our stress levels. Our examples of reduced usage and even, dedicated non-usage times, should help influence our children in respect of their usage and reducing their stress levels.

Heaven knows what sort of adults our children are likely to become when their influences and interactions are social media-based. Optimistically, I hope that the Internet and social media are used positively in informing and educating them about child rearing and parenting, but the reverse could also occur.

For those parents who would like advice about child rearing and parenting, I have written a free book found on personalempowerment.co entitled *Unfolding Your Child- a spiritual approach to parenting*.

Now let's explore stress about money issues.

Stress about money

Reverting to the APA Study on *Stress in America*, 75%, or, 3 out of 4 people claim that they suffer from continual stress, or are often stressed, about money.

This stress is understandable. Since the 2008 Great Recession the unemployment numbers jumped up and, in the USA at least, the unemployment rate is back down again to acceptable levels according to Economists. However, the wage rates have not risen much as there is a hollowing out of the middle class and many previously middle-class employees have only managed to find work at the lower end of the wage scale.

With the advent of the Internet and the use of technology to communicate between the top management and the workers, the need to have middle management as a filter and message receiver and giver has fallen into disuse. Also, newer technology, improving automation, Artificial Intelligence and robotics are changing the employment landscape affecting the earnings potential of the average worker. Even entrepreneurship has dived as business closures equate to new startups in the USA, showing no new job growth from the entrepreneurial sector.

The FAANG's - FaceBook, Amazon, Apple, Netflix and Google are dominant in their industries, and while certain costs are coming down for the average consumer, the impact on "older" technology, and even certain non-technology-based businesses is terminal. Witness the old print newspaper industry's demise as internet-based news services and 24/7 TV news channels predominate at a pace impossible to be matched by the old technology that drove newspapers as the medium of news and advertising until about 15-20 years ago.

Unsurprisingly, some 45% of Americans do not pay Federal Personal Income Tax as their earnings are too little to qualify as Federal Tax Payers. The similar percentage, around 45% of American adults, all benefit in some way from government financial handouts.

Then, of course, we have the one %s! After President Obama's State of the Nation speech in 2014, the media reported that the top 1% of the country owned more wealth than the bottom 90%. A 2014 Study by Harvard Business School declared that the growing disparity between the very wealthy and the lower and middle classes is no longer sustainable.

A *Pew Research study* into the hollowing out of America shows some interesting trends:

In 1971 the lower income earners, those people below middle-class earners totaled 25% of Americans, and by 2015 this had increased to 29%.

The middle class earners were 61% in 1971, and by 2015 this dropped to 50%.

The movements towards the top 10%'s show that the upper middle class which was 10% in 1971 of all Americans dropped to only 2% by 2015. However, the highest earners saw a jump from 4% of Americans in 1971 to 9% in 2015. (The so-called '10%'s).

The implications of the above are that 62.5% of upper-middle earning Americans become highest earners while 37.5% drop in earnings probably to the middle class during 1971-2015.

So some of the upper middles became wealthier while there was an increase in the size of the lower earners.

Overall though, the total of upper middle class and highest earning Americans dropped from a total of 14% in 1971 to 11% in 2015. (The so-called 'Top 10%'s).

The bottom line is that the traditional middle class is hollowing out while the highest earners increase in number and the lowest income earners also increase in number.

The European Union countries reflect similar trends according to Fiat Chrysler research on car ownership in the EU and EFTA (European Free Trade Association) which shows that from 2004 - 2018 (to date) middle class cars owners have dropped by 26% with 12% of them going to premium (expensive) cars and the remaining 14% going to budget-priced cars.

A subject I keep bringing up at conferences since 2008, and of serious concern to me, is that there is chronic unemployment in the EU since 2008 as more than 16% of young people remain unemployed as at 2017, with a ripple effect of them not being able to stimulate the economy through the life cycle purchasing habits of home ownership, durable expenditure such as cars and furniture, etc. Underemployment, where overqualified people, are doing more menial work, is also rife in many Western Countries of the world.

The stress focusing on lack of money at an emotional and physical level is unlikely to disappear for many reasons, some of which are highlighted above.

Let's turn to the United Kingdom this time to discover how their monetary stress is manifested.

The *Stress Management Society* amongst other bodies' commissioned research entitled *Brit Pay-day Dread: Most stressful week for Brits*

85% of people don't know how much is in their bank account
76% of 16-24 year-olds don't understand basic banking terms like ATM and Direct Debit
56% of people don't make or stick to a monthly budget
34% feel stressed, worried or anxious when thinking about budgeting

29% of people felt nervous or physically sick when checking their bank account balance
24% of people feel the onset of financial fear just after they get paid
More than 3 million adults admit lying to their partners about the state of affairs of their finances in a bid to seem financially fit

Little wonder that stress is an emotion so closely allied to personal finances.

There is only one class in the community that thinks more about money than the rich, and that is the poor. The poor can think of nothing else - Oscar Wilde

The rich

There are two types of money stress either too much or too little. Please don't belittle the first category of too much and say that's not stress but a pleasure. In a previous book I have dealt with the financial position of people who win the lottery and suddenly have millions and millions in their bank account. Nice problem to have you may be saying but take heed of this information:

About 70 percent of people who win a lottery or get a big windfall end up broke in a few years, according to the National Endowment for Financial Education.

The reasons are common sense to many but certainly not to the euphoric winners of the lottery. They somehow believe that selecting a few lucky numbers and winning the lottery, where their chances of winning are slimmer than being struck by lightning twice in their life, they now think they are invincible and have super powers to do anything and everything. And they do, and 70% end up going bankrupt after winning the lottery!

Money does some very strange things to people, to say the least. When money becomes your god, you lose so many of the attributes that make for a decent human being. Being able to treat people badly and inhumanely because you have money or assets has interesting karma attached to it, if not in this life then in another. And, if you don't believe in reincarnation that doesn't mean you will escape its inevitability to place you in the other person's shoes.

Arrogance, superiority, a F@#\$ You attitude and many other undesirable human qualities can go hand-in-glove with excessive wealth. Of course, there are many people with excessive wealth who are very charitable and who do good work with their money, and I praise them highly for that.

I have seen wealthy families split up because of money issues and who gets what and who doesn't.

I ask a simple question of the wealthy, *"who would you be if you lost all your wealth?"*

The poor

So much for the problem of too much money, now let's get back to the real world for most people, which is too little money and let's start with the poor.

Let's put some numbers to this issue:

Nearly half of the world's population - more than 3 billion people - live on less than \$2.50 a day.

More than 1.3 billion live in extreme poverty - less than \$1.25 a day. One billion children worldwide are living in poverty. According to UNICEF, 22,000 children die each day due to poverty.

To show you the sensitivity of \$0.60 less in earnings a month:

Based on the updated poverty line of \$1.90 a day, World Bank projections suggest that global poverty may have reached 700 million, or 9.6 percent of global population, in 2015. The working poor, who work and live on less than \$1.90 a day, accounted for 10 percent of workers worldwide in 2015.

In the USA :

Despite five years of economic recovery, poverty was still stubbornly high in America in 2013. More than 45 million people, or 14.5 percent of all Americans, lived below the poverty line in 2013, according to the Census Bureau. That poverty line is around \$1012/month for a single person - a long way from \$1.95/month around the world!

According to an article in forbes.com:

According to a brand new survey from Bankrate.com, just 37% of Americans have enough savings to pay for a \$500 or \$1,000 emergency. The other 63% would have to resort to measures like cutting back in spending in other areas (23%), charging to a credit card (15%) or borrowing funds from friends and family (15%) to meet the cost of the unexpected event.

In the UK and the EU:

Almost a third of the UK population fell below the official poverty line at some point between 2010 and 2013, figures show. Around 19.3 million people - 33% - were in poverty at least once, compared with 25% of people across the EU according to the Office for National Statistics, UK. The poverty line in the UK is around GBP13 500/year, also a far cry from \$1.50/month of the whole world's poverty.

According to the BBC:

More than 16m people in the UK have savings of less than £100, a study by the Money Advice Service (MAS) has found.

That is 24,5% or one in four people in the UK who can't access 100 pounds for an emergency. Furthermore, over 75% of people earning below the poverty line of GBP13500/year cannot access GBP1000 for an emergency.

In the EU:

A survey, conducted by Ipsos, suggests that 29% of people in Europe have no savings. Of those who have put money aside, a third have only the equivalent of three months' net pay or less. That means that of the 71% of people who do have savings cannot access EUR4500 in savings as the median EU wage is EUR1500/month.

Needless to say in the East, South America, Africa and other countries with low economic performance, the poverty line could come down to a handful of cents a month.

OK, you are probably sick of statistics by now, and you want some solutions for your money problems!

The reason I needed to paint the scenario for you is that the majority of people in the Western World are struggling monthly to pay their bills and to put some money away for a rainy day and their retirement.

You are not alone!!!

The solutions

There are two solutions if you are the average person without the likelihood of a financial windfall on your horizon.

Its simple really, you can earn more, or spend less, and, preferably do both!

Increasing your income

I am going to have to plague you with statistics to prove to you your opportunities to increase your income, but I will make them as easy as possible to follow, I promise!

In the USA:

There were 127 million full-time employees working at least 35 hours a week in the USA as at January 2018. There are 27.5 million part-time employees working less than 35 hours a week. In total there are some 155 million people waiting for their boss to increase their monthly income via a raise.

There are some 6 million incorporated self-employed people and 9.5 million self-employed, unincorporated people totalling 15.5 million people who can apply themselves, determine their income levels and do something proactive about increasing their earnings.

Of enterprises that are employers, there are some 7.6 million. These are the bosses that determine the remuneration levels of some 155 million people each month, of which the majority of employees can't save enough money in order to have \$500 in emergency costs at any given time.

Of these bosses that will determine how much you can increase your earnings each month, 69% of them employ less than 20 people, and they employ 1 in 6 people in full time and part-time employment.

Maybe you can talk to a boss who knows you, probably knows your family, and you are likely to be on a first name basis with your boss. So 1 in 6 employed Americans has a chance of pleading their case for an increase in salary or wages.

Of the bosses in large corporations, those who employ over 500 people, total some 17% of all enterprises in the USA. These large employers pay wages and salaries to 1 out of every two employees in America. The possibilities of getting a raise by approaching your boss to plead your case are much slimmer because your boss has a boss and that boss has a boss and so on.

The other 33% of employed Americans work for employers in the 21 - 499 employee categories. So, one out three employees have less chance of pleading their case than their cousin who works for a smaller firm but a better chance than another cousin who works for a large conglomerate employing 500 plus people.

Getting the picture now that if you are an employee wanting a meaningful raise you are between a rock and a hard place!

But wait, let's see what has happened to remuneration levels since the turn of the century. According to statista.com in real terms, i.e. after inflation, remuneration in the USA has risen 0.94%p.a. So, if you were earning say \$4000/month your real increase in remuneration is \$37.60/month each year. Since the Big Banks induced the Great Recession in 2008, real remuneration has only risen by 0.72%p.a.

dropping that monthly increase to \$28.80/month each year. That will buy you two extra pizza's a month! That's what your boss thinks you are worth in additional real income - the price of two extra pizza's a month!

OK, so employees have been pretty screwed by not seeing any real increase in their take-home pay, assuming taxes haven't increased or medical costs haven't increased. But they have!

I don't want to snow you under with more statistics, so please accept the fact that as an average American employee you are getting less now in real money in your pocket than you were in 2000.

Sorry, bear with me for a few more stats to prove something to you that you probably know already, but no one has proved it to you before.

According to Statista figures, corporate profits have risen 57% in actual terms from 2008 - 2016. After inflation, and after taxes have been paid, real after-tax corporate profits have risen 5% p.a. while employees real remuneration has only risen 0.72% p.a.

One more statistic, this time from the Economic Policy Institute in the USA. In 1978, the ratio of USA CEO's pay to average worker pay was 33:1. By 2015, that had shot up to 276:1 whereas in the UK it is currently 22:1; in France, it's 15:1 and in Germany, it's 12:1.

Well, American CEO's must be amazingly good at their job, or the workers are being screwed by top management in more and more close to monopolistic companies controlling the economy. My money is on the latter!

Now I bet you are pleased that you stayed with me through this stats jungle!

It's obvious now where the money that should have gone to employees in the form of raises in monthly income has gone. To their employers, including profit bonuses for management, dividends and share price increases for shareholders, plus share bonuses for top management for keeping workers remuneration low and showing more profits.

With the top 10%ers owning the bulk of America's wealth, I wonder how long the downtrodden employees who make the profits will be kept from the profit party, especially with AI, robotics and more automation rolling into the workplace and taking workers' jobs, especially at the lower end of the pay scale.

I am beginning to sound like Karl Marx, but I am a Capitalist with a Soul!

All my businesses have large profit share participation for the people making the profits. They are my partners, not my employees, and they become like family too. A much more rewarding way to spend your day than trying to screw the workers!

The bottom line for employees in America and, no doubt globally too, is that waiting for your boss to give you a pay increase voluntarily out of their 5% after-tax, real profits, could be a long wait!

Yes, remuneration levels are slated for an improvement in the USA in 2018, but there is also a likelihood of an economic recession starting in 2019/2020 due to rising interest rates. Guess which expense in the balance sheet is the highest and can be trimmed? You got it - employees remuneration.

So I hope I have proved to you that your income is not likely to increase if you are waiting for your boss to volunteer an increase in your take-home pay.

It's up to you. Hang on, let me put that in capitals for you.

IT'S UP TO YOU!

Please wait, I want to emphasise that more in bold and capitals.

IT'S UP TO YOU!

You are going to have to upscale your knowledge, abilities and skills and get a better paying job internally at your enterprise, or elsewhere if you want some of that 5% p.a. real profit pie that your bosses are hogging to themselves.

Let me emphasize that:

You are going to have to upscale your knowledge, abilities and skills and get a better paying job internally at your enterprise, or elsewhere if you want some of that 5% p.a. real profit pie that your bosses are hogging to themselves.

For those of you who can become self-employed and chart your course and income levels, I would recommend that move as soon as possible but beware of a possible recession coming during 2019/2020 in the USA, which could spread to many parts of the world.

Let me emphasise that for you:

Become self-employed and chart your course and your earnings

There is another alternative for you as an employee, and that is either an additional income opportunity through additional work, after hours and at weekends, or part-time self-employment after hours and at weekends.

Let me emphasise that for you:

Get an after-hours part-time job or part-time self-employment, in addition to your regular job.

So, please don't shoot the Messenger but those are your options with a realistic worldview as far as increasing your income is concerned and in reducing your financial stress.

Your expenses

Let's jump across the "pond" and find out what Britons know of their financial position:

A report issued by *VoucherCodes.co.uk* discovered that 59% of Britons surveyed were unaware of how much money they have in their bank account at any given time. Many were also found to be clueless when it came to debt, with less than a quarter of those questioned (23%) saying that they knew exactly how much money they owed, excluding mortgages. (That means 77% did not know how much they owed and to whom!)

Regular household bills were also found to be a topic many respondents remained in the dark about, with one in 10 people questioned admitting that they had 'no idea' how much their regular bills, such as gas & electricity, cost each month.

Well, how can you get your financial house in order and reduce your expenses if you don't know what they are!

Action Plan

Step 1 - Go through your bank statements/credit cards and create a proper schedule of each expense you have every month. Then calculate the amount of actual cash you draw each month and attempt to see where that cash goes. You must begin this month if you are serious about reducing your expenses.

Step 2 - Identify all your expenses and I bet you will find a few expenses that you can get rid of, especially the small ones that mount up.

Step 3 - See which of your expenses you can trim back on, without impoverishing yourself.

Step 4 - See which of your expenses you can share with others, and all of you can save.

Step 5 - Create a monthly budget and then stick to it like a miser!

Let me show you some unusual expenses of average Britons from the mailonline.co.uk:

Britons spend more than £2,000 a year each in high street coffee shops, research has found. On average we visit a coffee shop 152 times - three times a week - and each trip costs us £13.85. Each visit lasts a whopping 93 minutes with many of us going back for a second cup. The total spend in coffee shops for the average Brit is £2,110.86p or eight percent of the average UK salary of £27,000.

Many Britons are using coffee shops as their offices, and the London Underground is seeing fewer passengers, probably due to more people working from home and at coffee shops near home.

(The research below was carried out online by market researchers Research Without Borders (RWB) and published by the dailymail.co.uk)

Britons are spending on average GBP2288 annually on eating out at restaurants and pubs. That is 8.5% of their annual salary.

A survey by VoucherCodes.co.uk showed that, while the national average spend is £44 a week at restaurants including pubs – 18 to 29-year-olds are more than happy to shell out double that – with the average spend emerging as a whopping £88 a week for the younger generation.

So between coffee shops, restaurants and pubs the average Briton spends 16.5% of their average salary or wages.

So it starts to make sense why they can't identify their monthly costs and why the following was written under the heading The Poor above:

More than 16m people in the UK have savings of less than £100, a study by the Money Advice Service (MAS) has found.

That is 24.5% or one in four people in the UK who can't access 100 pounds for an emergency. Furthermore, over 75% of people earning below the poverty line of GBP13500/year cannot access GBP1000 for an emergency.

It's budget time. Wait, let me emphasise that:

IT'S BUDGET TIME

If you are serious about reducing your financial stress, then follow the steps 1 - 5 above.

Let me emphasise that:

IF YOU ARE SERIOUS ABOUT REDUCING YOUR FINANCIAL STRESS THEN FOLLOW STEPS 1 - 5 ABOVE.

Now I am going to give you a sure-fire way to buck the system above and to increase your income in the very near future.

Interested?

Increase your remuneration now!

In my experience there are usually four types of people at work;

Firstly, there is the person who creates problems and cannot solve them.

Secondly, there is the person who doesn't create problems but doesn't know how to solve the problems that are there and simply kicks the problem around, hoping it will solve itself somehow, or, in time, it will go away.

Thirdly, there is the Problem-Solver who can solve a problems.

Fourthly, there is the Solution-Provider, who not only solves the problem elegantly but creates a solution that turns the problem into an opportunity.

The remuneration level increases as you go from no.1 to no. 4.

So, surely the focus should not only be on being able to do the work you have to do, but also to develop your skills to become a Solution Provider and earn the big bucks!

There are numerous books to read, e.g. all of the Edward De Bono books on lateral thinking and other numerous books found on Google under the subject "thinking outside the box".

If you have the desire to improve your income, then this is the quickest and surest way to do so. You will quickly master your existing work issues by coming up with solutions to do it both faster and better. Any decently managed enterprise will put you on the fast track to the top if they see that you can create solutions that are opportunity based.

Now let's turn our attention to work as the second largest stressor in the APA Stress in Society Report, stress at work or from work.

Stress at work or from work

Here we have, 69%, or, 7 out of 10 people, responding to the APA *Stress in America* report stating that work-related stress is continual or often in their lives.

Work stress has numerous causes, and the following information below is an incomplete list, but enough to get the message across that something major has to happen in the workplace, by employers, to assist in reducing the impact of stress-related work issues on their employees.

While AI, Robotics and other technology are already changing the workplace, responsible employers must realise that they are accountable for their employees as they are for other "assets" under their stewardship.

In a Europe wide study of stress in the workplace, some 32% of all workers stated they were continually stressed at work. Of these, 72% of the employees stated that reorganisation of positions and fear of job loss/insecurity as their major stress. 66% say that working hours or their workload also causes their stress. 59% complain about unacceptable behaviour at work like bullying, and harassment. 51% say that work-related stress is a common problem in their workplace. 40% state that the problem of work place stress remains unresolved properly.

The stressors that most often occur in the work environment are work overload, special responsibilities, conflicts and insecurity, professional career challenges, organisational changes, role conflict, interpersonal changes within an organisation, time pressures and task deadlines.

In my humble opinion, what these studies haven't identified is poor management skills of bosses/managers and the basic lack of applying efficiency in the workloads of both management and staff. There are other global studies which identify that a large part of the workforce are unmotivated and consider work to be a curse rather than a blessing. This unsatisfied workforce's attitude towards work is a means to an end, and they hate being at work which is probably the bulk of their waking hours.

As technology has speeded up information flow so workers have more to deal with and when timelines and deadlines are imposed "cracks start to appear in the fabric of the workers."

A major complaint is that while an employee is responsible for the behaviour and performance of their staff, or fellow workers, they are excluded from the important decision making, and no doubt feels like cogs in a wheel that they have no decision-making authority over.

An example I have surmised from this is that a departmental head will be given staff to manage, but they have no say in the selection process of the right person for the job. These managers are then stressed by attempting to manage a "square peg in a round hole", and the fellow workers are stressed by having an unsuitable workmate thrust upon them as part of their team.

Inter-personal relationships with fellow workers, departmental heads as well as between management and staff are usually a minefield as different personalities and egos come to the fore and disrespect is felt by many.

(A successful global bank that I have consulted to in the past had a selection process whereby each potential employee was interviewed by the team they would be working with and only once fully accepted by the team would their appointment be confirmed.)

The inability to have a secure career path and to be trained and mentored correctly creates job insecurity and higher staff turnover than should be the case.

Coming back to work as a stressor, the threat of job loss due to external or internal threats creates huge stress on employees, especially in the global low growth economic environment since 2008.

There are many factors that cause uncertainty in the life of all employees whether private sector, public sector or academia and the employees, especially in the more volatile private sector, feel this uncertainty at a high rate of some 25% of employees from various opinion surveys I have studied.

This uncertainty occurs at a micro level too, and something that you were instructed to do on a Monday is changed mid-week, and by Friday you may be doing something completely different. The irrationality of managers with their poor planning abilities and fragile ego's, clients/customers demands, co-workers absent from work and suddenly you are picking up someone else's slack and your workload and deadlines suffer. Stress results as you are now working overtime and at weekends usually because you are the dependent one and being abused because of it!

Office politics, ego-based power plays and the stress these issues cause as factions are formed and productive time is wasted as these factions vie for more power and control. As these issues go to-and-fro, being caught supporting the "losing" faction could spell the end of your job or a limitation of your career path or no increases in your salary or wages. These matters which are out of your control can sidetrack you financially and career-wise, and this is hugely stressful.

The stress of balancing workloads and work-related deadlines for employed parents and needing to attend to their family as well is a high wire trapeze act of note. This balancing act is especially true for mothers who tend to be the primary caregiver in families. Their career aspirations may have to be held in check, and this is also stressful as they report to people who may not be as qualified, or as capable as they are, but their familial responsibilities have blocked them from career advancement.

Let's stop this litany of work stress woes at this point because, although incomplete, there is enough ground covered to identify why work stress is the no.2 cause of stress in the world at 70%, after money stress at 75%.

Solutions for overcoming stress at work, or from work

Let's revisit the lengthy list of job stresses and then look for solutions for each one.

1. 72% of stressed workers referred to above consider reorganisation of positions, the fear of job losses and job insecurity resulting from such reorganisation, to be the most stress they face continually or often at work.

Well, it's obvious that organisations are a living organism and that changes are occurring daily. Some changes are ripples, some are gentle waves, some are large waves, and some are tidal waves, and some may even be tsunamis. The point I am making is that change is constant and the impact of the change varies day to day.

My acronym for CHANGE is Clearing, Healing And New Gifts Emerging.

I recommend that you investigate yourself and see if, and why, you are threatened by change of any magnitude.

You may conclude, discussed right up front, that stress of reorganisation and fear or insecurity of job loss comes from your ego-based fear of loss, and, your inability to believe that you can cope with what is coming to you.

Firstly, if you are stressed about reorganisation and change, know that you have managed to cope with 100% of everything that has changed in your life since you were born. Imagine that! Those sweaty palm days and those 3 a.m. night frights and you are still standing here today! You can manage and cope with change providing it is incremental, and, you have learnt to adjust your sails to the prevailing winds, day after day.

It's the shock wave reorganisation and change that will probably throw you, as it will most people, that causes the stress. Have you ever experienced that shock wave of a phone call out of the blue that says so and so has been in an accident or even died? That bolt out of the blue when your boss calls you in and says because of the business losing its major client or customer they are going to have to let you go? The call from the hospital to say that regrettably, the tumour is cancerous and not benign as they first thought?

The shock of the news is terrible at that moment. It's catastrophic at that moment. Now, I want you to reflect on that time and recall when it was that you came out of the fog of shock and even depression that resulted from that news?

You were probably emotionally numb for quite a while and who can blame you. Your emotional overload caused a "meltdown", and it took quite some time to recover from standing on your shaky legs again.

Time is a great healer, and our deep emotional wounds eventually heal, and we move on with our lives.

I know that I have some stories to tell of these meltdowns and I am sure many of you do too. But guess what, we are still standing here to swop these major dramas in the past that shocked us to our very core.

We are survivors you and me. We have managed to take the worst that life has thrown at us, and we are still standing.

As Elton John sings:

You could never know what it's like
Your blood like winter freezes just like ice
And there's a cold, lonely light that shines from you
You'll wind up like the wreck you hide behind that mask you use
And did you think this fool could never win
Well look at me, I'm coming back again
I got a taste of love in a simple way
And if you need to know while I'm still standing, you just fade away
Don't you know I'm still standing better than I ever did
Looking like a true survivor, feeling like a little kid
I'm still standing after all this time.....

So back we go to the major upheaval of your life, and now we all have some perspective that whatever this unexpected, shocking news is you will survive it and live to fight another day.

All I want you to take from this is to have some perspective and not to see yourself as a Victim of circumstance, but a Victor using the opportunity being presented to you to find a better path to walk down in life.

Although this is not part 4 - The spiritual solution to handling stress - let me leave you with a thought:

When things seem to be falling apart in your life, perhaps this is what is needed to create a new life pattern for yourself. What you had before had reached its expiry date, and a new adventure awaits you. At present, you can't see how all those broken pieces fit together. For now, you don't have to know, because God knows, and that's all that matters!

I know that everything happens for the best in one's life, you simply need the perspective of time to see that.

Hopefully, with this perspective, the ego-based fear of loss and your feelings of inability to cope with what's happening, or may happen in your life, you will not be so stressed and you will know that you are a Victor in life, awaiting the next change in your growth that Life will present to you, piece by piece, in God's timing, not yours.

2. 66% of stressed out people have long working hours or a sizeable workload to contend with

Let's begin with the issue of a sizeable workload.

Most people do not know the difference between what is urgent and what is important. Urgency is a bell ringing, mostly by someone else, expecting you to stop what you are doing and do what they want you to do. Importance is your priority of what you need to get done to complete your current workload in the manner in which you have decided is the most efficient way for you to do so.

This is critical for you to understand if you want to reduce your work stress.

First off, do you have a prioritised work schedule on your calendar for the day ahead?

Many people simply attend to the work in their inbox without prioritising it and giving a timescale of how long it should take to complete your portion of it.

Secondly, when you are interrupted by someone else, immaterial of who, simply state, "I have a prioritised work schedule and your urgent need is not my urgent need."

Now, when it is your boss that interrupts you, this is trickier to deal with than a colleague or someone lower on the totem pole than you. When it is a customer or client or person outside of your work station, you are going to have to decide the priority of whether their urgent needs trumps your organised workflow. Your priorities, of course, are also going to depend on what role you play at work, whether customer/client-centred or away from the public eye.

The same applies to computer-based interruptions like emails as well as telephone calls/social media, etc. Be disciplined and leave an answering machine/voicemail on your phone and answer when it suits you to do so. Once again, subject to the work that you do.

As you will see from the Technology section near the beginning of this book, being able to disconnect from checking your phone, will save you lots of time and stress too.

Now let's come back to the dreaded boss always interrupting you with their urgent needs. This discussion has to be handled delicately and subtlety. Ask your boss, when they interrupt you, whether he/she wants you to finish the workload that you have prioritised for the day, or whether he/she is authorising you not to finish it and to rather attend to their urgent needs. If that is the case you will require an email stating:

"I, at this moment, authorise XXXX not to complete the work he/she has prioritised for today and, in preference, to undertake the following urgent task for me. This urgent task is

Signed and dated.

What do you think your boss's reaction will be? What do you think their reaction will be every time you ask them to furnish you with this email x number of times a day?

You are now managing your boss! He/she will have to start prioritising their work and learning to deal with the stuff they keep shoveling onto you. This action programme will reduce your stress levels meaningfully.

Now we come to a critical step in managing your stress. People will only treat you in the manner that you give them consent, consciously or unconsciously, to treat you. This is easier to do when you join an enterprise to work in, but you can still put your foot down even if you are a long time staff member or boss.

The magic words are, "this is not acceptable to me." The moment you say that, and mean it, the temperature in the room drops 10 degrees and suddenly new boundaries of acceptable behaviour towards you are drawn.

If they think you are joking then simply write an email to the HR Department, or to the boss, stating how you have been treated and laying a complaint against the offending party.

You will lose some office friends, but were they friends or simply work colleagues pretending to be your friend?

This process will stop the stress you feel by being disrespected as a human being and the frustration that sends up your blood pressure and gives you stomach ulcers as you don't want to lose your job, so you swallow everything.

You don't need to swallow anything, anymore! You have the labour law on your side as well as the law of the land. This also deals with the point that 59% of people are stressed from harassment and bullying at work by their superiors and colleagues.

Waitrons in restaurants and other food outlets, who work on tips only, have to tread a fine line between handling harassments, including sexual innuendoes and getting their tips. No money is worth someone degrading you in any way whatsoever, and you can tell those bullies that from me! Tell these bullies that you give them human decency and respect and you expect them to treat you the same way!

When you give human decency and respect and expect the same in return, your stress levels drop considerably.

So back to your workload. Assuming that you have a workload that won't be the straw that breaks the camel's back, you will more easily be able to get through it providing you take the steps above as well as a few more below.

Don't involve yourself in office politics and don't say anything negative, or pass negative judgments, about anyone at work or any customer and clients of your employer.

Keep your eyes focused on your now prioritised workload. If someone comes up to you to gossip or to waste your time socialising, simply say to them "I intend leaving work on time when I have finished my workload so please don't rob me of my after hours or family time." That could be "another friend gone west", but the price is worth the reduced interruptions. You don't go to work to win a popularity contest; you go to work to work, to get paid and to have a life outside of work with your real friends and family!

As you can see, this approach will also reduce your after-hours working time as you will finish your prioritised work for the day, leave at the appointed time to depart and also not have work to take home at night and for weekends. Moreover, your improved performance will be seen by management, and you should be rewarded promotion wise and remuneration wise, further reducing your financial stress.

Think you have the guts to do this?

Of course, if you are a Team Leader of some description and you have to both motivate and manage your team members, then you will have to change your approach regarding the above. If you can get your team members to prioritise their daily workloads, and ensure that they are not interrupted unnecessarily, and give them the guidelines above, I can assure you that you will have a well-motivated and accomplished team and people wanting to join your happy and successful team.

3. 40% of people say that their work-related stress remains unresolved

I feel confident that if you follow the procedures under point no. 2 above that this 40% will come down drastically.

4. Take breaks regularly and have a lunch break

It's been proven that the optimum focus time for working is about 20 minutes. A few years ago a productivity study showed that working for 52 minutes and resting for 17 minutes was optimal for performance. I think that stopping every 20 minutes by setting a timer on your watch or phone to simply stand up, stretch, look out of the window to rest your eyes and then a few minutes later back to work for the next twenty minutes. Toilet breaks and hydration breaks can also be factored into this time.

Take a lunch break away from your workspace and your workplace. Go for a walk and if you are with work colleagues make it a rule that nothing work related can be discussed on this walk. Also, no other stress-related issues are welcomed either on the walk, such as family issues, bills to pay, etc. If the weather is not conducive for a walk, then find another way to get away for your lunch break such as visiting a nearby enclosed shopping mall or museum, etc. You may even visit a nearby, or in-house, recreational room or gym. What about starting a meditation class in a quiet space at work like the boardroom or conference room. There are numerous instructional meditation CD's you can use to assist those interested in learning and practising meditation during their lunch hour.

When I spent my early working days in auditing, we had a table tennis table at our one client's recreational room and fierce, but friendly, competition ensued every lunch break.

5. Daily priority schedule and tackling first things first

Ideally, you should create the following day's priority schedule before you leave the office for the day/evening.

This process keeps your mind focused on the priorities and your off-work time has this subconsciously ticking away. During your morning shower or bath, you may discover a eureka moment and come up with a solution to an issue that may have you stumped. The success of this idea will reduce your possible stressing over the issue when there are now more productive things to do for the day ahead.

Tackling first things first on your priority list for the day should include the hardest task for the day at the top of the list. As and when you complete that task you feel relieved and more confident to carry on your winning ways and demolishing no.2 on the list and so on down your priority list.

These steps are by no means the only ways to reduce stress at work, but they are a good foundation on which to build a more stress-free work life.

The Economy and stress

At a 67% stress cause factor, 2 out of 3 people state that the economy is batting at no.3 on their list of major stressors.

"It's the economy, stupid" is a slight variation of the phrase "The economy, stupid", which James Carville had coined as a campaign strategist of Bill Clinton's successful 1992 presidential campaign against sitting president George H. W. Bush. (Source: Wikipedia).

The economy is one stress that you as an individual can do virtually nothing about changing unless you are Bill Gates, Tim Cook, Mark Zuckerberg, Jack Ma or Jeff Bezos.

The economy in most countries is at the behest of so many variables that will "boggle the mind". One thing most economists are, is wrong, about their predictions!

The bottom line is that you can only do something about the economy that you can control: your income and your expenditure, your debtors and your creditors, your investments and your borrowings. If you can get that house in order then, with obvious extraneous exceptions, your economy should be ok while that of your non-participating neighbour may not be.

So for 67% of people to stress about the economy is as ineffective as shouting at the sky because it is raining on your parade! Get an umbrella or don't go outside and the problem is solved. With over 90% of people being employees and dependent on their boss's acumen to stay in business, all you can do is fix your household economy, and your stress problem is solved for now!

For the vast majority of readers, the bottom line solution about the economy as a stressor is to ignore the economy. You are the tail that the economic dog wags, or hides between its back legs, and there is virtually nothing you can do about the general economy.

So there is little point in stressing about it. You can only do something about your household's economy by earning more, spending less and increasing your savings and investments.

Stress from the relationships with family or partners

Here we have 58% of people who feel stressed continually, or often, in familial relationships. Now, this figure took me by surprise. If you look at the statistics of how many people are on their smartphones from the Technology and Stress section, above, and admitting to ignoring their family, then you wonder if the 58% includes or excludes the ones engrossed on their electronic devices!

"Constant checkers" feel disconnected from their family, even when they are together, and 44% of them state that technology is the cause of that. Of the often checkers only 25% feel that disconnection."

"45% of Millennials feel most disconnected to their families when they are together due to technology compared to 27% for Gen Xers, 12 % for Boomers and 4% for Matures."

To have some 42% of people playing "happy families", without serious stress is what surprised and delighted me. Long may it last and improve!

On a positive note, 4 out of 10 family's don't have continual stress or are often stressed. That's amazing news because the divorce rate is usually above 30% in most Western Countries and as high as 65% in some Eastern European countries as well as in Russia where it is close to those levels. Single parent mothers are close to 4 out of 10 births in the USA and the UK and even higher in the Nordic regions. I see a lot of reasons for familial relationship stress.

Let's deal with the parts of a family to isolate strategies for reducing stress. I am making the assumption here that you are out of your first family's home and have a home of your own with your own family and spouse/partner.

Your first family

"Now there's the rub" as Shakespeare would say!

Phew, if you have survived your first family and are intact emotionally, consider yourself fortunate indeed! The power play of abusive parents, fighting parents, sibling rivalry, grandparents, uncles and aunts and cousins, let alone step-parents, step-siblings and their family dramas, can be a very stressful experience leaving emotional wounds and scars.

When I researched the Health Section below and saw that in the USA, psychiatrists, as a group, are the largest number of specialist physicians, that should tell you why the statement above on first families is not an exaggeration.

Today, you have to deal with your first family either in reality, or in your memory, and come up with a strategy to reduce the stress created by your ego-based thoughts about the past, the present, and possibly the future.

The key here is the words “ego-based thoughts”. The old saying, “if all you have is a hammer then every problem is seen as a nail” is relevant here and now.

Allowing the damage done in the past, or currently, by your first family, to rob you of precious moments now, is like you taking poison and hoping the other person suffers.

There is nothing you can do about the damage done to you in the past from your first family. Holding onto that anger and frustration is an ego-based approach, and all I can do is refer you to my free book found on personalempowerment.co *EGO = Failure, Learning to become more egoless and humble*.

If you want to carry on using your ego as your weapon of choice to maintain the conflict with your first family, then there is precious little I can offer you to reduce this stress in your life.

Overcoming your ego and finding a solution how to come from love/soul and not ego/fear is well documented in my *Ego= Failure* book for those who genuinely want to resolve this first family stress issue. All my books found on the above website and my other website, guidespeak.com, are devoted to simply coming from love/soul and ridding yourself of ego/fear.

For those of you not prepared to read those books I will give you the answer in a nutshell;

Approach every person, including yourself, with the maxim “What would Love do now?” and simply do that.

When your ego-based thoughts of the past concerning your first family pop into your mind, firstly, recognise them as ego-based thoughts; secondly, acknowledge that there is nothing you can do factually about the past to create a better past; thirdly, substitute a thought that says “What would Love do now?” and use that thought to guide you.

If one or more of your first family members are still current in your life, then, even more so, come from “What would Love do now?” and respond with that answer. Simultaneously, smile, sending them unconditional love in that smile. If that doesn’t begin to heal this current relationship after a while, then my recommendation is to distance yourself emotionally and preferably, communication-wise, from this first family member.

Even if they are dependent on you for everything, please tell them that you cannot handle the stress anymore. Explain what your toxic relationship is doing to you and your emotional and physical health, and that you no longer will be communicating with them in any way whatsoever. Then turn your back on them because they are toxic to you and incapable of responding to you with anything but fear based ego thoughts.

Everyone comes into our lives as a teacher, and you have learnt the lesson that try as you might, coming from soul/love, sometimes this wall of their resistance is unbreakable. Lesson learnt- move on!

Understanding

Crossing over to the spiritual solution I would have given you later on in the Spiritual Solutions section on this, but I think is more apt here and now, I want to discuss the concept of “understanding” with you.

Now you may not be spiritually ready for this, but if you can somehow let this message about understanding seep into your conscious and unconscious mind, then your life will be virtually stress-free from any conflict situation.

Let's begin with a quote from Martin Luther King Jr. to get you warmed up:

Compassion and non-violence help us to see the enemy's point of view, to hear his questions, to know his assessment of ourselves. For from his view we may indeed see the basic weaknesses of our condition, and if we are mature, we may learn and grow and profit from the wisdom of the brothers who are called the opposition.

The message I want to give you about understanding is that we don't see things as they are, but we see them as we are. We see things from our perception and perspective of life, not through the other person's eyes. Our understanding is just that, it is OUR understanding, not necessarily THEIR understanding of the case in point.

Two men looked out of prison bars; one saw mud and one saw stars - Dale Carnegie.

All judgement occurs because you have stopped asking why and seeking the answers, leaving no stone unturned in your quest for understanding why your first family member, or anyone for that matter, has adopted this attitude and belief system about the case in point.

For example, say your father was abusive to you in some manner or other. Have you ever questioned why he was an abusive person? What happened to him in his life that caused him to use anger, fear or violence as an answer to what he was facing in his life? He didn't emerge from your grandmother as an abusive baby; this was a learnt response for what was done to him in his life. What were his parents like towards him and his siblings, his possible step-parents, step-siblings, uncles, aunts, cousins, etc.? What life circumstances did he have to face that created an ego-based fearful person who couldn't control himself and made him into an abusive father towards you?

The more understanding you have, the more you can change your perception of him and the perspective that you have towards him. I do not condone abuse in any form, but, perhaps, instead of seeing your father as mud, you may change your view of him and see him as stars?

This understanding is my message for you about all relationship stresses, and I want to complete it by telling you why forgiveness is no longer required if you have an understanding.

Requiring forgiveness is an ego-based approach to life, as the forgiveness you seek is supposed to calm your ruffled feathers, and you demand it so you can feel better about the case in point.

A complete understanding of the other person and the reasons why they acted as they did towards you, should logically close this chapter in your life. Your logic should now replace your emotions about this person. Requiring or seeking forgiveness is now no longer needed as this severely emotionally wounded soldier on the battlefield of life is not required to grovel at your feet to satisfy your ego's needs to be proved right. Be the better person here and help them to their feet, with unconditional love in your heart for them.

You will now no longer have this stress in your life, and that is your reward. In the eternal journey of your Soul's growth, this will now ascend you/You higher towards the Perfection we call God.

Under the section entitled *Spiritual Solutions for your Stress Management*, I will deal with Soul Contracts to complete your understanding of this process.

Your spouse or partner

For simplicity's sake I will use the term partner for spouse or partner.

Obviously, all of the issues identified in Your First Family above are equally applicable to all your relationships causing you to be stressed. I will take it for granted in discussing all other relationship issues.

Was there any undue stress in your relationship when you were dating before you got married or started living together? Was there any undue stress once you initially got married or starting living together? Can you identify when the undue stress commenced? Was it one specific thing that occurred, or was it a number of things that grew and grew until something burst within you, and the stress of living with this person became very onerous to you, negatively affecting your emotional, and even, physical well-being?

Is this one issue, or perhaps, numerous issues, capable of being resolved if you took your ego out of the equation, and approached your partner seeking to understand, and, with the approach of "What would Love do Now?"

Or do you want retribution and demand your pound of flesh, as in Shakespeare's *The Merchant of Venice*?

If you want to reduce your stress, take your ego out of the equation in your relationship with your partner. Rather come to them with much more understanding of why they do the things that upset you so much, that your stress levels are so high. With your greater understanding of them will come more compassion and empathy for them, from you, and they will no longer see you as the enemy but as their soul mate in helping them face their issues and resolve them.

Any sane person, which I assume your partner to be, will be so grateful for this approach from you towards them, that your relationship should improve and, hopefully, the dating days will be rekindled, when love was in the air, and you were so happy to be in love.

Your previous stress will disappear and be replaced with feel-good emotions about this person, and your relationship with them.

If your partner simply abuses this trust you have given them and carries on as before, then it's time to get out the "Dump Truck" and separate from them as cleanly as possible, especially if there are innocent children involved.

You must not be a martyr and keep taking their abuse. You lived your life before you met them, and you will live your life after they are gone from your life. Simply write them off as a "rotten egg" and don't allow them inside your head to live there rent-free, giving you stress to boot! Exorcise them from your mind, and put them down mentally, as you would a terminally ill dog. After a while, your stress levels should improve as you adjust to your new life, and you are free of this toxic person.

Your children

I have written a free book, *Unfolding Your Child - a spiritual approach to parenting*, found on personalempowerment.co. If you want a wonderful relationship with your child or children, as I have with my two sons, then I recommend you read this book.

Child rearing is the most important job in the world, and you are not required to pass a competency test for it. To cut someone's hair takes a few years at Trade School and requires exams to pass. Hair will always grow again, no matter how badly it is cut, but children won't!

In virtually every instance, each child comes from his or her mother pristine and unblemished. Occasionally, a child may suffer from some physical or mental disorder, congenitally, but the vast majority are perfectly formed in every respect.

Any stress you are experiencing from your child, who is still living at home with you, is directly attributable to you, or your spouse/partner. Own it now!

Children smile a short while after birth and laugh soon after that too. Happy children smile and laugh a lot, and there is no sweeter sound in the world than a happy baby laughing. Are you stressed because your baby is happy and laughing, or are you stressed because they are unhappy and crying? This question applies from 1-day old babies to 20-year old "babies!"

Do your "babies" stress you out so that you are crying and not them?

The one thing that children need more than adults, and especially children from 7-20 years old living at home with their parent/s, and that is a listening and non-judgmental ear from their parent/s.

They are emerging into the world, and there are a lot of new experiences, and some are quite daunting to them, due to their lack of experience. It's easy to say to them they have nothing to worry about and that the task is easy to do, but they need the confidence within them that they are ready to be challenged and to grow from the experience of tackling this issue that is confronting them. Remember how they struggled to tie their shoelaces? Well, this is a similar issue for more grown-up babies.

Listen,encourage, praise; listen, encourage,praise; listen, encourage, praise; listen....

I am going to share a poem with you that is in my *Unfolding Your Child* book referred to above. It's called *Children Learn What They Live* by Dorothy Law Nolte PhD.

Children Learn What They Live

by Dorothy Law Nolte, PhD.

If children live with criticism, they learn to condemn.
If children live with hostility, they learn to fight.
If children live with fear, they learn to be apprehensive.
If children live with pity, they learn to feel sorry for themselves.
If children live with ridicule, they learn to feel shy.
If children live with jealousy, they learn to feel envy.
If children live with shame, they learn to feel guilty.
If children live with encouragement, they learn confidence.
If children live with tolerance, they learn patience.
If children live with praise, they learn appreciation.
If children live with acceptance, they learn to love.
If children live with approval, they learn to like themselves.
If children live with recognition, they learn it is good to have a goal.
If children live with sharing, they learn generosity.
If children live with honesty, they learn truthfulness.
If children live with fairness, they learn justice.
If children live with kindness and consideration, they learn respect.
If children live with security, they learn to have faith in themselves and in those

about them.

If children live with friendliness, they learn that the world is a nice place in which to live.

Copyright © 1972 by Dorothy Law Nolte PhD

Now you can perhaps understand why I told you above to “own it!”

Sure there may be mitigating factors for your child, or children, to cause you stress but the reality is it's in your hands to fix the issues with them by encouraging, praising and listening, plus the positive attributes listed above in the poem.

If you read my book referred to above and showered your children with unconditional love, always, and in all ways possible, I promise you that stress from your child or children will be a thing of the past. You will both look forward to a wonderful, loving and nurturing relationship together. My sons and I are living proof of that, and they are now 24 and 28 years old!

Your in-laws

Just the very sound of the word “in-laws” can create stress for many people! It's challenging to criticise your spouse/partners parents without causing emotional upheavals.

I was fortunate to have wonderful in-laws who said they wished I was their son, not their son-in-law! Of course, they had faults like all of us, but they were also wonderful grandparents to my sons and their other grandchildren and great-grandchildren too.

So, perhaps we should start our in-laws' stress reduction story with the positives that they bring to your life, and, to the life of your spouse/partner, and possibly their grandchildren too.

Showing them your appreciation for the good things they do for your family may start to turn any adversarial tide between you. I think you have to accept that your mother-in-law gave birth to your spouse/partner and, most times, they have an emotional investment in how their child is being treated in their marriage/relationship with you. Unfortunately, this may mean that they can't stop interfering or commenting. Fathers-in-law appear to have an emotional interest rather than an emotional investment in their child's marriage/relationship to you, but usually, adopt a more hands off approach than a mother-in-law. However, if “Daddy's little girl” gets hurt you had better beware of the repercussions!

If you are in the Western World reading this, then be very thankful that you are not a wife in numerous Eastern and Far Eastern countries. Here, traditionally, the wife goes to live with her in-laws, and, sometimes, becomes a virtual slave to her mother-in-law!

Talk about stress!!

If you have one or more in-laws living with you, or for that matter, one or more of your parents living with you, then this stress is constant and will probably become chronic stress, and ill-health and disease cannot be discounted. These living conditions are tough to handle, and I can only suggest you spend as much time out of your home as possible to reduce the constant stress of caring for ageing in-laws and parents. You will need to do lots of exercise and meditation to help counterbalance this stress. Ideally, you need to have a good friend with whom you can dump your frustrations, without ruining your friendship with your partner.

Boundaries are important in all relationships, but especially with parents and in-laws who somehow feel that you are still their baby, or your spouse/partner is their baby in their eyes. Clear do's and

don't need to be set in stone especially if they are living with you. You married your spouse, or are living with your partner out of choice, but your parents, or in-laws, are not in the marriage/relationship contract. They are with you under sufferance. If they can't behave according to your spouse / partner's and your joint rules, then out they go!

Your marriage/ relationship comes first and reducing your stress levels created by your in-laws comes a distant second. Take charge, even if it makes you unpopular, your sanity and reduced stress levels must prevail.

The remaining family members including your siblings

Most families have a few "oddballs" floating around and causing stress for a variety of reasons. Each person is responsible for their journey, and you are not here to save anyone. You should have your hands full reducing your stress levels and focusing on developing your relations with your spouse/partner and any children you are responsible for.

Any extra energy you have should be devoted to exercise, eating and drinking correctly, meditation and spending time with your personal friends. Taking on another family member's problems is not on your "priority to do list" at work or home.

You are reading this book to reduce your stress. I am trying to reduce your circle of concern and show you how to, initially, cope with your existing stress levels, and, after that, reduce the stress issues within this circle. There is no spare time for anyone else right now. So, say thanks, but no thanks, to anyone else's needs outside of this circle of your concern.

It's probably this willingness to help others and be a "Florence Nightingale" type of person that may have got you overstressed, to begin with. Some people have a need to be needed and thrive emotionally by uplifting others, usually at the expense of their relationships with themselves, their spouse/partner and their children.

My task in this book is to reduce your stress, not make you into Joan of Arc or St. Francis of Assisi!

Stress from family responsibilities

If you are in your twenties and thirties, it is likely that you have young children and your parents are in the forties to sixties and still capable of being financially independent of you and physically independent to live on their own.

As you enter your forties and fifties your children become teenagers and young adults and your parent's independence both financially and physically becomes constrained. You may begin to feel like the "cheese in the sandwich" with your children as dependents below you and your parents as dependents above you.

When you enter your sixties and seventies, and, if your parents are still alive, you now have three generations dependent on you. You have your children and their children, your grandchildren, as well as your remaining parent/s, who are now likely to be in their late eighties, and older, requiring a lot more attention physically and financially.

Entering your eighties and beyond you may begin to be free of family responsibilities as your dependence on your children and grandchildren grows both physically, and, maybe even financially.

I am surprised that only 57% of people feel stressed by family responsibilities. It may be dependent on which age groups and genders were questioned in these opinion polls.

No doubt, the female gender has a higher stress level for familial responsibilities as they tend to be the family caregivers. Also, some 40% of births are to single mothers in many Western countries, and the 24/7 stress of providing for a child while working one or more jobs is hugely stressful.

Throw in the hand grenade of a 33% divorce rate, step-parents, other people's children, and emotionally and financially broken homes into the mix, and you now have stress levels that can easily become chronic, leading to illness and disease.

On a personal level, one of my friends has spent two days in hospital this week with bleeding stomach ulcers as his bi-polar ex-wife attacked him, his new wife of a few years and their au pair with pepper spray and physically assaulted him in front of his young children who remain traumatised from this episode. The continual barrage over the years from this emotionally damaged person suffering from bi-polarity eventually caused his stomach ulcers to burst and bleed internally.

As I am writing this, my dinner host for this evening phoned to apologise for postponing tonight's dinner, as she has just had a major fight with her mother and has a migraine as a result.

It is obvious that family responsibilities cannot be wished away and are long-term issues that need solutions to be able to create boundaries and to be able to handle them with as little stress as possible.

However, responsibility can be looked upon another way as the ability to respond. Please notice the wording. The ability to respond - not the ability to react. This distinction is not semantics but goes to the root of stress management.

Reactions, whether encoded in our DNA as the fight or flight response releases chemicals into our body, which over the medium to long-term, could even cause your ill-health, disease or passing on from the earth, due to chronic stress.

Reactions caused by your irritations, anger, fury are self-induced as intolerance, and will also add to your ill-health, disease and early passing on from earth due to chronic stress.

These reactions cause self-made stress and can be reversed through many of the avenues talked about in this book, but also with Cognitive Behavioural Therapy (CBT), as well as Rational Emotive Behavioural Therapy (REBT).

My sons and I are in a business partnership with David Lorge, a Cognitive Behavioural Coach, teaching CBT to kids to arrest and restore their emotional well-being. Most of the kid's issues, as stated earlier, are a function of parenting, or non-parenting, as the case may be.

This business is CaptainCalm.org where these kids are taught through kid-friendly, downloadable Apps, to become Superheroes and overcome issues such as anger, anxiety, bullying, cyberbullying, divorce, exam stress, etc. The Apps are comic-based with voices and have mini-games and worksheets to track the kids growth. The Apps also have a User Guide for parents to understand what their kids are experiencing, and how to understand and assist them through the fun games and star charts, and the like, built into the Apps.

CaptainCalm.org has been endorsed by numerous world-leading authorities involved in CBT.

I have decided not to include CBT and REBT as stress reducers in this book as these remedies are best written about by the experts in these fields. If you are interested, I recommend you begin researching this yourself, starting with CaptainCalm.org.

So, after the commercial break(!), back to our story about distinguishing between responses and reactions.

Family responsibilities are not family reactionaries!

You have to train yourself to take a deep breath and think about what response would be most appropriate in the short, medium and long-term to what has transpired. Alternatively, you can react and cause irreparable harm to the other person/people and your relationships with them.

In the case of your children, this could potentially seriously damage their trust in you to protect them from harm. This trust is usually implicit in a parent/child relationship. If you are the one doing harm to them, then their values and belief systems are turned upside down, as evidenced in the poem above - *Children Learn What They Live*.

I am going to share with you something I wrote eight years ago in my free book found on personalempowerment.co *How to Live in the Now*. (page 241)

For example, say your young son is playing with a ball in the house, and you tell him to watch out for the special crystal vase with long-stemmed red roses that Daddy gave Mommy for her birthday. The next moment you hear bang, crash, and the crystal vase is now lying broken on the floor, water spilt and roses scattered. Your son's eyes are wide with fright as he sees what he's done and wonders what is coming next for him.

Do you:

A. Yell at him for not listening and obeying your warning, and send him to his room?

B. Spank him, make him clean up the mess, and then send him to his room?

C. Keep deathly silent, seething inside and ignoring your frightened son, as you pick up the glass and roses and mop up the water? And then send him to his room?

D. Walk over to your frightened son, embrace and comfort him in your arms, and then clean up the glass, telling him you don't want him to cut himself?

Traditionally, most parents tend toward the A, B, or C approaches, believing that fear and punishment will create a more obedient and a better-behaved Child. If this were true, prisons would turn out model citizens. But they don't. The A, B, and C approaches are based on the Ego's fear and anger, and thus tend to create fearful, angry egos.

Children tend to emulate what they have learned by treating others (and themselves) as they have been treated. Children who are "instructed" with anger and punishment will tend to use anger and punishment as weapons when dealing with others. They will tend to repress rather than express their feelings, which then turn to anger, resentment, and even depression.

The D approach is Soul and Love-based. This approach tends to nurture and awaken the loving Soul within the parent and child while teaching invaluable life lessons of Love.

This approach teaches a child that acceptance, forgiveness, non-judgment, and Love are the most powerful "method" for dealing with others and resolving issues in life.

Using the methods and principles of acceptance, non-judgment, forgiveness, and Love to raise your children and engage other people makes you a stronger parent and a role model in life. It has been said that while children may not listen to their parents, they seldom fail to emulate them.

Your actions speak louder than your words.

So, from this example, you can see the difference between reaction and response. Treating your family with responsibility and not reactionary attacks will reduce not only your stress levels but theirs as well.

Other stresses that are occasioned by family responsibilities are many and varied and concern keeping a roof over their heads; safety and security both physically and emotionally; feeding, clothing and educating them; ensuring their health is as good as it can be, and tending to them when they are sick; and so on.

Once again, a well-balanced approach to each issue needs to be from a place of reasoned out response and not a knee-jerk reaction.

Using the thought out response, and not the knee-jerk reaction, in parenting, and in other relationship issues, will meaningfully reduce your stress levels.

Stress related to health problems with me or my family

Here we have 53% of the people coping with these issues according to the various opinion polls I have researched.

If you are not interested in the USA health position, then you can skip this section and pick it up at [your health issues](#) below.

Let's look at it globally first:

The United States currently ranks highest in health care spending. Of the countries spending the most on health care annually, the U.S. spent a staggering \$8,508 per capita. Norway had the second-highest health care budget, with expenditures at \$5,699 per capita. This information comes from data released by the Organization for Economic Co-operation and Development (OECD) from 2013.

Despite the U.S. having the highest health care budget, much of the cost is not government-related but instead private expenditures and those related to insurance. Countries such as Norway have socialised much of their medicine. With its surplus from oil derivatives, Norway used to spend more on the country's socialised medicine and expenditures through its Government Pension Fund. Despite the change, Norway remains one of the healthiest nations despite spending a significant amount less than the U.S. does on health care.

The U.S. spends more on its healthcare budget in pure dollars per capita as well as based on its gross domestic product (GDP). Based on the data provided by the OECD from 2013, the top three countries spending the most on health care were the U.S., Norway and Switzerland. However, comparing the amount paid based on GDP would result in different rankings.

Switzerland spent 11% of its GDP on health care spending. Norway only spent 9.3% of its GDP on its health care. The U.S. spent a shocking 17.7% of its GDP on health care costs. By using the GDP standard instead of raw dollars spent, Norway isn't second, partly due to its government spending. Second place would, in fact, go to the Netherlands, which spent 11.9% of its GDP on health care in 2013.

Despite the different rankings based on raw dollar amounts and GDP spent, there is no denying that the U.S. spent more on health care than any of the other countries by a wide margin. The difference in health costs per GDP between the U.S. and that of the Netherlands is 6.8%. The size of this gap can be explained largely by the U.S. and its fragmented health insurances and the lack of government oversight that exists in many countries. This oversight places standards of pricing and care so that a standard of care can be expected and received. This oversight is in strong contrast to the U.S, which uses multiple payment types and insurances, such as Aetna and Cigna, with each different offering services.(Source: Investopedia)

So that means that in 2013, five years ago, the average American spent \$1 out of every \$6 they earned on health costs!

Ok, so let's see how much healthier Americans are for spending 1/6 of their earnings on health costs:

The United States ranks 29th in infant mortality among the 35 OECD countries -only six countries have higher rates of infant mortality. In 14 countries - including the Nordic countries of northern Europe, Japan, and Slovenia - the infant mortality rate is half the US rate. After America comes the Slovak Republic in 30th place followed by Latvia, Chile, Mexico, Turkey and lastly Korea.

Life expectancy at birth is another measure used to compare the health of nations. The United States also performs relatively poorly in this measure, which is highly influenced by infant mortality. Overall, the United States ranks 26th among 35 OECD countries with an average life expectancy of 79 years. Japan leads the world in life expectancy at 84 years. Almost all western European countries, Australia, Canada, Chile and Iceland also have a longer life expectancy than the United States. Twenty-five countries have an average life expectancy of at least 80 years, and 18 of those countries have a life expectancy at least three years longer than the US life expectancy. (Source: americashealthrankings.org)

Well, it must be that medical staff are in short supply in America?

In 2013, there were over one million doctors of medicine all over the United States. This figure included some 148,000 inactive and some 44,000 unclassified physicians. The U.S. has a less marked physician density compared to some other countries. Looking at individual U.S. states, Washington D.C., Massachusetts and Maryland have the highest number of physicians per civilian population. Among specialists, psychiatrists are the most prevalent physicians. Approximately one-quarter of all active U.S. physicians have been educated abroad.

Expenditure for physician and clinical services stood at some USD600 billion in 2014. Thus, such services accounted for only 20% of total U.S. healthcare spending. The largest proportion of costs for these services was paid via private health insurances, followed by Medicare payments.

Compensation for physicians is always a controversial issue, especially in times of economic crisis and growing health costs. Orthopaedics and plastic surgeons comprise the highest-earning physicians. With some USD489000 and USD440000 respectively, these specialist physicians have the highest average annual compensation for patient care. The highest paid physicians live in the north-central part of the U.S., where the mean compensation stood at some USD317000 as of early 2017.

In the U.S., a generalist physician receives more than 3,500 annual visits, while a specialist receives around 2,700 visits. According to a survey, the most frequently mentioned amount of time spent with each patient is within the range of 13 to 16 minutes. 70 percent of all general physicians provide more than 31 hours of direct patient care per week, and 40 percent have evening and weekend working hours. For specialists, these figures stand at 61 and 19 percent respectively. In general, the level of satisfaction of U.S. Americans with their physicians is very high. (statista.com)

Admittedly, these are 2013 figures, and parts of Obamacare have been implemented since then, but with doctors and clinical services only earning 20% of money spent on health care, the other 80% is spent in hospitals, procedures (necessary and unnecessary), pharmaceutical drugs, other medical requisites and other medical related industry costs.

The figure I find most fascinating is that the largest number of physicians are psychiatrists, so I dug deeper and found the following 2017 table from Statista.com

Specialty area	Number of physicians
Psychiatry	51,403
Surgery	48,921
Anaesthesiologists	46,971
Emergency medicine	48,851
Radiology	44,643
Cardiology	30,271
Oncology (cancer)	18,055
Endocrinology, diabetes, & metabolism	7,254
All other specialties	182,977
Total specialty	479,346

Now, what does that say about the state of mind of the average American spending \$1 out of \$5 (2014 figures) out of their total earnings/GDP?

Nearly half the U.S. population has one or more chronic conditions, among them, asthma, heart disease or diabetes, which drive up health care costs. And two-thirds of adults are either overweight or obese, which can also lead to chronic illness and additional medical spending. (Source: Bipartisan Policy Center, a think tank in Washington, D.C.)

I did a simple calculation and computed that each American (some 326 million) visits a Specialist Physician (479346 of them) 3,2 times a year. I don't know about you, my reader, if you live outside the USA, but at age 65 I don't think I have visited a specialist physician five times in my life and only recently do I have regular 3 monthly visits to a Dermatologist in South Africa to cut out suspicious moles on my ageing skin. Thank God, these moles are always benign, but each time I spend the equivalent of US\$100 for the consultation and minor operation, and a further US\$70 for the Laboratory investigation procedure. My medical insurance pays around 30% of the Dermatologist cost, and the Lab work is covered 100%.

I can only surmise that in the USA there are many unnecessary doctor's visits and unnecessary doctor referrals to specialist physicians due to the litigious nature of the medico-legal system in that country.

In a 2014 study, led by the Cleveland Clinic and published in *JAMA Internal Medicine*, researchers asked a few dozen physicians in three hospital medicine services to estimate the defensiveness of their orders. Fully 28% of 4200 plus orders were reported by physicians as being at least partially defensive, but only 2.9% were seen as completely defensive.

The Cleveland Clinic study cited a national cost estimate of \$46 billion related to defensive medicine but noted that such costs had been measured only indirectly. Other studies, along with the American Medical Association, put the cost impact much higher.

Now we have an impoverished, nearly 50% of Americans, living on some form of Government handouts expected to pay, on average, 20% of their earnings on medical care, in a country that is ranked 29th in life expectancy out of 35 OECD countries (Organisation of Economic Development Countries)! (Medicare, etc. have been excluded in this assumption.)

And only 53% of people are stressed about their or their families health issues!

I hope you made it through that jungle of healthcare related statistics, but I am trying to lay the foundation stones for the solutions I propose below about improving your and your families health.

Now let's deal with your health issues and those of your families.

We have dealt with the cost of health globally, and how it translates into coming out of your pocket, now let's turn to the emotional stress that comes with ailing health.

Your health issues.

If you are part of the merry-go-round that is the American health system, my advice would be to do something proactive like eat less, eat more healthily, drink plenty of water, meditate and do lots of exercise. You will find that your stress levels will reduce and you will be able to see your toes when you are standing up!

If you are stressed about your health, there is only one person that is going to fix that, and it's not the health system. It's you!!

I have friends and family in the USA and those who eat properly regarding quantity and the health quality of the food they ingest and the liquids they drink are healthy and avoid the medical cost merry-go-round.

Those people who choose to eat and drink whatever they want in huge quantities believe that popping pills and doctors' visits are the health measures they take!

I don't judge, I simply observe. It's your life and you have free will to do whatever you choose regarding your health.

Wherever you live in the world, if you are stressed about your health issues, there is one thing I can assure you, stressing about these health issues is not going to make them better and, more likely, will make them worse.

Unlike the Health System you live under where you have little, or no say, you have total control and responsibility for your eating, drinking, drugs, working, technology usage, exercising, meditating and other habits.

Unless you were born with a health issue, everything that you are today has come through your mouth! No one held you down, and force fed you and made you drink copious amounts of sodas, alcohol or take narcotics. You did that to yourself, so it's time to take responsibility and to fix it, but only if you want to. If not, carry on as before, it's your choice.

Family health stress

Dealing with sick children, a partner who is in ill health or ailing parents causes stress for you as the caregiver, who is most likely trying to hold down a job as well.

Depending on the longevity and severity of the particular illness of your one or more family members, your stress levels will be impacted as you dedicate yourself to your sick family member/s.

Each person is going to have their own story to tell, and each person is going to have to find a way to cope with the stress imposed by short term, or long-term, incapacity and ill health of their family member/s.

One thing I do know is that exercise, meditation, correct healthy eating, drinking plenty of water and having something constructive and positive to get out of bed for, are panaceas for an ailing person. Pets are also important as something to care for and look after, and dogs especially supply unconditional love. And if you have a cat, it will get back to you on that!!

This issue of health affects 53% of people who are always stressed, or often stressed, about the health of themselves and their family.

I find it interesting that the topic of responsibility as a parent preceded this one because what I want to talk about is unhealthy eating habits especially in children.

One out of two people is always stressed, or often stressed, about their health and the health of their family according to the APA Study referred to at the outset of this book.

I draw the analogy again about stress being like a tree with its roots, trunk, branches and leaves with fruit growing on it. The stress is about the rotten fruit on the tree - the unhealthy fruit. However, the fruit is a function of the lack of nutrients from the roots because the soil that the roots are occupying is unhealthy soil.

So being stressed about the unhealthy fruit is a never-ending stress because the next fruit coming along will be as unhealthy as before. It's only by fixing the soil's nutrients that the fruit can be healthy. Trimming the branches and spraying the leaves might seem like a good idea, but, in reality, it's not going to affect the unhealthy fruit one iota. The problem is in the soil in which the roots live in. The solution must be to fix the soil, and then the stress resulting in unhealthy fruit will abate, as the healthy soil will create healthy fruit and no more stress!

Switching from soda to diet soda, or from salted to unsalted popcorn or low fat milk or, or, or, is like trimming the branches and spraying the leaves. Fix the eating, drinking, exercising, meditation, drugs, both prescription and illegal narcotics, and the soil of your life has a stronger chance of having more nutrients, and of bearing good fruit and of you having far less health-related stress.

Health is usually a function of the air that we breathe, the food we consume and the liquid we ingest. Exercise obviously also plays an important part, as does one's attitude and disposition to be happy or sad, coupled with things like meditation and of course, on the negative front, taking excessive alcohol, tobacco, narcotics and even certain prescription drugs which impair the body's ability to function efficiently.

I will cut to the chase and tell you that American adults have been gaining one pound in weight annually on average since 1991. The average American male weighed 181 pounds in 1991 and by 2016 weighed 196 pounds, a growth rate of 0.5%p.a. The average American woman went from 152 pounds in 1991 to 169 pounds in 2106, a growth rate of 0.75 p.a.

73.9% of the American population is classed as overweight whereas 55.6% of Europeans are classed as overweight. That's nearly 3 out of 4 American Adults, and 1 out of 2 Europeans Adults are overweight!

Child obesity

The Centres for Disease Control and Prevention in Atlanta, Georgia, USA reported in January 2018 as follows on child obesity:

In the United States, the percentage of children and adolescents affected by obesity has more than tripled since the 1970s. Data from 2015 - 2016 show that nearly 1 in 5 school age children and young people (6 to 19 years) in the United States suffer from obesity.

The causes of obesity are: Consuming more energy from foods and beverages than the body uses for healthy functioning, growth, and physical activity which can lead to extra weight gain over time.

Many factors contribute to childhood obesity, including ages 8 - 16:

Genetics

Metabolism - how your body changes food and oxygen into the energy it can use.

Community and neighbourhood design and safety.

Short sleep duration.

Eating and physical activity behaviours.

Childhood obesity has immediate and long-term effects on physical, social, and emotional health. For example: Children with obesity are at higher risk of having other chronic health conditions and diseases that influence physical health. These include asthma, sleep apnea, bone and joint problems, type 2 diabetes, and risk factors for heart disease.

Children with obesity are bullied and teased more than their normal-weight peers and are more likely to suffer from social isolation, depression, and lower self-esteem. In the long term, an obese child is more likely to be an obese adult. An obese adult has a higher risk of developing heart disease, type 2 diabetes, metabolic syndrome, and many types of cancer.

Personally, I think the CDC were being too politically and socially polite and didn't want to appear to be offensive in their assessment of the immediate and long-term effects on the health of Americans, who will be adults during the 2020's and 2030's.

If America is spending \$1 in every \$5 they earn on health costs now (2014 figures) can you imagine what the spend will be health-wise in 10 years time? \$1 out of every \$3 - \$3,50 sounds about right to me!

One out of five, that's 20% of the population aged under 19 years, are already obese and heading for those dreaded diseases mentioned, being heart disease, type 2 diabetes, metabolic syndrome and many types of cancer.

So, these soon to be obese adults may not contribute fully to society from an economic viewpoint due to their ill health but will drain the health system with costs of these dreaded diseases and more.

Take away one dollar out of five dollars of earnings (being 20% of adults with obesity and their reduced contribution to economic activity), and add one dollar (for the 20% of Adults being obese) to the existing one dollar out of five dollars for increased health care costs, and you have a crudely assessed calculation of why \$1 out of \$3 - \$3.50 earned could be going to health care costs in the USA during the 2021 - 2030 decade.

If that doesn't frighten you, then how about, who in your family are going to care for any obese adults in ten years time? Will these obese adults be physically attractive enough to find a partner? And if they do, it may be another obese person, so now there could be two obese adults to feed and care for medically. How much food and drink are they going to consume, and who is going to pay for it, because their earnings will be severely limited due to their health condition? Are your retirement funds going to have to go to support that obese kid drinking a soda, eating french fries and playing video games in your home right now?

Sorry if you are offended by my tone and judgmental approach to this issue but for the CDC to "sugar-coat" this obesity problem and not to use the above scare tactics that I have used, no-one is going to pay much attention. People will go back to doing what's easy to do. That usually means an unhealthy diet and lack of exercise for many of the next generation of American adults.

Of course, once again, I am using the Americans here as examples, but it applies to most countries in the world who are in the higher overweight under 19 years of age category.

Let's look at the *World Health Organisation's* report on child obesity globally:

The number of overweight or obese infants and young children (aged 0 to 5 years) increased from 32 million globally in 1990 to 41 million in 2016. In the WHO African Region alone the number of overweight or obese children increased from 4 to 9 million over the same period.

The vast majority of overweight or obese children live in developing countries, where the rate of increase has been more than 30% higher than that of developed countries.

If current trends continue, the number of overweight or obese infants and young children globally will increase to 70 million by 2025.

Without intervention, obese infants and young children will likely continue to be obese during childhood, adolescence and adulthood.

Obesity in childhood is associated with a wide range of serious health complications and an increased risk of pre-mature onset of illnesses, including diabetes and heart disease.

Exclusive breastfeeding from birth to 6 months of age is an important way to help prevent infants from becoming overweight or obese.

Consequences of obesity in childhood:

Obese children are more likely to develop a variety of health problems as adults. These include:

cardiovascular disease

insulin resistance (often an early sign of impending diabetes)

degenerative disease of the joints)

some cancers (endometrial, breast and colon)

Being disabled

Contributors to obesity in infants and children:

Every aspect of the environment in which children are conceived, born and raised can contribute to their risk of becoming overweight or obese. During pregnancy, gestational diabetes (a form of diabetes occurring during pregnancy) may result in increased birth weight and risk of obesity later in life.

Choosing healthy foods for infants and young children is critical because food preferences are established in early life. Feeding infants energy-dense, high-fat, high-sugar and high-salt foods is a key contributor to childhood obesity.

Lack of information about sound approaches to nutrition and poor availability and affordability of healthy foods contribute to the problem. The aggressive marketing of energy-dense foods and beverages to children and families further exacerbate it. In some societies, longstanding cultural norms (such as the widespread belief that a fat baby is a healthy baby) may encourage families to over-feed their children.

The increasingly urbanized and digitalised world offers fewer opportunities for physical activity through healthy play. Being overweight or obese further reduces children's opportunities to participate in group physical activities. They then become even less physically active, which makes them likely to become more overweight over time.

Prevention of childhood obesity:

Overweight and obesity are largely preventable. Supportive policies, environments, schools and communities are fundamental in shaping parents' and children's choices, making the healthier choice of foods and regular physical activity the easiest choice (accessible, available and affordable), and therefore preventing obesity.

For infants and young children, WHO recommends:

early initiation of breastfeeding within one hour of birth; exclusive breastfeeding for the first six months of life; and the introduction of nutritionally-adequate and safe complementary (solid) foods at six months together with continued breastfeeding up to two years of age or beyond. Complementary foods should be rich in nutrients and given in adequate amounts. At six months, caregivers should introduce foods in small amounts and gradually increase the quantity as the child gets older. Young children should receive a variety of foods including meat, poultry, fish or eggs as often as possible. Foods for the baby can be specially prepared or modified from family meals. Complementary foods high in fats, sugar and salt should be avoided.

School-aged children and adolescents should: limit energy intake from total fats and sugars; increase consumption of fruit and vegetables, as well as legumes, whole grains and nuts; engage in a regular physical activity (60 minutes a day).

The food industry can play a significant role in reducing childhood obesity by: reducing the fat, sugar and salt content of complementary foods and other processed foods; ensuring that healthy and nutritious choices are available and affordable to all consumers; practicing responsible marketing especially those aimed at children and teenagers.

OK, so as you can see this stress about you and your family's health is far more likely to increase than decrease from the current 53% of people currently continually stressing or often stressing about their or their family's health.

There is little point in me evolving strategies for you now about dealing with your health or your family's current health issues when the looming epidemic of childhood obesity hangs like a dark cloud over civilisation for the 2020's onwards.

You either realise the seriousness of your situation if you have a child in your family either obese or tending towards obesity, and do something now about self-control, eating correctly and exercising at least 60 minutes a day where hopefully some sweating is involved in helping reduce weight and to develop the musculoskeletal infrastructure of their bodies, or your stress levels, and theirs, go through the roof.

Dealing with the current situation of your health or your family's health is best started at the level of prevention rather than cure. If you, or a member of your family, is in ill health on a continual basis, you are going to have to create a positive game plan for self-improvement.

Each person must be the gatekeeper of their mouth and only allow food and drink and any other substances to enter that are healthy for them. Unless they are bedridden, and cannot get up, then each person must take responsibility for their living area, as well as cleaning their clothes and other things they use such as their dishes, etc. Each person must prepare their own healthy and nutritious food and drink. This activity is self-empowering and helps create a self-discipline that puts them front and centre in charge of their own life.

Now take away all video games, TV privileges, and even their mobile phones, and use a reward system that privately measures their weight and size. When they reach certain targeted lower weight and size, they can have access to these privileges.

This proactive plan is how the real world lives. Excuse the expression, but you have to "pull your weight", perform and be measured for your performance, and then you get certain benefits, such as a salary or a wage.

Exercise is vital for improved health and improved self-esteem. Start slowly with walking and after a time increase the walking pace to a fast walk and then graduate to a slow jog and then eventually to running. If you have access to a swimming pool, then start swimming lengths in a pool. Start with one length and build up over time.

There are other more fun exercises, such as kick-boxing and the like, that can be used as rewards once the running and swimming targets are reached.

The aim is 60 minutes a day of sweaty exercise.

If you can add meditation to this mix then you will find that the pills you, or they, take will diminish, your energy levels will increase, and your stress will decrease.

And that my new friend is how you deal with stress regarding you and your family's health!

Unashamedly, I have been judgmental and prescriptive here to wake you and your family up to the looming train crash coming if you don't take responsibility for your health, and your family members don't take responsibility for their health.

Being politically and socially correct and sugar coating this issue is not going to fix the epidemic of obesity staring us all in the face.

Stress and Job stability

49% of Americans are concerned about the stability of their jobs.

Well, 46% of Americans cannot access \$400 in their savings for any personal emergency according to a report from *The Federal Reserve, Economic Well-Being of U.S. Households 2015*.

So if you can't access \$400 and you are laid off at work or fired, it stands to reason that you would be severely stressed about where you would live, what you would eat and drink and the same for your family, if you have a family depending on you.

What is the likelihood of losing your job? According to a *Pew Research Centre 2016* survey of *The State of American Jobs*:

Americans' confidence in their job security remains high after reaching a low in the early 1980s. Today, 60% of employed Americans say it is not at all likely that they will lose their job or be laid off in the next 12 months. An additional 28% say it is not too likely, 7% say it is fairly likely, and 5% say it is very likely.

Even so, a segment of the U.S. workforce expresses a high level of vulnerability. Among workers with less than a high school diploma, about four-in-ten (39%) say it's very or fairly likely they may be laid off within 12 months. By comparison, only 11% of those with a high school diploma, 10% of those with some college education and 7% of those with at least a bachelor's degree say the same.

So it's the undereducated, low skills base employee most under threat. However, with AI, Robotics and other automation being felt in the workplace this picture could change in the medium term, and the future of work could look substantially different as we enter further into the Fourth Industrial Revolution.

The First Industrial Revolution used water and steam power to mechanise production. The Second used electric power to create mass production. The Third used electronics and information technology to automate production. Now a Fourth Industrial Revolution is building on the Third, the digital revolution that has been occurring since the middle of the last century. It is characterised by a fusion of technologies that is blurring the lines between the physical, digital, and biological spheres.

There are three reasons why today's transformations represent not merely a prolongation of the Third Industrial Revolution but rather the arrival of a Fourth and distinct one: velocity, scope, and

systems impact. The speed of current breakthroughs has no historical precedent. When compared with previous industrial revolutions, the Fourth is evolving at an exponential rather than a linear pace. Moreover, it is disrupting almost every industry in every country. And the breadth and depth of these changes herald the transformation of entire systems of production, management, and governance.

The Fourth Industrial Revolution, finally, will change not only what we do but also who we are. It will affect our identity and all the issues associated with it: our sense of privacy, our notions of ownership, our consumption patterns, the time we devote to work and leisure, and how we develop our careers, cultivate our skills, meet people, and nurture relationships. It is already changing our health and leading to a “quantified” self, and sooner than we think it may lead to human augmentation. The list is endless because it is bound only by our imagination.

Source: World Economic Forum January 2016

So it appears that the stress relating to one's job is going to go beyond the traditional under-educated, low skills-base person and radically change the nature of work as we have known it for centuries.

People over 60 years old will be left behind unless they become more technically proficient and prepared to become more willing to experiment with changing technological advancement and keeping pace with it as they age further.

People between 40 – 59 years of age are likely to begin to embrace the changes and should be in a managerial /supervisory role where their people skills will probably be needed to shepherd the younger workers who are adapting to the new landscape fastest of all.

People in the age group 30 – 39 years obtained their education and skills training straddling the Third and Fourth Industrial Revolutions. Those people who embrace the Fourth Industrial Revolution's changing roles and can easily adapt will be more welcomed than those who are too slow to change to the inevitable Fourth Industrial Revolution's way of developing skills, training, education and networks.

People who are 20 – 29 years of age have usually obtained their education and skills training fairly recently, but most of it was established during the end of the Third Industrial Revolution of Autonomy with the beginnings of the Digital Revolution of the Fourth Industrial Revolution.

Those in the age group 10 – 19 years will become the leaders of the Fourth Industrial Revolution by 2050. The future of work rests in their precious little hands right now.

Stress about job security is going to be increased right across the work spectrum as this Fourth Industrial Revolution takes roots and sprouts its trunk, branches, leaves and fruit in a digital way we cannot even begin to imagine.

The smartphone was only launched in 2007, and it has already transformed the world and information transfer and sharing. Can you imagine what an exponential number of similar technologies will do to people, the nature of work and the nature of life? That uncertainty is what causes stress as people struggle to have the capability to handle the unknown and unknowable of their future.

The term stress is attributable to Walter Cannon in 1932 referring to the fight-or flight response. Hans Selye, originally in 1936, and then subsequently in 1956 came up with GAS - General Adaptation Syndrome, whereby we first mobilise our physical resources to deal with or escape from the stressor - the alarm approach. The second stage was the resistance phase where we tried to cope with the alarm phase by resisting it and attempting to reverse it. The third stage was the

exhaustion phase, and today we would call that the chronic stress of continual and repetitive stress and the inability to escape such stressors.

Hans Sely has identified what is likely to happen to workers some 70 - 100 years later than his pronouncements, as the Fourth Industrial Revolution takes hold.

Please note that I am using USA figures because they are plentiful and well researched but the similar comments are relevant throughout for most countries in the world.

A word I would like to add here is that there will also be new opportunities coming to light with the Fourth Industrial Revolution. For those with initiative, who are pro-active, who are smart, "light on their feet", opportunistic and adaptable to changing circumstances, the world will be their oyster.

Simply look today at the FAANG's, - Facebook, Apple, Amazon, Netflix and Google and you can see what people with the above attributes can accomplish.

49% of people, or 1 out of 2 people employed by a boss suffer from continual stress or are often stressed, about the stability of their job. To put it bluntly, they fear that they may be fired or re-trenched at any time. This fear occurs increasingly as one goes down the totem pole of an organisation's structure, according to the research I have studied. Unskilled workers' fears of this possibility are very high, and sometimes they see it as an inevitability.

There is always room in an enterprise for someone who excels at what they do. If you are a top performer and you use yesterday as your yardstick to improve upon it today, then you should have no fear of being fired or retrenched. In fact, it's more likely that you will be promoted, or poached by another employer, who can see and appreciate your worth and pay you more!

There is always room at the top, and the competition is usually not as fierce as you would imagine. Most people don't see that good is the enemy of great! Their work is good enough, and they are happy with that level of performance. If your work was great and you maintained and even improved on that performance, who do you think is going to be asked to stay and who to leave?

There is the old joke about two men walking in the forest, and they see a bear menacingly approaching them. One hiker stops to take off his heavy hiking boots, and his friend says to him, "Why are you doing that, you will never outrun the bear?" To which he replies, "I only have to outrun you!"

Let me dispel a myth that the employer determines your remuneration and that they pay you. It's your productivity that determines your remuneration and that pays you. The employer simply sits between what you produce and the people who buy what you produce, and the employer handles the money that is used as the exchange of your productivity, paid for by the buyer.

That is why the productivity levels of public servants are usually lower than those in the private sector. The public sector's ultimate boss is the Tax Payer and the Entities that lend them loans to finance public sector expenditure. The real bosses are the voters of the political parties that constitute a public sector. So the public sector officials are far more removed from accountability to their bosses, unlike the private sector workers, unless they work for large corporations which sometimes resemble the public sector!

The accountability of a public sector official is not as acute as it is in much of the private sector. To a public sector official, good is good enough, and only if they have obvious ambitions to rise in the public sector will they consider moving from good to great in their performance. Public Sector pay grades and increases are usually very rigid and don't act as a motivator for someone to think "outside the box" and find solutions rather than "tick the box" answers. Public Sector job security is usually secure, and one has to do something pretty bad to get fired or retrenched from the public

sector. Of course, limited and reducing fiscal budgets will occasion job cuts in the public sector, in due course.

For private sector employees, your job security is therefore in your hands, and not in your bosses hands. If you perform with great productivity, it is unlikely that you will be fired or retrenched, and even if you do, your excellent productivity will stand you in good stead in finding another job, or even changing your status and working for yourself as a self-employed person.

This awareness should reduce your stress levels about job security and now all you have to do is perform greatly!

My suggestion is that you write “Good is the Enemy of Great” and keep it visible during your working day.

Housing costs and stress

Unsurprisingly, 49% of people have continual stress about affording the cost of housing themselves and their families, either in their owned or rented accommodation.

It's unsurprising to me because it is the same percentage of those worried about stress and their jobs.

Futuristically, this stress is going to get a lot worse as the Fourth Industrial Revolution takes hold and the future of work changes meaningfully, as discussed above.

However, dealing with the issue now, at the tail end of the second decade of the 21st Century, housing costs are a genuine concern, especially for the 47% of Americans on some form of government hand out programme already.

The Western World's norm for housing affordability is that up to 30% of your household income should be spent on your accommodation, whether rented or owned accommodation.

The stress of 49% of the people in the *Stress in America* survey of being able to continue to afford their housing costs is obviously tied to their stress in respect of job instability, and an inability of assurance of continual income, to afford a roof over their heads for themselves and their families.

Housing costs are at the end of the earnings train, and with the potential job displacements discussed above, both job displacements and housing costs are soon going to become political hot potatoes for politicians wanting to stay in power, or those wanting to get into power.

In a democratic society of one-man-one-vote, there will be a swelling of unemployed people at the base of the earnings' pyramid. The current right wing and left wing backlashes at the voting polls in the USA and Europe is a taste of what is to come as job displacements, and the housing affordability hot potatoes heat up.

The reintroduction of rent control could be a political solution but the damage that will do for future generations, as private developers flee the housing market, will mar the housing landscape for generations.

The 2008 Great Recession was initially created by ill-conceived mortgage loan packages sold to investors as prime and sub-prime loans. The housing market in many countries saw a sizeable fall off of new homes being constructed as mortgage banks went bust and much stricter lending criteria for home borrowers was instituted and applied in many countries around the world.

In the USA, the National Association of HomeBuilder's membership has dropped by nearly half since 2008, and currently, America is under-providing 400 000 homes a year. Housing stock for sale is at the lowest level for a long time, as at the end of 2017, according to the *National Association of Realtors*.

With the Millennials entering the family formation phase, house prices are slated to rise due to lack of supply and increasing demand. Only the affordability constraints of buyers' income levels and the lack of available mortgage finance from conventional mortgage banks will keep the housing price lid down, for the foreseeable future.

Non-banks have entered the mortgage banking space, and they have less stringent controls imposed on them. Today in the USA, it is estimated that Non-Banks securitising mortgage loans have close to 50% of the new mortgage loans business, and some of the major Mortgage Bank Lenders are winding down their mortgage loan book. Some banks providing mortgage loans are even leaving the industry due to the excessive lending restrictions imposed. Another case of firmly shutting the stable door after the Non-Prime Lending Bubble burst in 2008 and the horse had bolted!

What does this mean to you, the stressed homeowner or renter, continually, or often, concerned about your housing costs.

I am afraid it's not good news because these Non-Bank Lenders are usually heartless and simply want to make a return on the money they have borrowed to lend to you, or to your landlord. Their motive, understandably, is the profit on the differential of what they are paying for their borrowings and what you are paying them in higher interest rates. They usually don't have customer loyalty like a

mortgage bank, who might be providing you with a checking account or savings with the bank. These Non-Banks mortgage lenders aren't playing the long game. They are focused on short-term profits, and because interest rates are low at present, the mortgage loan business has their attention for now. They could move out to greener pastures tomorrow and then an aspiring homeowner being able to obtain a mortgage loan will have his/her back against the wall!

My advice would be to be cautious about your housing costs and rather live in a home that you can afford more easily, as interest rates are expected to rise in 2018 in the USA, and maybe also in other countries too. Landlords will also look to increase rentals as their borrowing costs will rise too.

We come back to the section above on job security and making your productivity as great as it can be to be able to obtain an increase in salary or wages or profits, if you are self-employed, because housing costs are slated to increase as soon as interest rates rise again.

Sorry that I can't help much here with your stress levels but being forewarned is forearmed!

Personal safety and stress

Let's change the country and look at Australia's record of personal safety from the *Australian Institute of Criminology*.

Australian youth aged 15-24 have seen a surge in violence related activities, and the cause is mainly alcohol, violent video games and changing family situations. 17 years olds show the highest propensity for violence amongst those under 24 years of age. Knife related crimes are responsible for half the murders and armed robberies in Australia. Parent/s working longer hours and having fewer children see these teenagers getting bored at home and becoming frustrated and turning to crime.

About 39 percent of Australians aged over 18 years have experienced some form of violence since the age of 15. That is four out of ten people over 15 years of age have experienced some form of violence.

Wow, that is pretty staggering as Australia is not known as a violent country. In fact, the Global Peace Index has Australia ranked as the 12th most peaceful country in the world!

Men were more likely to experience physical violence than women.

About 41 percent of men said they had been physically attacked since the age of 15, compared to 31 percent of women.

They were also more likely to be assaulted by a stranger with 27 percent of men experiencing physical violence from someone they didn't know, compared with 9.4 percent of women.

But women are more likely to experience sexual violence.

About 18 percent of women have been sexually assaulted since the age of 15 compared to 4.7 percent of men. That is nearly 1 in 5 women having been sexually assaulted since the age of 15 in the 12th most peaceful country in the world!

For women, this violence was likely to be at the hands of their partners. Women were eight times more likely to experience sexual violence by a partner than men were.

About 5.1 percent of women had been attacked by a current, or previous, live-in partner, compared to about 0.6 percent of men.

The rate of women experiencing sexual violence in the past year (1.8 percent) has remained fairly steady since 2005 (1.6 percent) but has increased in the past five years from 1.2 percent in 2012. (Source: Australian Bureau of Statistics 2016)

Let go to the UK and look at the personal safety issues of workers, (sourced from HSE.gov.uk) :

The risk of work-related violence is similar in 2015/16 to the last five years, with an estimated 1.4 percent of working adults the victims of one or more violent incidents at work.

In 2015/16, 350,000 adults of working age in employment experienced work-related violence including threats and physical assault.

There were an estimated 698,000 incidents of violence at work according to the 2015/16 CSEW, (Crime Survey for England and Wales), comprising 329,000 assaults and 369,000 threats. The number of assaults was broadly similar to the last few years. However, the number of threats was significantly higher due to the inclusion of work-related online threats for the first time.

The 2015/16 CSEW found that 1.3% of women and 1.5% of men were victims of violence at work once or more during the year prior to their interview.

It is estimated that 56% of victims reported one incident of work-related violence while 18 % experienced two incidents of work-related violence and 26% experienced three or more incidents in 2015/16.

Strangers were the offenders in 46% of cases of workplace violence. Among the 54% of incidents where the offender was known, the offenders were most likely to be clients or a member of the public known through work.

67% percent of violence at work resulted in no physical injury, of the remaining 33% of cases, minor bruising or a black eye accounted for the majority of the injuries recorded.

Now we cross the Atlantic to the "mecca" of stats in the USA where 32% of Americans are continually or often stressed about their personal safety, according to the APA *Stress in America* survey.

From the FBI, the 2015 crime statistics in the USA:

In 2015, there were an estimated 1,197,704 violent crimes. Murder and non-negligent manslaughter increased 10.8 percent when compared with estimates from 2014.

Rape and aggravated assault increased 6.3 percent and 4.6 percent, respectively, while robbery increased 1.4 percent.

Nationwide, there were an estimated 7,993,631 property crimes. The estimated numbers for two of the three property crimes show declines when compared with the previous year's estimates. Burglaries dropped 7.8 percent, and larceny-thefts declined 1.8 percent, but motor vehicle thefts rose 3.1 percent.

Collectively, victims of property crimes (excluding arson) suffered losses estimated at \$14.3 billion in 2015.

The FBI estimated that law enforcement agencies nationwide made 10.8 million arrests, excluding traffic violations, in 2015.

There is something I can't get my head around? Some 75% of Americans are over the age of 18 and assuming the population at 2018 is some 326 million that means that there are 244 500 000 people over 18 years old in the USA. With 10.8 million arrests annually, excluding traffic violations, that means that 4.4% of American adults were arrested for a crime of some nature of other, assuming one crime annually per arrested adult.

And yet, 32 % of Americans are continually stressed, or often stressed, about their personal safety.

So either the crimes are not being reported, or the perpetrators not caught, or there is some serious paranoia about the possibility of being personally harmed in some way, which is making one out of three Americans stressed about their personal safety?

I had to go back to a 2009 study by the AAP - the American Academy of Paediatricians - to find the following evidence of violence from TV on young people.

Exposure to violence in media, including television, movies, music, and video games, represents a significant risk to the health of children and adolescents. Extensive research evidence indicates that media violence can contribute to aggressive behaviour, desensitisation to violence, nightmares, and fear of being harmed.

A large proportion of children's media exposure includes acts of violence that are witnessed or "virtually perpetrated" (in the form of video games) by young people.

By 18 years of age, the average young person will have viewed an estimated 200 000 acts of violence on television alone.

These 200 000 acts of violence are on TV only and exclude the more horrific video games where virtual violence is far more prevalent than on TV.

If you have witnessed 200 000 violent acts in a young brain that is still forming and is very impressionable, then it is little wonder that 32% of American adults are paranoid about violence, whereas only 4% experience violence annually.

Facts about children and violence

A 2009 *USA Dept. of Justice (DOJ)* study showed that more than 60 percent of the children surveyed were exposed to violence within the past year either directly or indirectly. Children's exposure to violence, whether as victims or witnesses, is often associated with long-term physical, psychological, and emotional harm. Children exposed to violence are also at a higher risk of engaging in criminal behaviour later in life and becoming part of a cycle of violence.

Some further findings from the study:

Children exposed to violence are more likely to abuse drugs and alcohol; suffer from depression, anxiety, and post-traumatic disorders; fail or have difficulty in school, and become delinquent and engage in criminal behaviour.

Sixty percent of American children were exposed to violence, crime, or abuse in their homes, schools, and communities.

Almost 40 percent of American children were direct victims of two or more violent acts, and one in ten were victims of violence five or more times.

Children are more likely to be exposed to violence and crime than adults.

Almost one in ten American children saw one family member assault another family member, and more than 25 percent had been exposed to family violence during their life.

A child's exposure to one type of violence increases the likelihood that the child will be exposed to other types of violence and exposed multiple times.

Is the picture getting any clearer for you?

Now let's look at what happens to adults in America from the *National Domestic Violence Hotline Facts and Figures*:

On average, 24 people per minute are victims of rape, physical violence or stalking by an intimate partner in the United States - more than 12 million women and men over the course of a year.

Nearly 3 in 10 women (29%) and 1 in 10 men (10%) in the US have experienced rape, physical violence and/or stalking by a partner and report a related impact on their functioning.

Nearly, 15% of women (14.8%) and 4% of men have been injured as a result of IPV that included rape, physical violence and/or stalking by an intimate partner in their lifetime.

1 in 4 women (24.3%) and 1 in 7 men (13.8%) aged 18 and older in the United States have been the victim of severe physical violence by an intimate partner in their lifetime.

Intimate Partner Violence (IPV) alone affects more than 12 million people each year.

Now we are starting to understand why nearly one out of three adults in America are continually stressed or often stressed regarding their personal safety.

More than 1 in 3 women (35.6%) and more than 1 in 4 men (28.5%) in the United States have experienced rape, physical violence and/or stalking by an intimate partner in their lifetime.

Nearly half of all women and men in the United States have experienced psychological aggression by an intimate partner in their lifetime (48.4% and 48.8%, respectively).

Females ages 18 to 24 and 25 to 34 generally experienced the highest rates of intimate partner violence.

From 1994 to 2010, about 4 in 5 victims of intimate partner violence were female.

Most female victims of intimate partner violence were previously victimised by the same offender, including 77% of females ages 18 to 24, 76% of females ages 25 to 34, and 81% of females ages 35 to 49.

32% of the people in the APA Survey on Stress felt personally threatened and stressed continually, and others feel often stressed, due to feeling unsafe. That means that 1 out of 3 people are living with the fear of being attacked on an often or continual basis.

If I were a promoter of self-defence classes, I would be grinning right now as around one hundred million people in the USA need to learn how to defend themselves physically or get damaged by one or more people that they fear.

Of course, there are other far more peaceful ways to combat this violence, but I am betting that alcohol and drugs are a major contributing factor to domestic violence and other violence against a person. Unfortunately, trying to rationalise with someone who is drunk or drugged in a peaceful way is most times, not a solution to deter the inflamed irrational passions of the intoxicated or drugged attacker.

Some FBI figures from 2014 in this regard for homicides:

In 2014, nearly 29 percent (28.7%) of homicide victims were killed by someone they knew other than family members (acquaintance, neighbour, friend, boyfriend, etc.), 14.3 percent were slain by family members, and 11.5 percent were killed by strangers. The relationship between murder victims and offenders was unknown in 45.5 percent of murder and non-negligent manslaughter incidents.

Of the female murder victims for whom the relationships to their offenders were known, 35.5 percent were murdered by their husbands or boyfriends.

Of the murders for which the circumstances surrounding the crimes were known, 40.4 percent of victims were murdered during arguments (including romantic triangles) in 2014.

Felony circumstances (rape, robbery, burglary, etc.) accounted for 24.0 percent of murders. Circumstances were unknown for 37.7 percent of reported homicides.

So it appears that with 1 out of 3 people seriously stressed about personal safety only 1 out of 100 are violently victimised annually, although 1 out of 8 has a property crime perpetrated against them annually.

My understanding of these statistics is that out of every 100 people, 33 are seriously stressed about their personal safety but, thankfully, only 1 out of these 33 people are likely to be physically harmed annually. So 32 such people out of 100 people, who could be potentially harmed are living psychologically with the Sword of Damocles hanging over them continually, creating even more stress waiting for the Sword to fall.

I am perplexed that 32 physically violent potential attackers could be so restrained, especially because they could be intoxicated and or on drugs on a regular basis, that they intimidate but don't go through with their implied or intended threats. The bullying but restrained attacks at the rate of 32 out of 33, or 97% has me confused. If the bully/potential attacker simply threatens and does not proceed to attack, time after time physically, then the fear of being attacked appears groundless 97% of the time.

So what happened if you, like the 1 out of 3 people seriously stressed about being attacked, simply turned your back and walked away convinced that the bully/potential attacker won't act on their threats. By turning your back and walking away you are reducing your fear, and in time, your stress of being physically attacked.

If you are attacked, and you do survive, you can feel fairly certain that the attacker is going to go to jail for a long time and you will be free from that person.

Now this may seem a cavalier attitude on my part, and I think each person must work this out for themselves and not rely on my opinion, suggestion or recommendation, but this is something I did as a young person who was being physically abused by a much older adult. I initially stared at them in their eyes showing no fear, although I was very scared inside. Then I simply walked away knowing that this adult bully would have hit me if he wanted to, and the threats he made were done to keep me in constant fear of his ability to use violence against me, which he had done previously.

The old child's game of tug-of-war, whereby you both pulled the rope by each end to see who is the stronger person, is nullified if you simply let go of the rope on your end.

Without resistance, even the bully will tire of the intended assault. By exhibiting fear you are adding fuel to the fire of resistance, but with no external fear shown, the bully will usually back down.

I am now going to talk about a Victim mentality and subconsciously attracting an attacker or potential attacker into your space.

Victim mentality

A victim mentality is an acceptance of the fact that one is a victim of the negative actions of another, and to behave accordingly, even if the anticipated actions are not forthcoming.

In many cases, the person with a victim mentality has been the victim of others' wrongdoing, or has suffered misfortune, through no apparent fault of their own.

Often a victim mentality is a childhood malady especially where abuse of some description was visited upon the impressionable child, usually by family members or bullying at school.

People suffering from a victim mentality have low self-esteem and low self-worth, and, somehow, are conditioned to believe that they are deserving of being maltreated by another.

In a familial situation, especially where alcohol and illegal drugs are consumed by the attacker, the cowering spouse or child may see their role as that of a "punch bag". Using the analogy of the Little Red Riding Hood fairy tale, Little Red Riding Hood believes that by obeying the wolf, the wolf will not eat her. However, people with a victim mentality have already been eaten by the wolf, in their mind, as they are the wolf's captive.

The magic words to use when being used as a punching bag, whether in a familial, work or other environment is to say, "This is not acceptable to me!".

With that, you walk away from the conflict zone and seek protection from others nearby, or you call the police to lay a charge of intimidation or assault.

Solutions for threatened females

I purposely gave you a lot of statistics above about the physical and mental abuse of women for two reasons; firstly, you are not alone in being abused, and, secondly, there is strength in numbers to come to your aid as I show you below.

With the historical patriarchal society still in force in the world today, the role of the female gender is still seen as inferior to the male gender, where physical strength, financial power and political power is concerned.

Of course, many things are changing in the world whereby the female gender is attaining equal status, but there is a long road to go down before this equality is changed in the DNA and minds of the world's population.

Certain religions' and countries' political regimes oppress women, and somehow many of these women see this inferior positioning as their role and willingly subject themselves to it. However, many women probably feel very resentful that they have to be so oppressed. These women probably have such peer pressure placed upon them, and the consequences of public humiliation, and even death, if they transgressed these assigned roles. These consequences are a huge deterrent to breaking ranks.

With this acceptance of seeing women as inferior in so many countries around the world, it is not surprising that physical, violent acts, as well as threats of such acts, are male-dominated and the statistics of violent sexual assaults in the USA bear this out.(source: Rainn)

1 Out of every 6 American women has been the victim of an attempted or completed rape in her lifetime (14.8% completed, 2.8% attempted).

About 3% of American men - or 1 in 33 - have experienced an attempted or completed rape in their lifetime.

From 2009 - 2013, Child Protective Services' agencies substantiated, or found strong evidence to indicate that 63,000 children a year were victims of sexual abuse.

A majority of child victims are aged 12 -17. Of victims under the age of 18, 34% of victims of sexual assault and rape are under age 12, and 66% of victims of sexual assault and rape are aged 12 - 17.

The places where such attacks occur show that 55% are at the victim's home, 15% in public places, 12% at a relative's home, 10% in an enclosed but public area such as a parking garage, and 8% on school property.

Statistics reflect what the person was doing prior to the sexual attack and indicate that:

48% were sleeping or performing another activity at home

29% were travelling to and from work or school or travelling to the shops or run errands

12% were working

7% were attending school

5% were doing an unknown or other activity.

In the UK, the official government crime statistics from the Office for National Statistics reflect :

One in five women in England and Wales have experienced some type of sexual assault since the age of 16.

More than 510,000 women – an estimated 3.1% of all women aged 16 to 59 – experienced some type of sexual assault in the past year.

The Office for National Statistics said the scale of sexual assaults against women, as measured by the crime survey, had changed little since 2005. More than 80% of victims did not report their experiences to the police. (my emphasis - Neville)

They also show an estimated 4.3 million women (26%) and 2.4 million men (15%) have experienced some form of domestic abuse since the age of 16. An estimated 1.2 million women (7.5%) and 713,000 men (4.3%) experienced some form of domestic abuse in the past year. (That is 1 out of 16 women and 1 out of 25 men annually- Neville)

More than 443,000 women experienced at least one sexual assault involving indecent exposure or unwanted touching in the 12 months to March 2017. An estimated 144,000 experienced rape or an attempted rape or assault by penetration.

The estimated number of crime survey violent crime incidents was 1.2 million in the year ending March 2017, which showed no statistically significant change from the previous year.

If these unsuspecting people were so brutalized, it's little wonder that a victim mentality may result.

My remedy to reduce the stress of a person with a victim mentality, with emphasis on helping women fight back and win through non - violent means

So what is the remedy for a victim mentality and how does one suffering from it learn how to overcome it, and with that, become less stressed through their current serious stress about this issue of not feeling personally safe.

My remedy is more general than it is specific, but I believe that when a woman is assaulted, or continually threatened to be assaulted or experience attempted rape or is, in fact, raped, they are emotionally damaged, and the male-dominated police force may be insensitive to their emotional needs.

I have often read and heard that these assaulted women feel like they are being assaulted again when reporting the attack, or threatened attack, to the male-dominated authorities.

These women also state that they are thought less of by society. Some people even express the opinion that these women were probably "looking for it", which I find repugnant, to say the least!

Rape, or even attempted rape, assault or even attempted assault, is about power and not about sex in the case of rape or attempted rape. What sane man could obtain an erection by forcing himself on an unwilling and weaker female in this way?

The attack is about having the uncontrollable power to force himself on a weaker female, and to a much lesser extent, weaker male, which probably induces the erection of the attacker.

So it's time to take away that uncontrollable power and render these aggressive and assaulting males powerless, thereby reducing the stress of the threatened victim substantially, as they act against their attacker in an intelligent, non-violent way.

My solutions are not going to solve your current problem immediately, but I believe can be the start of a campaign that should see assaults, especially sexual assaults on women, reduce significantly.

I believe that there should be a Women's Police Force dedicated solely to dealing with assaults on women, and especially sexual assaults.

If women took to the streets/social media and found camaraderie in sticking together, they could have a huge support system in combatting assault on their fellow women and especially sexual assault.

A simple WhatsApp Group could be the means of such communication for action in localised areas such as a neighbourhood, suburb or larger area.

Picture the scene:

A woman is assaulted, sexually or otherwise, and she turns to her local Women's Support Group for assistance, via a WhatsApp message received by a few hundred women.

Firstly, the supportive women arrive en-masse at her home, or where she is being assaulted, or has recently been assaulted to confront the male attacker.

Secondly, they attend to her physically and emotionally and take her to the dedicated Women's Police Force to press criminal charges and to undertake any rape reporting and investigation as delicately and humanely as possible. A woman psychologist or social worker can be on hand to give emotional support and guidance to the injured person.

Assuming they have not already confronted the male attacker before and called in the police to apprehend him, then, while a number of the support group stay with the abused woman, as a show of protection and emotional support, the remainder of the women in the support group, go in search of her named attacker, together with a Police Person/s to officially apprehend, investigate the charges and then, if proved, charge the suspect.

Bearing in mind the high incidence of familial assault, 100 angry women descend on the Suspect's home, or place of work, or pub, or wherever, assisted by the Police Person/s who apprehends the named Suspected Attacker in front of his mates or family.

Suddenly, this previously powerful belligerent male is rendered impotent by this mob of angry women and marched off in handcuffs to the police station, not in a vehicle, but in full view of the public in the street. Women are coming into the street from their homes and denigrating this named Suspected Attacker. This public humiliation would serve as a deterrent to other men too.

The public attention of this Suspect is maintained via social media and in the local media too, and, if convicted by a court with a strong female representation on the Bench and in the jury, he is sentenced to a long jail term with no right of parole. Once he has served his time in jail and is released, he is treated as a sexual offender for the rest of his life, having to register with the police and notify his new neighbours of his crime.

Now we are putting some consequential teeth behind these cowardly acts of assault, and especially sexual assault, on women. The powerless women who were attacked restore their power of self-belief and also in their self-esteem by being seen as a victim that has taken action and beaten her assailant, through the correct legal channels.

While I understand that there could be an abuse of this method by women faking their attack and accusing an innocent man, I am dealing with this at a level of concept and strategy, not as a detailed action plan with checks and balances.

It's a perceptual change that is needed, and it starts with women banding together as sisters would if one was threatened by a family member or outsider. One hundred virulent and angry women standing by your side changes the whole picture of a person with a victim mentality, especially once justice is seen to be done through the legal system.

The slur of "she was probably looking for it" will be seen as an attack on all 100 women supporting the attacked person and anyone making that statement will be chased out of town!

It's time, "Sisters of the World", to take back your power and get the self-imposed shackles of a victim mentality, caused by threatened, or actual assault, off your neck!

Now that's how to manage your stress effectively!!

I bet that this is not what you would have expected from a spiritual guy like me, but we are all full of surprises, especially if we are passionate about such a cause of abuse correction!

I could give you a spiritual solution to this issue. However, I believe that with the extent of this "disease" of threatened or actual assault by men on women, the fire is raging out of control right now. This raging fire has to be put out by practical means first, before adopting a longer-term spiritual solution, ensuring such "fires" are never lit again.

I will cover the spiritual solutions to abuse later on in this book.

Spiritual Solutions for managing your stress

Basic understandings

Many people reading this may not have a spiritual awareness or understanding that is usually covered in my other books. I have decided to make the chapters covering the Spiritual Solutions, and that of Integrity and Corruption, stand-alone sections, enabling those people seeking spiritual solutions to manage their stress effectively, in addition to the practical stress management issues discussed in this book.

There is no such thing as stress in terms of people. You cannot go into a shop and see stress on their shelves. Stress in and of itself does not exist outside of your mind's thoughts.

Stress is only your ego-based fearful thoughts in your mind. An issue that may be stressful for you may not be stressful to another and vice versa. So it's your mind and your ego and your fears and your thoughts that create the stress that you feel.

This is an important understanding and why I have underlined your and you above.

Now I want you to imagine two scenarios, one esoteric and the other down to earth:

Esoteric

Firstly, imagine if you could take all the stressful thoughts you have now and wrap them up in a bundle and post them to someone else. It's now their problem and no longer your issue to deal with. Let's assume that they willingly took over your issues and, in their inimitable way, were able to resolve everything amicably and the fear-based problems were over for now.

Imagine how you would feel now being stress-free. Imagine.

Is there anyone you know on earth that you could ask to do that for you and who would have the capabilities to make it happen?

No?

How about anyone elsewhere?

How about your perception of God? Do you think your faith in God is strong enough to be on the same vibrational frequency and to ask God to handle this stress bundle for you? Do you believe that God can do this for you? Do you want to give it a sincere attempt and fall to your knees in vulnerability and surrender and ask God to handle this stress bundle for you and to relieve you of this stress?

Obviously, as all we are is energy vibrational frequencies at our Source and as we are a part of God at our Source, we are going to have to get back on that energy vibrational frequency wavelength by thinking, saying and doing Godlike thoughts, words and actions.

We are going to have to keep asking ourselves and doing "What would God/Love do now?"

If we sustain that quest for a period of time, we are likely to get onto God's vibrational energy frequency, and our message can be sent and received. Otherwise, it may be sent but be unable to be received. If you are looking for FM101.1 and you are on FM 101.5 no amount of energy expended, even by hitting it with a cargo ship, will budge the dial one iota. Only your thoughts, words and actions of being Godlike will see the dial shifting on its own accord to FM101.1.

So that is the more esoteric scenario of the two and now onto the second one;

Down to earth

The ego-based fearful thoughts that are causing your stress are founded on the concept of you losing something in the future that you value highly now.

The reason you are stressed about it is that you feel that you do not have the resources and ability to handle the problem/s that you fear. If you had the resources and abilities to handle it, then you would not be creating the strong possibility of loss as your ego-based fearful thoughts about it. Your stress is a symptom of that fear of loss.

What is stopping you having the resources and abilities to handle this problem? Is it a lack of finance, or a lack of skills, or a lack of time, or some other lack you have? Is it a lack of confidence in yourself to be able to address the issue face on and deal with it by confronting it rather than hiding away from such confrontation of the issue.

The problem in and of itself is not the problem. The problem is your inability to deal with the problem and your current belief system that you are not capable of dealing with the problem.

So what needs addressing is how to empower you to be able to deal with the ego-based fearful thoughts of your inability to deal with the problem. If you could be so empowered either by developing the resources and abilities you need to confront and overcome the feared issues or by enlisting some other person/people to assist you in doing so, then the problem would be solved, and your stress would evaporate.

Right now it's time for you to stop reading and to take out a paper or pen or to type up an action plan identifying the following:

1. What is the problem causing me to be fearful?

2. How real is this fear? On a scale of 1- 10 with ten being the most likely.
3. What do I fear losing that is causing me the stress I feel?
4. What resources are needed by me to be able to confront this issue?
5. What skills and abilities are required by me to confront this issue?
6. What is holding me back from confronting this issue?
7. What can I do to get sufficient confidence so I can confront this issue?
8. What would happen if I confronted this issue head-on and my worst fears materialised and the loss I feared eventuated?
9. Is that the end of my life?
10. Is there anything left that I could salvage and add to whatever I have left of my life?
11. Would I still be stressed about the issue after losing what I feared to lose?
12. Let's assume that you confronted the issue and your worst fears did not materialise, and you lost a lot less than you thought you would lose or even that you didn't lose anything at all.
13. Where are your stress levels about this issue now? Evaporated?
14. What about if you confronted the issue head-on and the result was that a new opportunity emerged via such a confrontation and, in fact, you were better off now developing this new opportunity than you were before when you feared your imaginary loss?

Let's now go back to point no. 7 and assume that you had some "Fairy godmother" either in the form of a professional person equipped to deal with this issue stressing you out that you employed to help you, or a family member, or friend, or acquaintance, that could support you, and together you could confront the problem head-on.

Although this would be second prize, it will give you more confidence in confronting and resolving the issue head-on. As stated earlier on in this book, a problem shared is a problem halved. The other person is less emotional and more dispassionate and can be more objective in dealing with the issue than you can be, as your fear of loss is blotting out your perspective and correct perception of the issue.

So it boils down to developing your self-belief and your self-esteem to a level whereby you have the confidence, knowledge, skills and abilities to handle whatever life hands you.

Like any developed skill it has to be experienced-based and once you have learnt to tie your shoe-laces as a young child, all day, every day, life is giving you lesson after lesson to develop your knowledge, skills and abilities. As a consequence, your inner self-belief, self-esteem and self-confidence grow too.

The real issue is that we see these lessons as problems, and not as opportunities to develop our self-belief, self-esteem and self-confidence through overcoming each so-called “problem” in turn.

Having an opportunistic viewpoint and outlook is the ideal and long-lasting stress management tool, and it simply takes a change in perspective and perception to realise that your stress-related problems are really your opportunities for growth in disguise.

Some food for thought

If you could go through the Down-to-Earth scenario above and deal with your stress-related problems in the manner I have outlined above, would you still need to use the esoteric scenario of handing your problems over to God?

If you have solved the problem yourself, or with another person, and removed your stress, why bother God with your now resolved issue.

What about seeing God as your Co-Pilot as you both guide your life through its inevitable ups and downs? By being Godlike in your thoughts, words and actions and confronting your issues head on, you both create a double whammy delivering a knock-out blow to your stress.

You fly your plane, and God is your Co-Pilot. When you feel you need your Co-Pilot to take over for a while, for one of a number of reasons, you ask God to take over the controls until you feel ready to resume control of the plane of your life.

Another basic understanding

We are a Part of God, and for spiritual people, we refer to God as Oneness/God/Source as God is All That Is.

If God is Love as referred to in various religious beliefs and we are a Part of God, then we must be Love too. This Love we know as Unconditional Love and is different from relationship love or even self-love.

So if we are Love and we do not feel that Love but rather we feel fear, as a stressed person, then what has happened to the Love of which we are inherently from our Source. Where has this Love gone?

If you look up at the sky and it's a sunny, cloudless day you see what appears to be a blue sky. It's not really blue, but the molecules in the air scatter blue light from the sun to create the impression of a blue sky. So we have this apparently blue sky and then along comes some rain clouds, and the blue sky appears to disappear, and the “sky” is now grey and dark, but of course, it's not the sky we see but lower level clouds blocking our vision of the sky above. When the clouds pass by, the blue sky is now seen again.

It is the same with the Unconditional Love that we are inherently as a Part of God. The Love is always there but the things we place in our own way block out our vision and sometimes our remembrance of the Love that we are inherently.

What are these blocks that we place in the way of our vision that obscures our Love and makes us forget that we are Love inherently?

We call these “things” EGO - Edging God Out. This EGO is a negative ego. It is not the positive ego that is self-protective and stops us from jumping off high rise buildings to use a simple example of self-protective positive ego.

The EGO I refer to is the negative ego that ultimately fears its own death and demise, so it invents “things” to keep your thoughts in the past and in the future and away from the only place where God/Source/Oneness is present, which is the present moment of Now. In the Now, ego is non-existent as it cannot survive in the Light and Love that God is always and in all ways. Love alone is present in the Now, and fear, stemming from ego, cannot survive. The higher vibrational frequency of Love nullifies the lower vibrational frequency of ego-based fear, and, even ego-based false hope.

By inventing both hope and fear as issues from your past and projecting them into your future, the ego can keep your thoughts on a string and place it wherever this mischievous ego wants to place your thoughts. By controlling your past and future via thoughts of hope and fear, ego has you where it gives it the most power to influence you.

But real POWER is Present Only When Ego (is) Removed. All ego power is temporary and usually comes to an unfortunate ending for you and your life.

So the blocks that ego erects via fear and hope-based thoughts shut out the Light and the Love, which is inherently who you are, from being seen and experienced by you.

Ego projects its fear and hope-based thoughts in your way and the only way you can experience the Love and the Light that You are, as Part of the Source of Love and Light, is to demolish each ego blockage one by one. If you can do this effectively, then each ego blockage demolished allows a bit more Light and Love into your life. After a few ego blockages are removed forcibly through your thoughts, words and actions, you will begin to remember the Light and Love that You are inherently at your Source.

That feeling of remembrance of the blissful nature of the real You will encourage you to be even more courageous in demolishing more and more false ego gods standing in your way.

The reason I dealt with the Down-to-Earth scenario and Food for Thought sections above, before I introduced you to this Other Basic Understanding section was to show you that you can demolish each ego-based stressful situation and find the opportunity inherent in each so-called problem. Overall, that opportunity is for you to be more Godlike as you experience the Light and the Love waiting for you to embrace you beyond the self-imposed ego barriers of fear and hope that you have erected to protect you from your emotional wounds.

Ego does a great job as the protector of these emotional wounds, and it will have you exhibiting some strange behaviours such as anger, anxiety, bullying, jealousy, greed and countless other negative traits to lead the ego-based charge in protecting the emotional wounds you, or others, have inflicted upon you. However, these emotional wounds are holding you back from enjoying a happier life and a life experiencing the bliss of the Light and Love that you are inherently as your source.

We can discuss these emotional wounds if you like, but they are well covered in many of my other books found as free books on PersonalEmpowerment.co and guidespeak.com.

When you were a baby, you were pristine and unblemished, and you were pure Light and Love wrapped up in a baby's body and mind. As you emerged out of your cot and into the real world, demands were made upon you, initially, by your immediate family, and, after that increasingly by the world outside your home. Many times kindness, respect and love were not shown as it was when you were first born. Other negative traits were also visited upon you as you had to adjust to living in a world making requirements and demands upon you by impatient and impolite people. All the things that you considered to be rude and unpleasant and made you feel bad about yourself created small pockets within of negative self-belief. You believed that you were lazy, good for nothing, a waste of space and other negative beliefs that you had to swallow as you could not fight back and argue over at such a tender and impressionable age.

You now had developed a self-belief system that told you of the negative traits that people had labelled you by. If it was from your first family, then you believed what they said to be true because your trust in them to guide, protect and provide for you was implicit and accepted.

On day you entered the real world with a damaged self-belief system, and like person with only a hammer, you saw the world as being full of nails which had to be hit. Each time you fulfilled your erroneous self-belief picture of who you were, your ego felt encouraged to be playing the part as it envisaged it to be. But each time you thought, said or acted in these erroneous ways, you stepped further and further away from the Light and Love of who you are inherently at your Source.

So you arrived at the place where you are today as an ego and fear-based person stressed out, either with occasional or often, continual or chronic stress and this is negatively affecting you, your relationships, your family, your friends, your work and your limited enjoyment of life.

The only solution is to demolish the ego-based fear barriers you have imposed to protect your emotional wounds and the starting point for you is to read my free book found on personalempowerment.co *Ego= Failure* and subtitled *Learning to become more egoless and humble*.

Living in the present moment of Now

I have written a free book *How to Live in the Now* found on personal empowerment.co. You can also find it on Amazon Kindle as a free download.

I define the Now not as time but as a space - God's Space. The Now is the only real time there is as everything happens now. The only time/space you can connect to God is Now, because God is not in your past, and not in your future, because God is always, and in all ways, only in the Now.

Every thought, word and action you take is taken now. Only our ego-based thoughts, based on either fear or hope, create the illusion that the stress we are feeling is real. The stress is illusory, because the thing you fear losing is not happening now. It is future-based and tomorrow is promised to no-one!

Most issues we stress about don't even materialise. We lose the perspective of incremental change and assume we have to do it all now, which is rarely the case.

Most issues you are stressing about are blown way out of proportion by your ego-based thoughts of the fear of losing something important to you.

What is important to identify is what is happening Now in your life and stay with that thought, word or action. Now is the only time when you can take action, as you can't take action yesterday or tomorrow because you are here, now, and always will only be here now.

You can have happiness or regrets about yesterday, and fears or hopes about tomorrow, but these are simply imaginations created by your ego-based thoughts, they are not happening now.

It is vital to understand that learning how to live in the present moment of Now will resolve every issue you have, and, more importantly, will connect you to God in this Space. By learning to live in the Now you will know the bliss of your Soul, which is Love, as it is a Part of God, who is Love.

Learn to say "YES" Thank you God", for WHATEVER is happening in your life right now! Accept that whatever it is, it will be for the highest growth of your Soul as your Soul seeks to become more Godlike.

I know that this is hard to understand when you have just got some seriously bad news plonked on top of an already terrible day. But understand that things are not falling apart, they are falling into place! It's simply a new pattern for your life, and because it is starting to look unlike the pattern of your past, you are threatened by the unknown. Embrace the unknown with full confidence that God will never give you anything that you can't handle. Embrace the unknown with positive expectations and ensure that the quality of your consciousness or awareness of being a Part of God is present within you now. If you can be Godlike now, then you are creating a wonderful future for yourself as each successive moment of now ticks past.

If you can have this perspective and perception, your life will be stress-free now!

You know what the past looked like before things started falling apart because you believed that seeing is believing, but I am telling you that Believing is Seeing!!

If you can firstly imagine and visualise what you want to create, then have the intention to manifest it into being, and then focus on what you have to do to make it a reality, you will discover that Believing is Seeing!

That is how a sculptor, artist, creator, business success story and everything creative works. First, you imagine, visualise, have the intention and then focus it on creation or manifestation, if you prefer. In this way, you create your own future following the route of imagination, visualization and intention and focus on making it a reality.

It is vital to understand that learning how to live in the present moment of Now will resolve every issue you have, and, more importantly, will connect you to God in this Space. By learning to live in the Now you will know the bliss of your Soul, which is Love, as it is a Part of God, who is Love.

There is no stress in the Now as fear cannot exist in the Now because it is God's Space, where Soul/Love rules and fear cannot exist. So without fear, there can be no stress in the Now!

No need for forgiveness if you have an understanding

The real abode of God is in the heart of man; when it is frozen with bitterness or hatred, the doors of the shrine are closed, the light is hidden. - Hazrat Inayat Khan

If someone boarded a bus with a few kids and the kids starting upsetting some of the passengers with their shouting and screaming and general rowdiness, while the mother sat motionless staring out of the window as if in a stupor, it would be logical to approach the mother and ask her to control her kids better.

What would be likely to occur is that some of the passengers would start complaining, initially, quietly, and then louder to attract the mother's attention as she seemed oblivious to what her kids were doing.

Eventually, someone would approach the mother and insist that her kids stop misbehaving as it affected all the other passengers.

What would happen if the mother told this person, in no uncertain terms, where to go and what to do to themselves!

Understandably, the person and the other fellow passengers would be upset and demand an apology at once and insist that the mother controlled her kids, or they would throw them off at the next bus stop.

Now, change the scenario. What would happen if the mother didn't act as explained above, aggressively and arrogantly, but instead she simply said, "Sorry we have just buried their little brother at the cemetery, and we are on the way home."

Suddenly the paradigm shift changes completely, and now everyone within earshot wants to know what they can do to alleviate the woman's and her children's emotional pain, and they understand fully why the kids are playing up so badly.

Same issue. In one instance the other passengers demand an apology and remedial action, and in the other instance, they are compassionate, empathetic, kind and respectful.

In reality, when you judge, it means that you have stopped thinking and questioning by looking for a greater understanding of why the person who offended you acted as they did. At that point, you are demanding some form of retribution and apology, and you may deign to forgive them. But if you had a better understanding of why they acted as they did, that offended you so much, then your ability to forgive would probably not be a requirement any longer.

Understanding trumps forgiveness every time in the bridge card game of life.

Can you imagine a scene whereby God asks you? "Why are you judging my child without understanding ALL the facts?"

Flowing from this are two important spiritual principles. One is the Mirror Effect and the other, Soul Contracts.

The Mirror Effect is based on people coming into your space and reflecting something back to you that you need to work on for your own development and growth, both spiritual and personal. If you want to perfect yourself to become more Godlike and remove all your stress, then you will look for the mirror of their actions within yourself, and discover that your unhappiness is actually within you, and they are simply holding up a mirror for you to see your own issues clearer. They should be thanked and blessed by you, not judged and criticised by you.

Soul Contracts require a deeper spiritual understanding and awareness of the contract you entered into within your Soul Group when you were all in Spirit. Participating members of your Soul Group all had contracts to perform certain tasks at certain times, in a hard to even imagine interplay of forces and people.

The best way to describe my understanding of Soul Contracts is that a script is written for a play and each member of your Soul Group gets assigned a part as their own Soul Contracts have to be incorporated within the script too. There are the good guys, and there are the bad guys. There are the players with specialised roles, who come into the play to do their thing and then leave again. There are the victims and the victors, there are the innocent bystanders who get caught in the crossfire, and the heroes and heroines who save the day, and so on.

Everyone is playing a role that is assigned to them, but everyone has free will too. If someone goes off script and does their own thing, then changes have to be made for the remaining players to adjust their roles to ensure that the Soul Contracts get played out, as agreed to in Spirit.

The purpose of Soul Contracts is for each Soul to experience sensuously on the earth plane various types of behaviour, and to work towards the growth of their Soul in these experiences. The ultimate Soul Growth experience is to become Godlike, and different Souls are at different levels of spiritual experience, and Soul Growth.

The Soul Contracts' growth process can be compared to going to school on the earth plane and having to pass through each year with all the tests and exams required to go to the next grade or standard.

So if you can wrap your head around this concept of Soul Contracts and, if you believe in them as I do, then there is no one to blame for anything and no one to give and receive forgiveness for anything. It's all part of a Play scripted in Spirit and played out on earth, as the playground of Spirit.

Now, this becomes true understanding and the reason understanding trumps forgiveness, in the bridge game of life!

I want to leave you with an important understanding of Soul Contracts. The person who agrees to play the "bad" person whether the adulterer, murderer, rapist, crook, etc., usually gets shunned by society, and they are courageous to assume this role, as it's not a comfortable place to be.

I fully understand if you think I have 'flipped my lid' and am hallucinating. I have been doing this spiritual stuff a long time, and it's taken me 'forever' to have an understanding of Soul Contracts as explained above.

From an efficient stress management viewpoint, if you can use the above information in any way you deem fit, and if it helps give you another perspective as to understanding, rather than simply judging, then you are already reducing your stress levels and growing your character positively.

Additionally, you are growing your eternal Soul to become more Godlike.

30 Keys to Forgiveness

To conclude this section on forgiveness, and reducing your stress through understanding rather than requiring forgiveness, I turn to my website, guidespeak.com - *The Book of the Religion of Love*. I reproduce the 30 Keys to Forgiveness that came through me, rather than from me, when I had to confront some pretty unpleasant issues in my life.

These 30 Keys steered me through some 'Dark Nights of the Soul', and I hope it helps you reduce your stress too.

30 KEYS TO FORGIVENESS

Forgiveness is non-negotiable. If you do not forgive, you will not heal yourself. If you do not heal yourself, you will suffer and know pain. If your inability to forgive persists over a long period, you will begin by being ill-at-ease within yourself, and, eventually, you will be diseased, and this could lead to long-term suffering, and, possibly, the death of your body, with your Soul passing over into Spirit.

Now, what was it that was so terrible, that you could not forgive either yourself, someone else, or something else?

You have free will. We will not interfere with your choices. However, We are always, and all ways, available to guide you in your choices.

Because the inability to forgive is so poisonous to your well-being, We are going to give you 30 keys to understand and apply forgiveness so you can grow through the experience, spiritually, emotionally, intellectually and physically, by not harming yourself.

1. For Giving is For Receiving healing for yourself now.

2. To forgive is not about the other person, people, or events, that may have damaged you in some way. It's only about for giving you an opportunity to heal, by replacing the fear you have, with Love.
3. Everything you do, you do for yourself. You may think it's for others, but ultimately, it affects you, either positively or negatively.
4. Your ultimate personal empowerment is your ability to change your mind.
5. Whatever caused the situation in your life that requires you to now change your mind, and "let it go" via forgiveness, has already occurred – in the past.
6. It is most probably not occurring now. It happened in the past. The past is tense! The past is over – it's history. The past is never coming back to affect you – only if you let it!
7. The past is only a thought in your mind. You can empower yourself to change your mind about the past, and how it is affecting you, right up to this present moment of Now.
8. If you allow this past to persist into the present moment of Now, then your Now moment will be poisoned, and your future moments will be damaged by this poisonous environment.
9. It is now time for giving you the opportunity to heal yourself by changing your thought processes.
10. It is now time to select your memories. Only select the memories where Love was present in your life. Let go of the memories where fear dominated your life. You have the power to change your mind. You can move miraculously, from fear to Love. You can look at every situation now with an attitude of thoughts, words and deeds being, "What Would Love Do Now?"
11. How long do you want to suffer for? Something was done in the past, but it's not being done now to you. See the people, or situations, that are showing up now. The people who damaged you have probably moved on, grown up, seen the mistakes they appear to have made in the past. If they are not negatively affecting you now, other than you affecting you, with your negative memories about them, then see them for who they are now, not as they were in the past. Now it's your opportunity to change your mind about them, and see them as they are now, allowing you to move from fear to Love. For giving you the opportunity to heal yourself, in Love, with Love.
12. What about when it was you who damaged yourself. How do you forgive yourself for something you did in your past? You change your attitude. Your attitude is that you made a mistake. Lighten up on yourself – it wasn't a mistake, it was a "learning experience". You found out what not to do. You learnt from it. It's only a mistake if you did not learn from it and you repeated it. For giving yourself a pat on the back for learning from it. For giving yourself an opportunity to grow from it. For giving yourself an opportunity to come from Love, Love of yourself. For giving yourself an opportunity to heal yourself, in Love of yourself.
13. What about when you did it, and possibly still do it, continually, mistake after mistake, after mistake. We will get to that in the next point.
14. OK, so some of you are already convinced and are ready to forgive in the understanding of "for giving you an opportunity to heal in Love of yourself". However, others of you are not. Your grievances run deep. You want justice; you want vengeance, you want revenge, you want blood to spill, you want the other person to suffer like you have suffered, only worse. Forget about forgiveness; I want them to be in pain like I have known pain. Forgiveness is for weaklings. I want to hear them scream in pain!

Even if it's me who hurt myself, I want "me" to scream in pain. Welcome to the world of addiction. No one can hurt you as you can!

15. So, let's discuss pain and where it comes from.

PAIN – Past Anger In Now, or if you prefer

PAIN – Personalized Anger Internalized Negatively

Either way, it hurts!

Where does the pain come from?

Let's start at the beginning – Who You Are?

You are a Part of God. God is Love. You are Love.

When you deny yourself, Love, when you are denied Love from another, or when you deny Love to another, you know pain. The emotional pain you feel is the denial of Love. It's painful when you are not Who You Really Are – which is Love. If you are not Love, then you are Fear. When you are Fear, you are afraid. Being afraid causes emotional distress. Enough emotional distress and pain is felt emotionally. Feelings are the language of your Soul. Your Soul is Love – when you are not Love your Soul cannot show you Who You Really Are. When you are not Love/Soul, you are Fear/Afraid/Painful.

16. In your denial of feeling Love, you are in pain. This is the pain you feel when either you, someone or something else, has hurt you – by denying you, Love. They did this damage by words, or actions, or both. They abused you, angered you, made you feel worthless. They denied you Love, made you full of fear, made you afraid, caused you pain – made you believe that you were not worthy of Love.

17. So, now you want justice, vengeance, revenge, blood. You want them to suffer pain like you have suffered pain, even worse.

And then what? After you have extracted everything you want from this vengeful action, how do you think you will feel – full of Love or full of fear? Can you sleep with one eye open for the rest of your life, waiting for them to exact their counter-revenge? Are you going to be full of Love, or full of fear? If it's fear and it's bound to be, living in fear, afraid, will simply worsen the pain you have been feeling. Now you will know pain for a very long time. An eye for an eye can make the whole world blind! This is bad enough when it's between you and someone else. But when you exact this revenge on yourself, it's like self-mutilation.

18. So, if We can't convince you spiritually, We have to use tactics you can understand better. If you continue to choose to deny Love to yourself and to others, then for giving yourself endless pain, is definitely not forgiveness – it's madness!

The Law of Cause and Effect, the Law of Karma, will be instantly in action as you trade blow for blow with your adversary. No one wins a war; the "winner" is the one who loses less than the other "loser". Both are losers; both suffer pain, both know fear and death, affecting generations to come.

When so much fear abounds, so much hate, so much anger, so much retribution, it breeds so much unhappiness, so much dis-ease, so much disease, so much death.

All it took was for Love to be denied.

How easy it is to change – Love your neighbour as yourself -think, act, say, do "What Would Love Do Now?"

19. If you choose Love, the pain will disappear. If you deny Love, the pain will be present. In every moment of Now you are choosing to offer Love or project fear. It's your free will. Our guidance will always be to choose Love because Love is all there is – everything else is an illusion. If you choose to live in the illusion, you choose to live in fear; then you will know pain.

20. Now you can understand that everything you do you do for yourself. If you choose to forgive yourself- an opportunity to heal in Love- you need to forgive yourself or the other person/people or things. By choosing to forgive you only have to open your heart and give them forgiveness. They do not have even to be aware of your forgiveness. Everything you do you do for yourself.

When you offer your forgiveness simply pray for their well-being and sincerely state “I forgive you for (———)”. This will release the fear from you, the pain from you and allow you to return to Being Love – Who You Really Are. You will know Love, freedom, lack of pain. You will know happiness and, in time, bliss.

21. Now that We have shown you, at a practical level, why and how to deal with forgiveness We would like to return to our Spiritual roots and show you some more Spiritual understanding and applications of forgiveness. As you return to Being Love, this knowledge will elevate your Spiritual growth when you understand and apply it.

22. To err is human, to forgive is divine, is an old, true, saying. The forgiveness We talk about is for giving you an opportunity to heal and for giving you an opportunity for receiving Love, Love of yourself, and to know God's Love. For you to return to being Who You Really Are – at Soul level – Pure Love.

23. How do you deal with yourself, or the other person, or people or things, which denied you Love and damaged you that you required forgiveness?

We need to remind you of Soul Contracts so that you can distinguish between a person's Soul and their body in the physical earth's plane of existence. Please go to guidespeak.com *The Book of Evolving Relationships – Lesson 46 – The Three Commitments to Yourself – No.1 Trust the Process*. This lesson explains Soul Contracts.

Accepting that you have referred to this lesson then you can see that the Soul is eternal and the body is a temporary housing of the Soul for this journey of the Soul to the Earth's plane of existence.

This body is a mask, a costume, an illusion, a charade, a part in a play acting out Soul Contracts in a pre-determined manner so that Spiritual growth for all Souls involved here can occur.

The body that is the attacker, the abuser, the one who damages, etc., is only playing a character part in the illusion of life's play. The Soul occupying this body is very courageous to agree to play such a negative person's role. The physical body and its mind, personality and Ego are even more courageous in possibly choosing to become a “pariah” in their community for fulfilling this role.

Regarding your Soul Contract, you had to be attacked via the denial of Love so that you could grow spiritually and they had to attack you to experience their own denial of Love.

Their Soul Contract also requires them to grow spiritually, and by being the attacker, they also have the opportunity to reject being denied Love and, in their way, moving from fear to Love. Their seeking of forgiveness from the person/people/things they denied Love to, in their attack of them, is also for giving them an opportunity to heal, in Love, and in Love of themselves. In this way, they have the opportunity to remember to Become Who They Really Are, Love, a Part of God. Only their seeking of forgiveness can assist them. Your prayer for their well-being and forgiveness of their words and actions provides impetus to their healing providing they take responsibility and also

seek forgiveness by approaching you directly, or via a silent prayer, involving opening their heart, praying for your well-being and asking for your forgiveness of their words and/or actions. Everything you do you do for yourself.

24. In dealing with the other person's physical body, mind and ego regarding forgiveness you have a number of choices. If it is possible for you to do you can embrace them physically in Love or by words. This is only possible to do if the other person/people/things are sincere, genuinely remorseful of their words and actions which denied you Love in their attack on you.

If that is not possible to do, you can then accept what was done to you, release them in Love of yourself, and pray for their well-being, while granting them forgiveness in the spirit of for giving yourself an opportunity to heal, in Love of yourself.

You can choose to ignore them. However, what you resist persists, and ignoring them keeps some poison in your body and mind. It is better to move to acceptance, and best to move to embracing them physically as detailed above.

If you choose to resent them, this will turn to hate and anger soon enough. This negative energy will turn inwards in your body and mind-affecting your balance and your health. The longer it's there, the worse it becomes. The entire purpose of dealing with this issue at body and mind level is for giving you an opportunity to heal yourself, in Love of yourself. You are not responsible for the other person/people/things.

25. Now We will show you how to acknowledge this at Soul Level.

Each Soul entering into a body comes with a certain level of consciousness. This level of consciousness, or awareness, or awakedness of God's presence in their life, of being a Part of God, is the Soul's journey of growth towards Perfection/God/Light. Each Soul has to grow and enters a new body, lifetime after lifetime, for this purpose of growth. Every Soul in every body has a different level of consciousness.

This may be difficult for you to accept. However it's true -everyone is doing the best they can do, from their current level of consciousness.

That is why you have saints and sinners, and people in between on the earth's plane of existence.

Those people who consciously choose to grow spiritually have the opportunity to give and receive Love, and so improve or increase, their level of consciousness during this lifetime.

This increased level of consciousness also brings an increase in responsibility regarding the Law of Karma (Cause and Effect).

We continually tell you not to judge people because you are not aware of their level of consciousness. In the Bigger Picture, We can see, Soul Contracts are being played out perfectly for the growth of Souls by experimental means on the earth's plane.

You would not expect a six-year-old starting school to write school leaving final exams. Then why expect a Soul, in a body, with a low level of consciousness, to be a saint?

Everyone is doing the best they can do from their current level of consciousness. Do not have unrealistic expectations of people, learn acceptance of "What Is!"

26. At Soul level, there is no such thing as the need for forgiveness. There is nothing to forgive – only gratitude and thankfulness that people or things have played their assigned character parts, to enable you to grow spiritually through their interaction with you, thereby increasing your level of consciousness.

If you look back at your life and you will see that when “bad” things happened to you, they forced a re-think from you as you changed direction, and eventually, found new and, possibly, better opportunities for growth being presented to you.

When the young bird’s parents kick it out of the nest to fly and grow, it appears to be cruel and unkind. With the ability to fly and feed itself, the young bird obtains a new-found freedom, reaching new heights, and a new life creating its own nest and family.

You must learn the ability to change your mind and see the actions of others not as being “denying of Love”, but as an opportunity to kick you out of your “comfort zone” and force you to CHANGE – Clearing Healing And New Gifts Emerging – and then to grow Spiritually, emotionally and in other ways as well.

If you can grasp this concept, then there is no one and nothing to forgive – only people and things to be grateful for, regarding your growth in consciousness.

You then know that, with faith in God, everything happens for the best, in the long run.

27. You can now thank the other person’s Soul for everything that was done to you, which appeared to be classified as “A Denial of Love”, but in reality was a wonderful growth spurt for you in many areas of your life.

“Thank you the Soul of (name of person) for enabling me to grow through this process and achieve (————), (———), (————), etc.”

28. As We spelt out in Trust God Now by not judging anything, but by learning to accept -What Is Now - and to Surrender to God’s will in your life, you then learn to know that:

God will give you what you need, (not want), when you need it, for the higher growth of your Soul. Learn to accept God’s timing for you now – it is always perfect. Know that your inner security comes from being a Part of God, not from the decisions of man. Trust God Now. God knows what you need now.

29. If you believe that We/we are all One, then the only forgiveness required is for giving One and All the opportunity to know Love – by giving and receiving Love in your every thought, word, deed, by being conscious always, and all ways, of “What Would Love Do Now”.

30. We end where We started – For giving is for receiving healing for yourself, and Love for yourself. Everything you do you do for yourself. However, you are Part of God, and therefore everything you do, you do for God. For giving God Love and for receiving Love from God. This is the ultimate key of for giving.

Does reading this lift your stress, and do you begin to feel it evaporating, as you Trust God Now?

Finding your inner security to reduce stress in your life

At a time of acute stress in my life, I needed to find my inner security and sat down to write about what I was feeling and looking for a solution.

Once again, the words below came through me, rather than from me. They are published on my website, guidespeak.com - *The Book of the Religion of Love* and reproduced below:

22 STEPS TO FIND YOUR INNER SECURITY

What is your Inner Security? For most people on the earth plane their security comes from a number of sources, e.g. from their job, their source of income, the stability and assuredness of that income; their marriage or other meaningful relationship; their health; their physical safety; the love or friendship they receive from partners, children, family, friends; their happiness at work, at home or in their social lives; their material possessions such as their homes, car, furniture, etc.

These sources of security mainly come from people and things outside of themselves – external reference points. Their level of security of themselves hinges on external factors such as having a job, having someone to love them, being accepted socially, living in a nice house and driving a nice car, as examples of outside reference points.

In essence, they allow the judgments of others to determine how secure they feel about themselves.

When you rely on the fickleness of other people's opinions, you cannot obtain lasting security, in the shifting sands of public opinion.

Regrettably, petty jealousies, greed, people's insecurities and fears, as well as their desire to bring other people down to their level of "scarcity mentality", generally point to a possible imbalance of security one feels, when you are subject to other people's insecurities being foisted onto you.

The only security worth having is well founded Inner Security. The Inner Security you are currently experiencing right now is your only real reference point of how you feel about yourself – when no one is watching you!

Your Inner Security, your inner compass determining What You Are, is that which you should hold dearly.

Your Inner Security should be based on What You Are, not what you do. You are Part of God, God is Love, and you are Love.

You are not your physical body, that is an illusion. You are a Soul!

That Soul is Part of God. That Soul is Pure Love.

The Inner Security that you feel inside you will be substantially enhanced if your reference point is not your external reference points, but your knowledge and acceptance that you are a Part of God.

The steps you need to take to develop this Inner Security are:

Step 1 – Acknowledge that you are Part of God.

Step 2 – Accept that the only place you will find that Part of God that you are is in the Now.

Step 3 – When you are in the Now, you accept the fact that God will give you what you need (not want) in every present moment of Now – for the highest growth opportunity for your Soul to grow towards God.

Step 4 – Accept that God's timing for you is always perfect.

Step 5 – Accept that what God is presenting to you right now is a Gift (that's why it is called a Gift because it is in the Present moment of Now!)

Step 6 – Do not judge this Gift from God as good, bad, or indifferent. Ultimately, everything happens for the best – it may take a long time to see that – but then if you could see the Bigger Picture that We can see, you would understand that better.

Step 7 – Accept that this Gift from God requires you to search for the opportunity it presents, for the highest growth of your Soul, in this moment of Now.

Step 8 – Welcome the insecurity and uncertainty that opens up for you, because that's where the opportunities for growth will be found.

Step 9 – People usually cry out "Help me God!" when confronted with Gifts from God – opportunities to grow – which, initially appear difficult or traumatic to experience.

Step 10 – A better approach would be "Thank you God for the challenge being presented to me right now, so I can discover the opportunity for the growth of my Soul."

Step 11 – By accepting and surrendering to God's will for you now, you learn to Trust God Now to give you what you need, when you need it.

Step 12 – By adopting an Attitude of Gratitude, you accept that what is being presented to you, as a challenge is, in essence, an opportunity to grow spiritually. You are grateful for this challenge, this opportunity to grow.

Step 13 – Regrettably, when people do not accept this Gift from God to grow spiritually, they are reneging on their Soul Contract. This Gift re-appears time and again, in different guises, until it is finally grasped, unwrapped, dealt with, and growth eventually occurs. God has infinite patience – eternity is forever!

Step 14 – In dealing with the issue at hand that the Gift from God brings to you, you need to bring a focus into play, in dealing with what is in front of you now to handle.

Step 15 – Imagine yourself as the tip of an arrow. You take your energy, without any distractions or dilution of that energy, and you focus it, like the tip of an arrow flying through the air.

Step 16 – By focusing your energy in the Now, you allow your Intuition to open up, enabling your connection to your Guides, your Angels, your Higher Self, your Soul as a Part of God, as well as God, to guide you in solving this issue.

Step 17 – By stating "Thank you God for helping me in this present moment of Now", you allow Universal Wisdom to assist you.

Step 18 – Now you learn to "Be still and know that I am God" as you repeat this to yourself.

Step 19 – God's Gift for you contains a MIRACLE (May I Recognise A Conscious Light Evolving). This miracle is not the proverbial pot of gold at the end of the rainbow. This miracle is recognising that the Conscious Light evolving is the Part of God inside of you, your Soul, making its Presence felt. Feelings are the language of the Soul. The Soul is Pure Love. This miracle you will experience is feeling your Soul, feeling Pure Love, feeling the Part of God inside of you, feeling God's presence in your life. What greater miracle can there be?

Step 20 – Now, in God's timing, the answers will come to you to resolve this issue? The parts of the answer will unfold over time, as you learn to adjust to trusting the process to unfold as it should. Once you have learnt to TRUST (To Release Unto Spirit Totally) and (To Rely Upon Spirit Totally), then the opportunity resulting from the issue, or challenge, will be developed and your spiritual growth will follow.

Step 21 – By learning to Trust God Now, you learn to *Trust the Process* to unfold as it should, to *Stay in the Now*, and to *Be Love Now*.(See - guidespeak.com - *The Book of Evolving Relationships, Chapters 47,48,49.*)

Step 22 – This is best done by thinking, saying and doing “What Would Love Do Now?” and acting accordingly.

Expect a miracle, it is in the making right now, as you accept God’s Gifts for you as they unfold in every present moment of Now.

To find your Inner Security you need to become the Part of God you really are, then you will know Love, bliss, effortlessness and a life of abundance, with no need for outside reference points for your Inner Security.

“Thank you, God, for the opportunity being presented to me right now.”

“Thank you, God, for holding me in the Palm of Your Hand – eternally.”

When you read this, do you find your stress beginning to lift and evaporate?
It works for me every time!

Spirituality in, and of itself, is an anti-stress solution

I don’t want to make this book so long that it loses its impact on you managing your stress effectively. There are already many anti-stress strategies given so far, and to go through the “spiritual alphabet” and reinforce every topic from Abundance to Zoroaster will create an encyclopaedia and wear us both down!!

I am going to look at the nine topics we covered in the other parts of this book from the APA Study on Stress in America, which are the major stressors in society. I will touch lightly on some spiritual solutions for each topic. Once again I am only selecting a few examples for each topic to get your mind clear in the fact that you are never alone.

If you would simply be grateful to God for what is happening to you right now, trust God now, and ask for help in a way that is clear cut, then the invisible world around you will come alive with solutions from Entities unseen by you, but who are there, nevertheless.

Money as a stressor

According to the APA Stress in America report, with 3 out of 4 people seriously stressed about money continually, or often, and the economic position I have outlined that as an employee you have limited chances of seeing an improvement in your pay packet, unless you do something additional in the form of gaining added knowledge, skills and abilities, then money will remain a stressor.

Perhaps if we reframed the term money and called it ‘abundance in a monetary format’ you may see your wealth, or lack of it, differently.

If abundance is your real wealth, then what do you have in abundance that is not in a monetary format.

Let me tell you about the World Happiness Report (worldhappiness.report) which monitors the happiness factors of each country based on various criteria to support happiness. These overarching criteria are:

Caring
Freedom
Generosity
Honesty
Health
Income
Good governance

Norway has jumped from 4th place in 2016 to 1st place in 2017, followed by Denmark, Iceland and Switzerland in a tightly packed bunch in the latest World happiness Report.

Key factors included in the assessment process to determine both happiness and misery coordinates, considers economic variables (such as income and employment), social factors (such as education and family life), and health (mental and physical).

In all three major Western societies of the USA, UK and Australia, diagnosed mental illness emerges as more important as a deterrent to happiness than income, employment or diagnosed physical illness. In every country, physical health is also important, yet in no country is it more important than mental health.

Misery is caused primarily by poverty, low education, unemployment, living alone, physical illness and mental illness.

In all countries monitored, the most powerful effect of reducing misery would come from the elimination of depression and anxiety disorders, which are the main form of mental illness.

The factors in child development, which best predict whether the emerging adult will have a satisfying life, indicate that academic qualifications are a worse predictor than the emotional health and behaviour of the child.

The best predictor of the child's emotional health and behaviour is the mental health of the child's mother. Schools are also crucially important determinants of children's well-being.

Mental health issues explain more of the variance of happiness in Western countries than income. In no country is physical illness a bigger source of misery than mental illness.

The key factors for the future adult are the mental health of the mother and the social ambience of primary and secondary school.

So you can see that money, in and of itself, is not as important for your happiness, as good mental health, which this book is dedicated to helping you attain by managing your stress effectively.

In spiritual literature, authors talk about the Law of Attraction as Like attracting Like. If you want to have a good friend, first you must be a good friend and the same for all the issues that you want.

Reverting to the overarching happiness criteria spelt out above:

Caring
Freedom
Generosity
Honesty
Health

Income
Good governance

Caring

Let's begin your happiness quest by being more caring to yourself and others. I see the word 'kind' here as explaining what caring means. Sometimes caring can be misinterpreted as assisting ill people, whereas kindness is best described by the current Dalai Lama as, "Kindness is my religion".

Go on a consistent and persistent path of being kind to yourself, and to others, in so many ways that crop up during your awakening hours. You will feel so much better and probably benefit more so, than the people you are helping by being kind to them.

Freedom

Freedom of, and freedom from are the next two issues you need to focus on. Wouldn't we all love to be carefree and have no responsibilities whatsoever, simply going wherever the wind takes us.

Is there any reason why you can't have that same attitude, even though you are bent over with responsibilities? The responsibilities are merely the responsibilities, and they have to be carried out by you. But why can't you separate your attitude towards your work from your responsibilities towards the work?

Let me give you a silly example to illustrate my point. If I was Miss/Mr. World 2018 and I asked you to thoroughly clean my apartment from top to bottom, and if you did that I would allow you to take me out to dinner and show me off to your friends?

Assuming this was something that was important regarding your ego, what would your focus be on in cleaning my oven? Would you be thinking of the oven or would you be thinking about what may be in store for you tonight?

So you can separate the responsibilities of work from your attitude of expectation of happiness. That means that you can have freedom, immaterial of your responsibilities. It's simply a matter of focusing on your gratitude.

If you can be grateful for the ability to clean your oven, while so many of your friends are bed ridden. If you can be grateful for cleaning your oven, while grateful that you have a beautiful home of which the oven is a vital part. If you can be grateful for cleaning your oven, so you can make your family's favourite dish for dinner tonight and not have any dirt in the oven that could negatively affect your family's health.

It's not about freedom from responsibilities; it's about having an attitude of gratitude.

Generosity

Giving and receiving are two sides of the same coin. When you give willingly, and without a thought of receiving anything in return, you give with an open and loving heart. In your giving, is your receiving a warm glow of happiness within that you were able to give, and that you wanted to alleviate the other person's issues?

When you receive, you can give happiness to the giver, and that feeling of happiness is more motivating to the giver than your gratitude for whatever the giver has given you.

If you don't have money to give, then smile at them, if you can only give them the recognition that they are seen as a human being, and not the outstretched arm of a beggar at the street corner. If you can give someone something to laugh about, it may be the only laugh that they have had for a long time. There are so many ways to give in a face to face way as there are stars in the sky. Find the ones that work best for you and earn the name of "Generosity Jim or Jane". You will feel so much happier for being a giver.

Honesty

Not only is honesty the best policy, as Benjamin Franklin taught the world, but it's the only policy. If you cannot be 100% honest all the time, then you have to interrogate yourself and find out why you are choosing to be a little bit dishonest. Being a little bit dishonest is like being a little bit pregnant. It's going to grow!

Let me cut to the chase and tell you that the last section of this book is dedicated to Integrity and Corruption at a mental, physical and spiritual level. 'Nuff said for now!

Health

Health needs to be redefined, not as being healthy means you are not sick, but rather as a quality of life that allows you to eat well and sleep well. Also, health is having a quality of life in a balanced way, by treating your body and your mind with kindness and respect. Health is a good quality vibrancy of energy coupled with you being optimistic about your current life, and what your future life looks like. Health means you feel happy, joyful and, at times, blissful.

In normal circumstances, your body can heal itself, if you simply allow the trillions of cells to automatically do what they have been doing for millennia, and you give them time to do so, unimpeded with substances and other medical treatments. You are not conscious of this internal healing process, but you may need to rest more so that your body can heal itself.

Obviously, there are certain times that substances and medical treatments are necessary to intervene and assist the body's healing process, but this has been misused, and a multi-trillion dollar industry attends to supposedly healing people who are too impatient to heal, and too irresponsible, to eat, drink and exercise correctly.

The medical fraternity often treats the symptom and not the cause, and then introduces medicated substances in treating the symptom, which has negative side effects to the rest of the body functioning properly.

According to a 2016 report from Johns Hopkins University School of Medicine:

Medical errors constitute the third largest cause of death in the USA annually, after heart disease and cancer. Some 250 000 deaths a year, or some 10% of all deaths in the USA, are caused by medical errors.

These medical errors are defined as lapses in judgment, skill or co-ordination of care; mistaken diagnoses; system failures that lead to patient deaths or the failure to rescue dying patients; and preventable complications of care.

All we are at a spiritual level is energy vibrational frequency fluctuations. If we clog that energy flow with the wrong foods, incorrect and insufficient hydration, not enough restful sleep to allow the

body to heal itself, insufficient exercise to mobilise the body and quietening the mind through meditation and prayer, then you have your own personal energy crisis!

Our bodies are miraculous, and after hundreds of years of investigation, the miracles of the way the body functions, with microsecond perfection, cannot come close to being replicated by man.

God/Source/Oneness has gifted us this amazing miracle of our healthy functioning bodies, and all we do is walk sightless among the miracles, and abuse our bodies and our minds at every turn.

If we stopped for a moment to realise how we take this miraculous gift for granted, then we may begin to re-define what we believe health to be.

Stress from the health issues of oneself, or one's family, is at serious levels for more than 1 out of 2 Americans according to the APA *Stress in America* Report.

Happiness can be found in being healthy, because without your health, what good is your material wealth? What billionaire on their death bed would not give all their money to be able to be with their grandchildren for a little longer, and to see them grow up and fulfil their potential?

Income

I have discussed your income at some length in previous sections, and with over 90% of people being employees and some 10% self-employed, you are likely to be at the mercy of a boss to determine your income, and with that, your living standards too.

Regrettably, as proved above, employee remuneration is lagging far behind the improvement in productivity, and very far behind the remuneration of top management, who are responsible for squeezing costs, including workers remuneration, and making more profits, of which they claim a share in bonuses and shares.

The capitalist world is at the stage of its life cycle where it is eating its young! This is, in my view, the near-death throes of capitalism. We saw this in 2008, and its aftermath, when the very businesses causing the problem of Sub Prime Loans were gobbled up at rock bottom prices by their bigger competitors, who were considered too big to fail!

We now have a sizeable trend of the consolidation of some 67% of American industries between 1997 - 2012 being concentrated in the hands of fewer enterprises according to *The Economist*.

We also have a sharp fall-off in new business formation in the USA, where according to the *Economic Innovation Group*, there were 182 000 fewer businesses in the USA in 2014, compared to 2007. Annually, business start-ups and business closures, are virtually at the same level in the USA, showing no new employer growth.

Only 63% of working age Americans are actively participating in the labour force, either by working or looking for work. That's compared to 73% in Sweden, 66% in Canada, 70% in New Zealand, and 78% for the U.K.

In other words, it's not so much that unemployment is ultra-low in America at present, but that a lot of Americans have dropped out of the workforce, coupled with some 8000 Baby boomers retiring every day.

With the increase in robotics, AI and automation in the workplace, we are at the point of a cataclysmic shift, something like the Luddites in the UK who broke down the early machines that were replacing their jobs in 1811 - 1816.

Something has to happen when you consider the trends I have outlined above as it affects the man-in-the-street employee. What employers sometimes fail to recognise is that their employees,

when looked at en-masse, are their consumers too. Robbing them of an increase in remuneration and replacing them with machines who do not consume their goods and services which they produce, is a suicidal way to run an economy. But these top managers are selfishly looking at their own wealth creation, and that is why I said at the outset, that they are eating their young!

I have two main economic solutions to the macro and micro trends outlined above.

Firstly, equal worker participation and equal management participation and a Controlling Body that governs remuneration levels for the various occupations within an enterprise. Included in this remuneration level is any earnings/income/profit share/shares of whatsoever nature that the employee, including top management as employees, earns or benefits from is open for discussion. A 75% vote carries the motion. If a CEO is worth 276 times the average employee's remuneration, then allow him/her to plead their case, and only a 75% or above vote will suffice.

The second economic solution is for all employees to benefit from a share of the annual pre-tax profit of the enterprise, at a quantum of, say, 33%. Any employee benefitting from any other form of profit share/profit bonus/share incentive scheme and the like, approved by the Controlling Body above, is excluded from the distribution of the said 33% share of pre-tax profits to the other employees.

The mechanics of who gets what, when and how needs to be ironed out. But when you place money into the hands of all employees as profit share, and not solely the "Boys' Club" at the top of the management pile, then capitalism has a chance of surviving in a more fair and equitable manner than is currently the case.

Equally importantly, if the employees receive that money, they are likely to spend it as well as save it, thereby encouraging economic growth and more jobs. Unlike the current beneficiaries of that 33% pre-tax profit share, being top management and shareholders, who are likely to reinvest the money in even more stocks, which simply inflate the price of stocks, without creating any new jobs whatsoever.

At this stage, I don't have a spiritual solution to this macro and micro economic problem, and can only hope that more eyes get opened to this short-term suicidal path the capitalistic economy is heading down.

Regarding happiness, is it any wonder that the USA ranks halfway down the Country Happiness Index and that psychiatrists are the largest sector of Physicians in the USA?

Good Governance

Good governance is an approach to governing either a country or people with the concept of justice and peace protecting one's human rights and civil liberties. It is measured by the Rules of Law; Transparency; Responsiveness; Consensus orientated; Equity and inclusiveness: Effectiveness and efficiency and accountability.

As you can see using these measures under the points I raised in the section above, Income, employers, especially in the USA, are falling far short of many these factors, as it applies to their employees and affecting their happiness.

Now let's look at Good Governance from a spiritual viewpoint. If we are all One, as I believe we are as parts of God, then the non-performance throughout the world of some, or many, of these factors of Good Governance should see the Law of Cause and Effect or Karma, if you prefer, creating ripple effect consequences. These consequences will impact upon those not undertaking Good Governance with themselves, their families, their neighbourhood, their countries and their enterprises.

The unhappiness they are causing to others, directly and indirectly, should be visited on them, in some form or other, in this lifetime, or in another, in the understanding of reincarnation.

All you can do to improve your happiness is to make sure that you apply the factors of Good Governance to yourself, and those people you interact with, no matter where that may be.

In a nutshell, simply practice kindness, grace, abundance, allowing, gratitude, responsibility and respect to yourself, and to others, and you will find the elusive happiness you seek in the giving of these attributes to yourself and others.

Conclusion

When looking at money as a stressor, the economic solutions I have offered above of a Controlling Body of equal participation between labour and management to determine remuneration levels will help reduce this current money as a stressor issue. With the changing remuneration structure of the enterprise, and the 33% pretax profit share paid to labour, instead of 100% to top management and shareholders, all employees become wealthier and, hopefully, their stress about money reduces meaningfully.

Thereafter, if people over-commit themselves with debt to acquire new and shiny things to satisfy their ego, well that is not covered in this book, but in my book, *Ego = Failure, Learning to become more egoless and humble* found as a free book on personalempowerment.co

If your search is to find happiness, as spelt out by the seven criteria for happiness above, please be aware that happiness cannot be found, because it is the way to be. If you are happy, then you will find things to be happy about, because Like attracts Like.

If your only words were "Thank you God for this", then you will always be happy no matter what your income is.

Work as a Stressor

I have covered a lot of ground before on the practical ways to handle work as a stressor in your life. In this section, devoted to finding spiritual solutions, I am going to rather focus on convincing you how to be thankful for any job you have.

Have you ever been unemployed at any stage in your life? If you have, you will know that the feeling of emptiness, and even feeling worthless, overrides your emotions, and you feel like a failure to yourself and your family. You become negative in your thoughts, and even frustrated and angry with yourself, your family and the world around you. You feel like an outcast, and that you don't belong. You feel the separation and loss down to your core. You feel separate from God, and the Unconditional Love and Light that God is, and this is like falling into a deep dark pit of self-pity.

Work is a blessing and should be appreciated as such.

Work is love made visible

I am now going to introduce you to my favourite book, *The Prophet* by Kahlil Gibran, and share with you what he says about work:

*You work that you may keep pace with the earth and the soul of the earth.
For to be idle is to become a stranger unto the seasons, and to step out of life's procession, that marches in majesty and proud submission towards the infinite.*

*When you work, you are a flute through whose heart the whispering of the hours turns to music.
Which of you would be a reed, dumb and silent, when all else sings together in unison?*

*Always you have been told that work is a curse and labour a misfortune.
But I say to you that when you work you fulfil a part of earth's furthest dream,
assigned to you when that dream was born,
And in keeping yourself with labour, you are in truth loving life,
And to love life through labour is to be intimate with life's inmost secret.*

*But if you in your pain call birth an affliction and the support of the flesh a curse written upon your brow,
then I answer that nought but the sweat of your brow shall wash away that which is written.*

You have been told also that life is darkness, and in your weariness you echo what was said by the weary.

*And I say that life is indeed darkness save when there is urge,
And all urge is blind save when there is knowledge,
And all knowledge is vain save when there is work,
And all work is empty save when there is love;
And when you work with love you bind yourself to yourself, and to one another, and to God.*

*And what is it to work with love?
It is to weave the cloth with threads drawn from your heart,
even as if your beloved were to wear that cloth.
It is to build a house with affection,
even as if your beloved were to dwell in that house.
It is to sow seeds with tenderness and reap the harvest with joy,
even as if your beloved were to eat the fruit.
It is to charge all things you fashion with a breath of your own spirit,
And to know that all the blessed dead
are standing about you and watching.*

*Often have I heard you say, as if speaking in sleep, "He who works in marble, and finds the shape
of his own soul in the stone, is nobler than he who ploughs the soil.
And he who seizes the rainbow to lay it on a cloth in the likeness of man is more than he who
makes the sandals for our feet."
But I say, not in sleep but in the overwakefulness of noontide, that the wind speaks not more
sweetly to the giant oaks than to the least of all the blades of grass;
And he alone is great who turns the voice of the wind into a song made sweeter by his own loving.*

*Work is love made visible.
And if you cannot work with love but only with distaste, it is better that you should leave your work
and sit at the gate of the temple and take alms of those who work with joy.
For if you bake bread with indifference, you bake a bitter bread that feeds but half man's hunger.
And if you grudge the crushing of the grapes, your grudge distils a poison in the wine.
And if you sing though as angels, and love not the singing, you muffle man's ears to the voices of
the day and the voices of the night.*

An attitude of gratitude

I hope that this poem inspires you to be thankful for whatever work you have to do. I believe that if you changed your attitude towards the work you have been asked to do, and paid to do, you would not be as stressed by the many things I have outlined in the various parts above under this heading.

Gratitude for being able to work, and that you have the physical and mental abilities to do your work is a great starting point. By including your work in your daily prayers, if you do pray or meditate daily, and being grateful for having this job, or this enterprise to run, or participate in.

Recognising that your work is enabling you to have a home and a family of your own, and to live the life you do, and to be grateful, and thankful for your work.

Appreciating that you have time off from work on the weekends, and on vacation, to recharge your batteries and feel great about returning to work on Monday morning.

If your attitude at work signified that you see your work as a blessing, and not a curse, you employer and fellow workers will see that too. If you are self-employed and you maintained that attitude at work, then your staff and customers/clients will see that passion and enthusiasm, and be drawn to you.

It starts with a smile on your face and an inner smile too. Whatever happens during your day simply say to yourself, "Thank you God for what I am doing now." No matter if it is cleaning out the toilets, making coffee for someone else, or addressing the Board of Directors on the latest financial results, do it with passion and enthusiasm for a job well done.

It's not what you do, its how you do it

Every person working sets their own level of acceptable performance for their job. At a level of spirituality, the work you have been assigned to do is one thing but how you do that work is the real spiritual test. The way you behave, the respect, or disrespect, you give to those you interact with daily, your desire to be pleasant or unpleasant, your level of perfection or imperfection in doing the work, and so on, are the determinants of how you do it.

If you clean latrines, make coffee or address the Board of Directors, ensure that you do it with a willing heart, and with love, as illustrated by Kahlil Gibran's poem on Work.

If your attitude is one of "how may I serve you best?", then the world is your oyster!

If you follow these guidelines, then your future is assured, and your income level will rise too, as there will be little competition from among your fellow workers, who may not have that same willing attitude towards their work.

Understand your colleagues better

A lot of stress at work comes from the people you work with, and the people you report to, like your boss.

They may be inefficient, lazy, poor planners, time wasters and have poor management and motivational skills. Love them anyway!

They are who they are, and you may not have selected to work with them, and they may have been thrust upon you. You can get upset, frustrated, worked up, and even stressed chronically, as they are not up to your standard. Love them anyway!

Your choice is your superpower. You can choose to be stressed about them, or you can choose to be "chilled" about them. You can choose to leave that job and find another, and maybe you will be luckier next time, or maybe you will be worse off?

The only person you can change is yourself, and only if you want to. You cannot change another person. They are who they are. You may be able to influence them, to be more like you by your

behaviour, but that always remains their choice. Life, and work is like a fruit salad. Choose the fruit you like, and leave the other fruit unconsumed in your bowl.

You are in charge of your stress, and your happiness, immaterial of who may discussed above, that affects your stress levels at work.

If your colleagues are causing your stress, then build a shell around you like a tortoise does and don't allow them to penetrate that shell. Let their comments bounce off that shell. Simply understand that people who are unhappy, will bring that unhappiness to work, and into all the other spaces they frequent. They are not your responsibility to fix. Your responsibility is to have the ability to respond with understanding and love to yourself, and to others, in your space. Your responsibility is definitely not to react emotionally to anything that upsets you and causes you stress.

Ensure deadlines are only a figure of speech!

A 2015 working paper from Harvard and Stanford Business Schools takes a look at 10 common job stressors from lack of health insurance and too long working hours to job insecurity. Researchers then considered how the mental and physical effects of these forms of stress related to mortality. The paper found that health problems stemming from job stress, like hypertension, cardiovascular disease, and decreased mental health, can lead to fatal conditions that wind up killing about 120,000 people each year - making work-related stressors and the maladies they cause, more deadly than diabetes, Alzheimer's, or influenza. - Source: TheAtlantic.com

In Japan, there is a term for working yourself to death - Karoshi!

When you are given a deadline at work, or when you give a subordinate a deadline, make sure that it is fair and reasonable to achieve. If not, then stop and reassess what the implications are for missing that deadline. Whatever those implications are, it's unlikely that death is among them.

Sure, you may be inconvenienced, embarrassed, ridiculed by poor management or colleagues, you may even lose money for yourself or your enterprise, you may even lose your job, but none of those issues can be compared to causing your death via stress, or someone else's death.

Most deadlines that are missed are due to poor planning by management or staff. Emergencies aside, deadlines should be a normal part of the business, and capable of being planned out, so that they can be achieved. There may be extenuating circumstances such as a power failure, flu epidemic, non-delivery of goods and services from someone upstream from your function. These are events out of your control and are dumped upon you. You cannot be responsible for these extenuating circumstances. If they happen with some frequency, then the actual issues need to be addressed by you, or your management, and the situation resolved so that you can meet your deadlines.

It's only our ego that causes the work stress that could kill you, as it does some 10 000 people a month in the USA. Your ego is going to place your spouse, or partner, and your children, in a difficult situation with you out of the picture permanently. Is your ego worth so much to you? Is it worth so much to your family?

Control and manage your deadlines so that you do not become one of the 10 000 people a month who don't get back to their families again. And guess what? Your job, which you died over, will be handed over to someone else, and you will be remembered by your colleagues for about a month, and then forgotten forever.

Some reward for dying via the stress of your job!

Don't be a martyr to your job at the expense of your health or your death. That is the worst mistake of your life, as evidenced by your death!

The economy as a stressor

I can definitely take away your stress as it concerns the economy. This is a stressor for some 67 % of people who are seriously stressed about the performance of the economy.

I would like you to go outside tonight and find the moon in the sky. Then I want you to point your finger at the moon and tell it, in no uncertain terms, that it is not to appear again, ever in your lifetime. Now you have told it emphatically, and it had better listen!

The next night and the following nights the moon keeps ignoring you and keeps shining away.

You stressing about the economy has the same effect as you remonstrating with the moon.

It's out of your control and ability to do anything about changing the general economy. I have pointed out before in this book, that you can only do things about your personal economy, as it affects your income, your expenditure, your borrowings, your savings and investments.

If you are clever enough, you can use the economy to your advantage. In tough economic times, people look to save money, and in good economic times, people look to spend more money. You can structure your personal economy around these economic trends. In poor economic times, you can save your neighbours the cost and time of doing their own cooking, and you can do it for them at a cheaper cost. In good economic times, you can sell your neighbours your home-baked delicacies as a treat for them working so hard. These are two simple examples to illustrate the point that "the economic trend is your friend".

From a spiritual perspective, the solution is only to be concerned about what you can control, and not put your valuable energy into stressing about things you have no control over. The spiritual maxim of "what you resist, persists" means that you are putting Like energy into an uncontrollable issue, and you will continue to attract other Like energy as uncontrollable issues.

Stressing about the economy is such a waste of your invaluable energy.

Partners and Family as a stressor

Try this winning strategy

The Harvard Study of Adult Development shows that close relationships are what keep people happy throughout their lives, more so than money or fame. This was true across the control and test groups. These relationships help to delay mental and physical decline and are better predictors of long and happy lives, than social class, IQ, or even genes.

With 58% of people seriously stressed about their partner and their family there is a simple spiritual solution. Because it is so simple many people will choose to ignore it because, somehow, a major effort is seen as necessary to solve such a major stress in one's life.

The spiritual solution is to treat your partner and your family with the spiritual maxim, "what would Love do now?"

By coming from unconditional love in your every thought, word and action, they will respond with such love. Unless they are psychologically damaged.

Initially, they may be shocked at your approach, and they may need time to adjust to this radical shift from you in your treatment of them. However, give it a few days, or even a few weeks, and their resistance will crumble, and they will start coming from Love, too. Slowly, but surely, they will put their toe in the water, and then slide their entire body into the pool of Love you have made for all of you.

Ego's will be put aside, and care, concern, kindness, respect and Love will emerge from the inside of you all, where it has been all this time. It is the Part of God inside of each of you, that will recognise its Counterpart in the other person and people. Those Parts of God within will embrace each other and shut out the fear-based ego, and love and peace will reign in your relationships, and in your home.

Please don't take my word for it, try it out for yourself. However, be patient, as the fire is kindled initially, and then it will turn into a flame of Love, burning out your destructive egos.

Be authentic

Too often we say what the other person wants to hear, and we lie to ourselves. This inauthenticity is covered in the next section, Integrity of Corruption, in some detail, but for now, simply know that when you are being inauthentic and saying what they want to hear, you are lying to them and yourself!

I am not saying that you should intentionally point out all their flaws as if that is being authentic; it's not. However, when a statement is made to you by someone, or a question is asked of you, by someone, then you must be authentic in your response.

The only question I recommend you rather avoid answering than simply being authentic is, "Do these pants make my backside look fat?"!!

Of course, you must always be tactful in your authenticity too.

People must know that they can always trust you to be authentic, as trust and respect are two cornerstones of a solid relationship.

Be peaceful

In all your communication ensure that what you think, say and do adds to being peaceful within yourself, and for the others too.

Choose peace over conflict. Conflict means there is a misunderstanding and that means that one or both parties have judged prematurely, and not asked sufficient questions to understand the other person's viewpoints fully.

This explanation may sound theoretical and not for you and your family, but believe me, if you have peace at home, then you will have peace within, and without in all your dealings outside your front door.

It's so easy to do, and yet most people don't do it. Simply ask the question that says, "please explain your viewpoint, and why you believe XYZ should happen, and not ABC."

If the other person is given the respect by you to be asked that question, they will be surprised initially, as they were expecting a strong rebuttal from you, and then they will more fully explain their motivation for what they require.

Perhaps their more developed viewpoint brings up issues you never thought of, and their statement gives you some food for thought. Ask for a timeout while you consider their expanded viewpoint and, in your authenticity, either state your response or agree to their request.

Usually in a family environment, when tempers are raised, a shouting match ensues, and doors may be banged in frustration. Obviously, there is no peace in the home, and, potentially even violence or abuse of some kind may result.

By merely asking in a quiet and peaceful tone, "please explain your viewpoint more fully" a more rational and less emotive response will be forthcoming, compared to an explosive reaction as in the past.

We teach people how to treat us

Eleanor Roosevelt, the First Lady of the USA from 1933 -1945, once said: *"no one can make you feel inferior without your consent."*

We give permission, either by consent or implied consent, as to how others may treat us. All we need to say, if we are treated poorly by a family member or anyone else is, "That is not acceptable to me", in as frosty a tone as you can! Draw a line in the sand and stick to it.

Create boundaries of acceptable behaviour in your presence.

My sons, now aged 28 and 24, have not been allowed to swear in front of me as a sign of respect, and I reciprocate by doing the same to them. When they have friends over, and being young men, they swear a lot; my sons tell them that my Dad doesn't allow swearing in this home. Initially, their friends were shocked, but they behave respectfully in my home, and I treat them with such respect in return. I mentor a number of their friends, I have been a father confessor and confidant to a number of them, I have done business with a few of their friends, and am in a business partnership with one of them. The respect and trust were earned and reciprocated by all parties.

I don't drink alcohol, and besides the odd beer or beer shandy when I was younger, I choose not to drink alcohol. This abstinence from alcohol has created some awkward moments in social and business events as people don't know how to treat me and what to offer me to drink. I find that it has a restraining effect on their drinking habits for the time I am with them. Usually, I have to endure some bantering about my choice, but my resolve is only strengthened by the insistence I am shown to break down and have an alcoholic drink.

Obviously, the same goes for narcotic drugs, and if I enter a place where people are using narcotic drugs of any description, I then excuse myself and leave as quickly as possible.

I teach people how to treat me, and with that comes respect too. You have the same opportunities as I have and it's not too late now to state "that is not acceptable to me" and redraw your consent lines in the sand.

Hold no grudges, have no judgements and offer forgiveness

Families, and especially those who have married into the family, usually have a shopping list of grudges, judgements and unhappiness in the way they have been treated, or what they have had to keep their mouth shut about to avoid a major family blow up.

Most families have underhand power plays at work, and egos are in fine fettle as they jostle with each other, without being authentic, and talking badly behind each other's backs.

There is a lovely quote that is apt here, and that is, *"Thank you for telling me what they said behind my back, but what I want to know is, why they thought they could say it to you in the first place?"*

If you want to reduce the serious stress that over 53% of families have continually, or often, then simply come to them with the attitude of "what would Love do now?"

This way grudges, judgements and the need to give forgiveness to another, does not arise. You treat your family with kindness, respect, love allowing them to be who they are, without judgement or comments, and your relationships will be both authentic and peaceful and so will you be.

Lastly, show verbal gratitude to each member of your family at the appropriate times, praising them for what they do for you and the family. There is not enough praise in families and too much taken for granted with the saying "familiarity breeds contempt" holding sway. Rather be conscious of a quote from Dale Carnegie that states *"A teaspoon of honey will catch more flies than a gallon of gall."*

Genuine praise of a family member at the correct time will help restore peace in your home, and familial and partner stress will become a thing of the past.

Family responsibility as a stressor

OK, at this point I am going to ask a favour of you. Please suspend your possible disbelief of what I am about to tell you from a spiritual perspective, and allow me to give it to you as food for thought.

There is a spiritual belief system that says that we pre-select our first family members. The purpose of this pre-selection undertaken in Spirit, which occurs within your Soul Group, is to facilitate and fulfil each Soul's Contract.

What this means is that you selected your parents, your siblings, your uncles and aunts, your cousins and even your spouse/partner.

Phew, I will let you get over the shock of that revelation!!

If you adopt another perspective and you can relook at the relationships you have had, and, maybe, even currently have, with your first family and your spouse and your children, if any, then providing you open your mind to this possibility, you may discover some mind-blowing things.

You chose your father who either loved you, hated you, empowered you, abused you and so on. The same goes for your mother and those siblings that made your life great, or untenable, to live with. Those uncles and aunts and cousins who you spent time with in pleasant or unpleasant circumstances where chosen by you too. You chose the spouse/partner for your first, or only, marriage/live-in relationship, and any other subsequent ones, too.

Each one is playing a part in the Play of your lives. And what of you, and the way you have behaved to those family members closest to you, and the ones whom you chased away, who went as far from you as possible?

Each actor or actress in the Play are fulfilling their lines and actions, as spelt out in your Soul Contracts with each other, made in Spirit, within your Soul Group.

If you have come over to accept the possibility of this Soul Contract concept as a reality in your life, can you now see the thoughts, words and actions of your family in a new light?

That nagging mother-in-law, that crazy cousin, your jealous sibling, your father holding back his love for you, your mother pressurising you to get married and start a family and so on.

Alternatively, that loving mother who held down a few jobs simultaneously to give you money to get to college; that loving father in whose arms you felt so secure; that amazing sister who stood by you in your time of near depression; that spouse who loved you and supported you when you faced the loss of a family member, near and dear to you, and so on.

All are simply playing a part in the Play of your lives, agreed to in Spirit, via your Soul Contracts, made within your Soul Group.

With this understanding, there is no need to judge and seek forgiveness from your family members, or anyone for that matter, as you fully understand their thoughts, words and actions, as the roles they chose to play in the Play of your lives.

Judge ye not, that ye be not judged. For with what you judge, ye shall be judged: and for what measures ye mete, it shall be measured to you again. (Luke 6:37)

Simply give Love, with now a new understanding of what your family does that creates stress in your life, and, thank them for fulfilling their roles, in what is your growth path of your Soul to become more Godlike.

Health problems affecting my family and me as a stressor

At a spiritual level, virtually all of you were born perfectly sound in body and mind. Whatever has happened to either, or both, your mind or your body, is what you have put into them.

Your thoughts, positive and negative, have been fed by you into your mind, and, over time, into your body.

Your mouth has been opened by you for all the food and drink you have consumed. Healthy food and drink have positively affected both your body and your mind, and, conversely, unhealthy substances of a solid, liquid and gas state that have passed through your mouth have negatively affected your body and your mind.

Then, of course, we have tobacco, drugs of all description, and, other narcotic substances that have been fed into your body further damaging it, and, with it, damaging your mind.

There are certain congenital illnesses and diseases that people are born with which were agreed to while in Spirit as part of your Soul Contract to experience them. The intention here was to learn and understand numerous issues for the growth of your Soul through eternity.

Sometimes, it is hard to understand why an innocent child should die after being born, or within a time frame after that, leaving their family bereft and numb with pain.

There are numerous spiritual understandings of this.

For example, perhaps the Soul of the child agreed to revisit earth for a short while to complete one, or many, tasks that were required for their eternal journey as a Soul. Once completed, they could return to Spirit.

A further example; perhaps the parents in their Soul Contracts had to experience the emotional feeling and consequences of losing a child, for the eternal growth of their Souls.

A further perplexing issue is the contracting of certain illnesses and diseases later on in one's life. Once again, we attempt to understand this according to Soul Contracts.

What other understanding can there be for a person to have to nurse another family member, or friend, 24/7, than according to Soul Contracts.

The term, "God Knows?" is more often used to attempt to understand something that has gone wrong, and no obvious explanation is readily available. What about when things go in your favour and you benefit meaningfully, do you say "God Knows?" Most people don't. Somehow they feel that they contributed the good things in their lives, and, God, the bad things. How do you think God feels about that?

What about "God Knows!" for everything that happens in your life. As I stated earlier, you and God are the Co-Pilots of your life, and the times when you hand over the controls of the plane of your life to God, you do so because you need God's help.

I hope you know the poem *Footprints in the Sand*, as it is one of my favourite poems, helping me through many a "Dark Night of the Soul."

Footprints in the Sand

*One night I dreamed a dream.
As I was walking along the beach with my Lord.
Across the dark sky flashed scenes from my life.
For each scene, I noticed two sets of footprints in the sand,
One belonging to me and one to my Lord.*

*After the last scene of my life flashed before me,
I looked back at the footprints in the sand.
I noticed that at many times along the path of my life,
especially at the very lowest and saddest times,
there was only one set of footprints.*

*This really troubled me, so I asked the Lord about it.
"Lord, you said once I decided to follow you,
You'd walk with me all the way.
But I noticed that during the saddest and most troublesome times of my life,
there was only one set of footprints.
I don't understand why, when I needed You the most, You would leave me."*

*He whispered, "My precious child, I love you and will never leave you
Never, ever, during your trials and testings.
When you saw only one set of footprints,
It was then that I carried you."*

So, let's return to finding a spiritual solution for the ill-health of you, or a family member, which seriously stresses out more than 1 out of every two people, according to the APA Survey *Stress in America*, and no doubt globally too.

What is the spiritual solution for someone who intentionally damages their health, through being the Gatekeeper of their mouth, by taking in the stuff we all know inherently is damaging to our bodies?

Each Soul coming to the earth plane, and being part of a physical body, has free will. With this free will is counterbalanced *The Law of Cause and Effect*. This Law is a non-judgmental Law and, like a stone dropped into a pond, the ripples result in the effect of that cause.

Doing whatever you want regarding your role as Gatekeeper of your mouth, as well as the thoughts that you choose to think, and having the consequences inevitably resulting in your body and mind, is the free-will choice you make daily. The spiritual solution is *The Law of Cause and Effect*.

Conversely, being consciously aware of what you put into your mouth and the thoughts you think, and considering if they are good for your body and your mind, then you will prosper in health and mind, as the inevitable *Law of Cause and Effect* takes place. This understanding too is the spiritual solution for a conscious and aware person, healthy in body and mind.

Now, if you are a parent and you make the choices for your young children of what they put into their mouths, and the thoughts you feed them for their mind, you are directly responsible for certain of their health conditions.

So, for those who are concerned about the health of members of their family, whether emotional, mental or physical health issues, know that you are directly responsible for the creation of some of those issues, and the consequences are yours to attend to or resolve.

Now that may appear to be harsh and not helping with your stress levels in this regard, but start today in ensuring that you and your family's health; emotional, mental and physical, is as good as you can make it be.

Job stability as a stressor

Why is stability so prized? Things that are stable are, by implication, not growing and, eventually, decay sets into things that don't grow.

With 49% or one out of every two people, feeling seriously stressed about the stability of their jobs, then perhaps, the spiritual solution for this is to redefine stability and seek instability as a platform that you can stand on with ease.

If you are talented, adaptable, have developed your knowledge, skills and abilities and can accept CHANGE as Clearing, Healing And New Gifts Emerging, as discussed before, then why feel insecure about the stability of your job.

It's the fear of loss that creates the stress you feel when one out of two of you have stress about job instability.

Today the world of work is changing and changing fast. The old scenario of having a job for life is 20th Century thinking. You are likely to be on a roller-coaster regarding your career. The sooner you see yourself as self-employed, whether you have a job as an employee or not, the better will be your adaptation to the real world of the third decade of the 21st Century staring you in the face.

Look at how fast the IT revolution has changed the nature of work since the mid-1980's, a mere 30 years ago. The advent of the Smartphone in 2007, a mere 11 years ago, has changed the social media landscape, personal communications and the nature of work too, as you can run your job or business from wherever you are, via your smartphone.

The advent of even better automation, robotics and AI is going to accelerate the rate of change of most jobs currently done by humans.

"*The future ain't what it used to be*", is a quote from the mid-1930's and is even more applicable 80 years later.

Looking for job stability is no longer a likely event in your life.

You had best adjust your thinking to being John/Jane Smith Inc. available for the following tasks: whatever your skills set is. You also cannot coast on the coattails of your past, and you will be required to upskill yourself daily, as the market demand for you changes continually.

From a spiritual solution viewpoint of job stability - CHANGE- is going to be your middle name!

Housing costs as a stressor

With 49% of people seriously stressed about the cost of keeping a roof over their heads, and 49% concerned about job security, I venture to suggest it's the same people on both issues.

The comments above for Job Stability are equally relevant here.

There are basically three forms of housing:

Informal housing, with mud huts or corrugated sheets and cardboard creating a temporary shelter from the elements of nature. Public Sector-provided housing usually for those dependent on government handouts of one sort or another. Private Sector housing which adheres to the economic laws of supply and demand, as well as location specific.

Usually, the search for employment and the attaining of income from self-employment, or job employment, drives the demand for housing in all three forms of housing above, to varying degrees.

The huge increase in Government debt mainly brought about by the 2008 Great Recession, has to be serviced in the form of repayment of loans and interest on the debt. While interest rates remain low worldwide, these interest payments are payable, but as interest rates rise from 2018 onwards, the interest on government debt will eat away at the available fund's governments have to provide for, among other things, housing for the poorer members of society.

In the USA for example, the total government debt is currently greater than the total value of goods and services produced each year; the GDP of America. Even with low-interest rates in place, that are lower than most of the last four decades, the debt interest is expected to be the biggest single budget item by 2027, more than the Defense Department budget, according to the USA Congressional Budget Office.

"The United States spends more than four times as much on homeowner subsidies as it does on affordable housing for those most in need. The U.S. shells out roughly \$46 billion a year on affordable housing - \$40 billion on means-tested programs and another \$6 billion in tax expenditures through the Low Income Housing Tax Credit (LIHTC) program, which supports affordable housing investments for low-income Americans. Compare that to \$195 billion in subsidies that flow largely to wealthy and middle-class homeowners via tax deductions for mortgage interest. And the study itself notes, (NBER Working Paper) the actual subsidy to homeowners may run as high as \$600 billion based on the non-taxation of imputed rent, as estimated by Wharton real estate economists Todd Sinai and Joseph Gyourko." (Source citylab.com)

In the UK there are some 250 000 new homes needed annually, and in a good year, only half that amount is built. Money in both the UK and in Europe is going primarily to housing allowances and not to new home construction. In the UK alone a further 9 million people are going to be living there within the next 20 years, and the pension fund aged population will be 1 in 4 Britons by 2039.

As stated above in this book, the USA is currently under-building by more than 400 000 new homes a year, and the members of the National Association of HomeBuilders have nearly halved since 2008

I have once again dumped some statistics on you to show the plight of housing is not a pretty one and, by all accounts, will get worse than it is currently, rather than better.

So, we look for a spiritual solution for you in keeping a stable roof over your head to reduce your stress. The solution lies once more in your hands. You cannot depend on a Public Sector building you a home. At best, they might give you a housing allowance to assist in paying your rent or paying your bond. One thing is for certain, and that is the supply of housing stock from the Public Sector, and the Private Sector is not going to come near the demand for it unless there is a social revolution as there was in France in 1789!

If the global economy maintains its low growth path for the foreseeable future, then the construction of new homes in the private sector will remain suppressed, and, once again demand will far outstrip supply, in the more affordable marketplace. This surplus of demand over supply is probably good news for the homeowners regarding price escalations of existing homes, but once they sell and look to buy, or rent, elsewhere, the costs will be on a par with what they received for their home.

One thing is for certain, the supply of affordable homes will not equate to the demand for the short to medium term, barring a major socialist based revolution.

Perhaps, more affordable homes made of different structures, such as homes created out of surplus shipping containers, could help alleviate the current and looming shortage of affordable homes.

The spiritual solution for reducing the stress of keeping a roof over your head is to roll up your sleeves and to get to work earning a lot more than you currently do so that you can more easily afford the roof over your head.

That's the best I can do at present for attempting to solve this major stressor in 1 out of 2 people's lives.

Personal Safety as a stressor

Here we have 1 out of 3 people seriously stressed about their personal safety. I have gone to some lengths before in this book coming up with strategies to improve your personal safety, especially for abused women in a relationship. Those thoughts were definitely not spiritual solutions as they dealt with judgement, shame and incarceration of the guilty and named abuser whether of a woman or a child.

This judgmental and action strategy is to use examples as deterrents to others who abuse or want to abuse, women and children. Sometimes the course of Love as an influencer of people has to be set aside for a while to correct the severe imbalance in a society where abuse is concerned and to use deterrents as examples to get the remainder into line.

The above is not a spiritual solution, but mine, as a person believing that a more powerful man, striking or abusing a woman or child, physically or emotionally, is a crime that needs addressing by countermeasures immediately. The more spiritual course of Love may be premature at this point in the corrective procedure.

I know that I preach understanding instead of forgiveness as a rule, but if your home is burning, I don't have the time to address longer-term spiritual solutions. At that moment, I need to run inside and rescue the trapped inhabitants and to attempt to put the fire out with whatever means is available to me then and there.

Perhaps, there are other spiritual people, who have a different approach to the abuse of women and children but, in this instance, as painted above, action speaks louder than words.

In time, rehabilitation of the prisoner can take place and, given enough time and motivation by the attacker; the possibility exists for an emotional rehabilitation of the prisoner and their family. However, our first action is to remove the accelerant from the fire and to rescue the victims to get them out of harm's way.

For those people who want a spiritual solution to keep stress away from the fear about their personal safety, I would recommend that placing your trust implicitly in your Co-Creator's hands is the road to go down.

I define TRUST with two acronyms;

TRUST- To Release Unto Spirit Totally and

TRUST- To Rely Upon Spirit Totally

If you can get to that place of trust, then you hand your life over to God, as you perceive that Deity to be, and you will have limited, or no, fear within you.

If you surrender in your vulnerability, and you can state unequivocally, "Your Will be done on earth as it is in Heaven", and you accept whatever occurs in your life as a gift from God, where GIFT means Go In Faith (and)Trust, then your stress will be substantially lessened.

However, there is a caveat here, and that is to trust in God, but, in your free will, to row away from the rocks, in the river of your life.

If God is your Co-Pilot and you steer a true path to the North Star of a life of integrity, faith and belief in the Power of God, then all will be well in your life, as you accept what is occurring now in your life as a gift from God.

Integrity or Corruption - it's your choice and stress consequences

Integrity or Corruption is a choice we make now and now and now...and for eternity.

The most powerful thing at our disposal is the ability to choose our thoughts, words and actions.

If you are on a throne in a palace or in the pit of a jail, you can choose your thoughts, words and actions. The same power is available to a Head of a country as it is for the prisoner languishing in jail.

There are remarkable stories of Kings, Queens, Presidents and Prime Ministers who chose corruptly and ended up in jail, as well as equally remarkable stories of prisoners in jail ending up as Kings, Queens, Presidents and Prime Ministers through their choice of integrity in their thoughts, words and actions.

The late Nelson Mandela is a South African example of this and, of course, the recent demise of Jacob Zuma as President of South Africa at the other end of the choice scale.

Newton's Third Law of Motion states that for every action there is an equal and opposite reaction. This Law has become also known as the Law of Cause and Effect and, in spiritual terms, the Law of Karma.

If you drop a stone into a still pond, the outcome will ripple going outwards for as long as the power in the ripple enables it to go. These ripples are not good ripples or bad ripples they are non-judgmental ripples, and they are a consequence of the impact of the stone disturbing the water.

Please bear that image in mind as I go through this topic with you. There are consequences for every thought, word and action. Some consequences are self-evident, some happen after a certain period, and some operate at a vibrational frequency beyond our five senses ability to be aware of these consequences.

The invention of the Apple iPhone in 2007 has been one of the most innovative in history. Today there are more "smartphones" than "dumb phones" being used worldwide. The world is connected instantaneously and the speed of light at 186 000 miles/second is the new NOW.

Those reactive ripples I just talked about are now going at 186 000 miles/second, no longer at the sluggish pace of a mailed letter, as was the case some 35 years ago before we used the facsimile or fax machine and then emails later on.

What you sow is what you reap, and at 186 000 miles/second, your choice of thoughts, words and actions can have wonderful or painful consequences for you.

That is why I started off by saying that the most powerful thing at your disposal is your ability to choose your thoughts, words and actions.

You have two main choices in all your thoughts, words and actions. They can either be based on INTEGRITY or CORRUPTION of your mind, body and soul.

Let me give you a quote from Ralph Waldo Emerson,(1803 - 1882) an American Essayist and Philosopher:

A person will worship something, do not doubt that. We may think our tribute is paid in secret in the dark recesses of our hearts, but it will come out. That which dominates our imagination and our thoughts will determine our lives, and our character. Therefore, it behoves us to be careful what we worship, for what we are worshipping, we are becoming.

There are other dualities that could also be discussed, such as:

Love and Fear;

Ego and Soul;

Crime and Punishment;

Joy and Sadness;

but when you boil all the words and polarities down, you come back to:
TRUTH or LIES, or as I have used it here as, INTEGRITY or CORRUPTION.

18 Holes of golf in your Life

For those of you who play golf, you will know that there are 18 holes on a regular golf course. Your score is totted up hole by hole, and at the end of the 18 holes your gross score is calculated on the entire 18 holes and entered on the scorecard as XX and your net score, after deducting your handicap is YY.

As a low handicap golfer in my youth, I witnessed some interesting things on the golf course. One of the things that stands out for me took place at the 19th hole or bar. After the round of golf, the men would talk about their lives, while they consumed an alcoholic drink or two. They would often talk about who they were having sex with outside their marriage, or how they were poorly treating their workers or bosses, and a multitude of other bragging confessions, where they were corrupt in some form or other. Most of the guys would applaud them and encourage them on this path of corruption, slapping each other on the back in camaraderie.

However, let any one of these golfers cheat on their scorecard, or give a false handicap, or kick their ball out of the rough when they thought no one was looking, and the wrath of all the golfers would come down on them like the ten plagues in the bible. They would be ostracised and kicked out of the golf club, and their reputation would be soiled for life.

I witnessed this in Johannesburg, where an Investment Manager was caught kicking his ball out the rough, hoping to get a better lie for his next shot. He was banned from the Golf Club and was called into a disciplinary hearing at work, and he eventually left the company.

So, you can sleep with your business partner's wife, steal funds from the business, and it may be tolerated, but at the Golf Club, if you seriously infringe golf's etiquette and rules, you are history!

As the saying goes; "different strokes for different folks" and the golfers among you will enjoy that inside humour!

I am going to carry on with this golfing analogy and describe 18 holes of your life where you can choose between INTEGRITY or CORRUPTION.

I see integrity and corruption as seats on a see-saw:

When you are sitting on the seat of integrity, then the seat of corruption is far away from you. Conversely, when you are sitting on the seat of corruption then the seat of integrity is far away from you.

Hole no. 1 - Your Inner Self

It is often said that reputation is what you earn when people are looking at you, but your character is what you become when no one is looking at you.

If you have a relationship with your Inner Self, the part of you that happens when no one is looking, then you will know what William Shakespeare meant when Polonius says in Act 1, Scene 111 in Hamlet:

"This above all: To Thine Own Self Be True, and it must follow as the night the day. Thou canst not be false to any man,"

You cannot fool your inner self. If you have integrity, then it will be at your core, your inner self, and your life, and your face will reflect that integrity. All will see and know that you can be trusted.

Conversely, if you are corrupt, this too will feed to your core, your inner self and into your life. Your face will usually portray that corruptness but some people are very adept at creating a mask to hide behind, and their corruptness could go undetected for a long time.

However, you cannot fool your mind, your body and your Spirit. Your outside appearances may be perfect but the corruption creates an imbalance in your mind, body and Spirit and this is like rust or termites, it never sleeps as it eats away at you. Without a shadow of a doubt, your body will reflect this imbalance at some point in your life, and serious illness will usually be the outcome.

A mental imbalance will also occur as this cancerous corruption makes you feel immune to the consequences of your corrupt action. Your attitude of ego-based self-importance will create the inevitable failure, as you turn a blind eye to what is correct and proper in all areas of your life. The resentment that is being built up by others, who feel powerless to stop you, will cast a giant shadow over you, and, when the chickens come home to roost, there will be no one to support you as you fall from grace.

Hole no. 2- Your Soul

I hope you are like me and you believe that you have a soul. This soul is the part of God or any name you wish to give to your Higher Power.

Your soul is eternal and as part of your Higher Power cannot be deceived as everything is transparently seen and recorded and becomes embedded as part of your eternal soul.

So you can imagine that all your thoughts, words and actions which are based on integrity are added to the credit side of your soul's ledger in Spirit, and your thoughts, words and actions based on corruption are added to the debit side of your soul's ledger.

In golfing terms, this is a short hole, but the green is perched precariously on a mound of earth 20 feet above ground level leaving little margin of error as any ball not hitting the INTEGRITY green simply goes down and down to the base some 20 feet below the green.

Hole no. 3 - Your Ego

Now, this is a long par 5 and favours the long hitters but there are strategically based bunkers and out of bounds areas around 250 yards to catch the ego-based long hitters.

I define EGO as Edging God Out, and I have written a book entitled *EGO = Failure*, subtitled *Learning to become more egoless and humble*, available as a free book on personalempowerment.co

So it's obvious where I stand on this hole no. 3.

Ego is the inner voice you hear telling you that you deserve what you want to acquire and that it is yours for the taking. Ego will convince you that you will not be caught and that it's all for you to simply reach out and grab it. Ego convinces you that you are invincible and that others will cower at your feet.

With CORRUPTION, ego is your middle name!

Ego-based people are suffering from delusions of grandeur, and there are degrees of this that become mental illness when taken to more extremes. For example, narcissistic personality disorder and anorexia nervosa where the person's image of their body is distorted substantially.

The well-known saying that *Power corrupts and absolute power corrupts absolutely* is traced directly to ego-based corruption.

Hole no. 4 -Your First Family or "skeletons in the cupboard"!

This hole is a sharp dog's leg par four with thick bamboo trees on the left to catch the hookers and deep bunkers on the right to catch the slicers. Only people who can drive straight off the tee have no fear, but if the skeletons in the cupboard are rattling then beware!

I wrote a book entitled *Unfolding Your Child - a spiritual approach to parenting* - which is available as a free download on my website personalempowerment.co. This book goes into some length identifying that the first seven years of a child's life forms their character and that they are primarily aligned with their parents and siblings as their influencers.

The Jesuits have a saying that goes *"Give me your son for the first seven years, and you can have him back after that because his character is formed"*

So you sit here today and you are a direct result of what happened to you in your first seven years. Your attitude, your perceptions, your belief systems trace back to whether you knew love or fear, whether you knew happiness or sadness, integrity or corruption, and so on.

If you grew up in a home where your parent/s ego dominated your home, then you either learnt that coming from ego was the way to behave, or you resented your parent/s's ego approach, and you decided to become more egoless and humble in your approach to life.

If your first family prized Integrity then you are likely to have such integrity yourself. Conversely, if your first family participated in corruption, in its various disguises such as lying, cheating, stealing, jealousy, greed, etc. then this exposure on an impressionable young person could have made it acceptable in your value system.

Of course, if you were strong-minded and you recognised at an early age that a corrupted lifestyle was somehow wrong, you may have ensured that you lived a life of integrity instead.

The likelihood is that at the age you are today, any changes you need to make to have greater integrity and less corruption as impregnated upon you as a child will need serious, deliberate and conscious efforts. It is possible, but you need to put new foundations down while your building is still standing.

The best way to do this is via a bypass operation as they do in heart surgery. You build your new better-based integrity foundation and, over time, shift your building across to this new and improved foundation.

Hole no.5 - Your Current Family

This hole is a potentially birdie hole as it's a short par 4 with easily identifiable dangers if you go off course.

As a parent, you are responsible for the well-being of yourself, your spouse or partner and of any children you have.

If you are faithful to your spouse or partner and you shower them with respect, admiration, kindness and love, then it's plain sailing down this wide fairway of your life.

If you unfold your children with unconditional love and you respect that they, like you, are souls and parts of God, and, if you allow them to develop and show you what they can do, they will astound you.

With integrity as the foundation stone in your home, all will be well, and love and peace will reign. When unexpected unpleasant things do occur, you all have the foundation stone of integrity to guide you through the night.

However, if you decide to turn you back on integrity, and you allow corruption in its myriad forms to influence you, then you open the floodgates to negativity as the corrupt stone is dropped in the still pond and the ripples of negativity must flow into your life and the life of your current family.

However, depending on the corruption involved, your current family may become your "lost family", as the negativity compounds on itself, and they cannot live in the same home as you.

If someone who has integrity, like your spouse and your children, are exposed to someone who is corrupt, then their inner beings, which work on vibrational frequencies or vibes, will be uncomfortable to be in the presence of a corrupt person, whose vibrational frequency is much lower.

You will know this to be true if you have done something wrong in your relationship or marriage and your spouse or partner senses that something is amiss. Women are much more perceptive than men, and they have a sixth sense when their relationship is being threatened in some way.

Children are purer vibrationally but are more forgiving of a corrupt parent as they have not matured enough, as yet, and feel that throwing out a corrupt parent will jeopardise their home and way of life.

However, a corrupt person will be very uncomfortable in their home with the other family members leading a life of integrity, and they usually find every excuse to spend more time with their corrupt friends, as birds of a feather stick together.

If the corrupt person is a bully, then their home life will be very unpleasant as they will take out their frustrations on their spouse or partner and their children. These bullying actions will hasten the family break up referred to earlier.

Hole no. 6 - Your Work

This hole is a tricky side hill par four that is exposed to the prevailing wind and the opposing wind depending on the day.

In your work, you are influenced by the morals of your employer and, if you are self-employed, by your prevailing morals.

Depending on the type of work you do, whether it is public sector or private sector, the mindset is shaped differently. Public Sector mindset is based on public service where profit is not the motive, whereas, private sector mindset is profit based and competitive against other private sector businesses.

The choice of thought, word and action of a public sector employee should be based on what is good for the citizen and for the Public Sector Body they work for. Their Employer's needs usually take priority and the citizen's needs follow on from that.

In theory, the choice to have integrity or corrupt thoughts, words and actions as a Public Sector employee should not arise. Integrity should win through in every instance. However, that would be naive! The temptation for greed and corruption is an everyday occurrence for public sector employees, and if the checks and balances of audit and transparency are not in place then we have the fox in charge of the henhouse! Without strong punitive action taken against corrupt Public Sector employees, the law will be seen as a toothless bulldog.

In the private sector, the employer expects their employees to maximise profits and integrity and corruption have different roles, it seems. Many private sector employees work within the law but outside of prevailing morality. This immoral, but legal process, is especially seen in the environmental areas where pollution of natural resources occurs while blind eyes are turned to the

consequential damages. Certain favourable treatment towards public sector employees by private sector employers and their sanctioned staff is also skirting within the law, but outside of morality, as favours are bought and paid for in kind.

Then, of course, we have the more blatant cash and other asset payments paid to both private and public sector officials for specific benefits given. The current Zuma/Gupta corruption case in South Africa totalling some US\$50 billion is probably top of the hit parade!

But not so fast Mr. Private Sector, as the recent Steinhoff debacle of falsifying financial accounts, is causing far more financial loss globally of some US\$140 billion. Bernie Madoff's failed Ponzi scheme in the USA, with principal losses of US\$ 20 billion up to US\$ 65 billion in compounding losses as individuals, businesses and charities folded. Unfortunately, these are the tip of the corrupt iceberg of the private sector globally, as the *Panama Papers*, and similar investigations have shown.

So what if both employers and employees are corrupt, whether they are public sector or private sector?

Well, at this sixth hole of our round it's time for a breather. Let's sit under the trees for a while as the people in front of us are looking for their lost golf balls.

What does corruption do to the perpetrator, providing that they are not mentally deranged, and are what we would term, normal people who are conscious, that being corrupt is incorrect?

Okay so let me give you the short version of vibrational well-being and vibrational damage.

Let's start with you walking into your home, and your spouse or partner is in a foul mood and not saying a word but sitting there fuming. You instinctively know that something is wrong with your spouse/partner and you had better tread warily. Now reverse that, and you enter your home, and your spouse or partner is grinning and obviously happy about something but still not saying a word.

You have picked up their inner self-vibrations or vibes, and you are responding accordingly.

Sorry, but I have to step on my spiritual soapbox here and tell you that all we are is an energy vibration frequency. The same way your TV picks up the vibrational frequency from the broadcasting station and you see a picture on your TV screen and hear the sound, that is what is happening to each one of us. We are energy vibrational frequency housed within a mind and a body on earth because the energy vibrational part of us is our soul. I am sure you have heard the term "mind-body-soul" before.

Now, these inner energy vibrational frequencies rise when integrity is involved, and they fall when corruption is involved.

To use a simple example, when you make a choice that has integrity as its base, you are proud of it, and you feel good about yourself. If you, or someone, should tell you or another person of your good deed, you beam with justifiable pride. Conversely, if you rob the petty cash tin, or take a million dollar bribe, or commit adultery, who you gonna tell - Ghostbusters?!

The real joke is that the Ghostbusters are onto you as at the level of Spirit all is transparent and recorded and nothing is hidden!

So now we have you either stealing the petty cash or some other corrupt deed. You feel justified in doing it for some perverted reason, but at an energy vibrational level, you are corrupting yourself. You are poisoning your own drinking water. You are feeling ill-at-ease which becomes a disease, as medical science has proven the link between mind and body as far as health and disease are concerned. This corruption is only one of the consequences that you will be reaping from what you

have already sown. The ripples of a soon to be a diseased body and a diseased mind have started to flow because you dropped the pebble of a corrupt deed into the still pond.

Now that you have done your corrupt deed and not been found out, so far, the bold part of you decides to be corrupt in other areas too. The married pretty or handsome person in the office that has their eye on you is now encouraged by you. The opportunity to go beyond stealing the petty cash arises, and seeing it's the second time, your guilty conscience is not as pronounced as the first time. You are on a roll, and your life is daring and adventurous.

If you could look within your body and your mind, you will see a disturbing thing as your inner stress takes over. Your energy vibrational frequency levels are dropping, and with it, your body's weakening immune system is being attacked by germs and viruses. These germs and viruses were held at bay before by a higher inner energy vibrational frequency and a stronger immune system influenced by these higher energy vibrational frequencies.

Your stressed mind is also being negatively affected by your corrupt thoughts and, in spiritual terms, your thoughts create your reality. Your ability to think positively and creatively is impaired as the corrupt thoughts dominate your stressed mind, and over time, worry, anxiety, negativity and depression come to the fore. Your stressed thoughts have created your destiny through the choice you initially made to think corrupt thoughts, instead of thoughts of integrity.

On the surface, you are "hail fellow well met", and with the money, you are splashing around you have adoring people at your beck and call. But within your stressed body and mind, you are being attacked, and it is merely a matter of time before something gives health-wise, and even mental health wise.

Your inner balance of energy vibrational frequencies are out of balance because you had corrupted it with your thoughts, words and actions when you thought no one was watching or seeing. But YOU were watching and seeing what you were doing.

The integrity with which a normal person balances themselves is now out of the window and corruption has taken its place. The effect of this causes mental stress and anguish, as no matter what a brave face you show to the world, you know you are rotten at your core.

According to the world-famous Mayo Clinic, over 70% of visits to Doctors rooms are for stress-related illnesses or diseases. You are poisoning yourself from the inside, and the writing is on your inner wall!

No amount of money can be paid for losing your health, and, perhaps even your mind's ability to function normally.

When the proverbial hits the fan, and it always does eventually, you will experience loss so great that the gain of your corrupt thought, words and action will be insignificant.

The loss of respect is the hardest loss of all, and it is unlikely ever to be recovered. Of course, the loss of your money, health and family usually flows and, for many, a time spent in jail may be a consequence. The impact on your spouse/ partner and children will indelibly damage them, and they will carry the curse of having you as their parent or spouse/partner to their graves.

Ok, I see that the guys up ahead are finishing up on the green so let's complete the sixth hole.

The 7th hole - Your Work Colleagues

This hole is probably the trickiest one on the course because danger lies behind every tree and obstacle. Penalty shots accrue here more frequently than any other hole on the golf course!

We usually build relationships at work because we spend many of our waking hours there. If someone at work is coming from integrity and running their work life and personal life based on being trustworthy they should be sought after as a work colleague and even a personal friend.

Conversely, if someone is corrupt and no one else knows about it yet, they tend to distance themselves from those people who are overtly trustworthy. It's as if they feel uncomfortable around these people with integrity and somehow feel that they will be found out by them.

Of course, this is a generalisation, but the adapted saying "*birds of a feather stick together*" originated in 1545 by Playwright William Turner and has stood the test of time.

When work colleagues decide to be corrupt together and enrich themselves in some way or other, they are opening up a "can of worms". The opportunities for actual or implied blackmail is huge within the syndicate of thieves and pressure can be brought to bear on them to do things they would not normally do under the threat of being exposed for their corruption.

One thing I know for sure and that is that this illicit venture will end badly as, contrary to the well-known Shakespearean saying, "*there is honour among thieves*," usually the first one caught opts for becoming a State or Government Witness seeking immunity from prosecution and then they spill their guts. This action is a case of rats deserting the sinking ship.

If an enterprise, whether public or private sector, acts corruptly, it jeopardises the livelihood of their employees' and their families' well-being. In addition to cheating its suppliers, bankers, customers and clients and the resulting negative impact on their various families' well-being, it also impacts on the Revenue collecting taxes in that country. This corruption, in turn, affects the poorer members of that country, who are usually more dependent on government welfare payments.

Now you understand why the 7th hole of work colleagues is the trickiest hole on the course!

Hole no. 8 - Your Friends

This hole is considered to be the easiest one on the course with no obstacles to overcome and generously wide fairways and an easily approachable green. However, should you overshoot the green there is out of bounds a few yards past the green.

Genuine friendship is the most voluntary of relationships. There are no contracts to sign, no commitments to enforce, simply two people wanting to be in each others space and to share time together.

If ever one of the parties no longer wants to be in the friendship they simply leave and sometimes no explanations are asked for or given.

Friendships based on integrity will last longer than friendships based on corruption.

Once the integrity of friendship is broken, it is like cutting a hair into two pieces and trying to put it together again. The breaking of integrity may occur between two friends through some form of corruptness, or it may occur because one of the friends has acted in a corrupt way to someone or something outside the friendship. This corruption may be in any way that is not acceptable to the other person's sense of integrity. For example, some friends may countenance a lie, but not adultery by the other.

Some friends may use this act of corruption by the other to assist the wayward friend come back to integrity and thereby strengthen the friendship through a battle shared and won against corruption.

Where friendship is forged in corruption and forms the basis of the connection between the two people, such as an adulterous affair between two married people or jointly robbing someone of money, this friendship is destined to end in tears and worse. There may be some excitement in the illicitness of their actions, and this thrill can become addictive too, but the end will be unpleasant, to say the least.

No illicit secret is safe, and the only way to keep it safe is not to tell anyone. People under stress and pressure will always look to save their own skin first.

Hole no.9 - Acquaintances

This hole has a slope from left to right and people who have a slice face out of bounds on the right. It's not a hole to be cavalier with and should be treated with respect because it is unforgiving of errant slice shots.

Acquaintances are people who you know, but they have not made it into your circle of friendships, as yet.

They tend to be superficial and fleeting, and the roots are usually not too deep. Acquaintances tend to care about you while you are connecting with them, but otherwise, you are off their radar screen of care and concern.

With integrity as the base of this relationship, it could become a friendship, if the spark is there to be kindled into a flame but usually it's left on the periphery of one's life connecting on occasion, sometimes deliberately and sometimes accidentally.

Any form of corruption by one or the other party will usually be unforgiven by the other party, and they will look to distance themselves from the corrupt acquaintance as quickly as possible. They will not want to be tainted with any fallout from the corruption and could actively ensure that they are seen to no longer be an acquaintance of the corrupted person.

Hole 10 - Your Entire Family

This hole is one that has everything to both encourage a good shot and penalise an errant shot.

There is a saying that goes, "God gave us our family first and then felt sorry for us and gave us our friends!"

Families - an amalgam of emotions, personalities, characters, jealousies, greed, pride and much more.

Within most families, there will be people with integrity and people who are corrupt. Threading your way carefully among these people you will usually find what you are looking for.

Some families will band together in difficult times, and some will fall apart. The common dominator is usually the Matriarch or Patriarch of the family whose moral or immoral glue holds it together. Their integrity or corruption usually flows downwards to the descendants below. Upon their demise, the family glue is usually weakened, and the descendants are left to their own devices and paths in life, with or without family members. "Birds of a feather" usually find themselves in these circumstances.

If a family member is corrupt in any way, some families may turn a blind eye externally and look to circle the wagons and protect their corrupt member and themselves from any fallout. However, the integrity of the other family members internally within the family will hold sway, and the corrupt family member will usually be excommunicated when the dust has settled, and the "good" family name is no longer under direct threat.

Other families will immediately eject the corrupt person and look to distance themselves from this "rotten apple" who bears the same name as them before they spoil the whole barrel of apples of the family.

When you scratch below the polished surface of many family structures, there is a vipers' nest of unresolved issues which were never faced, confronted and dealt with and had been simmering and growing daily. Their explosion is never pretty, and throw in a corrupt family member, and this could be the hand grenade that sparks the explosion.

Hole no. 11 - Your Neighbourhood

A hole that is usually known as benign and errant shots won't be punished, unduly. Not too many obstacles to overcome but there are dense bushes on the left catching a hooked shot.

Your choice of a home to either rent or to buy is usually based on affordability, access to amenities such as schools, etc. Your chosen neighbourhood should comprise people with similar financial positions and socio-economic backgrounds.

Usually, the proximity of neighbours develops both friends and acquaintances, some come in for coffee regularly, and some are waved to in acknowledgement.

Children in the neighbourhood are often the stimulus for their parents getting to know each other as children are less judgmental and are more forgiving and free-spirited, simply wanting to have fun with other kids.

Usually, parents are a bit wary of strangers in their neighbourhood, and they have their own "acid tests" to see if these people are likely to become acquaintances or friends over time.

Neighbourhood relationships tend to be superficial and hotbeds of gossip and innuendoes, so any integrity or corruption is usually not investigated but taken at face value and believed accordingly.

The reason I have included neighbourhoods is that there are many pairs of eyes in a neighbourhood and they cover a wide area outside the neighbourhood too. Should someone in the neighbourhood be corrupt inside or outside the neighbourhood, the strong possibility exists that a neighbour may be in those surrounds and become aware of this illicit behaviour.

As the neighbours share proximity, but not confidentiality, the pronouncement of any misdeed by a neighbour has limited, if any, "blowback" on the person starting or spreading the rumour of this illicitness.

Respect is usually the first casualty here, and neighbours who whisper to each other about any illicitness makes living in the neighbourhood very uncomfortable for the corrupt person and even more so for their spouse/partner and children.

Hole 12- Your City/Town

This hole is similar to the 11th but also includes out of bounds down the left for hookers and behind the green for those who overshoot the green.

In days gone by there were daily newspapers in a city/town. We all know that good news doesn't sell and doesn't attract readers who bring in the advertisers but bad news sees most everyone scurry to read the dirt on someone or something and advertisers follow due to the wide coverage of the newspaper.

The Internet age has brought the news instantaneously into our presence and it's accessible via TV screens, computers, laptops, iPads and smartphones.

Social media is a hotbed of news, both fake news and real news, and the difficulty in distinguishing between the two is very worrying indeed, as the perceptual damage is usually done immediately.

With billions of smartphones and cameras out there, the world is becoming a much more transparent place, for better or for worse.

Integrity is captured and shared by "feel good" people, but corruption is still the "gravy train" for Likes and Shares on social media.

There is limited, if any, conscience of people who live in a city or town, as the distance between them and the person or event being shared is likely to be a long way away.

This news cycle is 24/7, and the only thing likely to dislodge someone's illicit dealings is being replaced by the next corrupt person with a bigger and more sordid story to share amongst social media, the Internet and other media outlets such as TV, radio and print media.

If a prominent enterprise in the city/town is corrupt and the "chickens come home to roost" then the inevitable demise of that enterprise will affect its employees, bankers, suppliers, customers and clients and this could impact a smaller town quite badly. Even a larger city will be impacted, if only by having its reputation besmirched as a city for crooks.

There is usually no place to hide for corrupt people caught "redhanded" in a city or town, as alerted eyes are everywhere, as well as security cameras manned by police and other security personnel.

In the UK, there are an estimated 4 - 6 million CCTV cameras, and way back in 2012 there was an estimated one security camera for every 14 people in London.

Hole no. 13 - Your Country

Wide open fairways and a generous green with bunkers to the left and right guarding the green.

In the judgmental world, we live in people are judged for better actions or worse actions. If there are ramifications of these actions on a stage beyond the borders of a country they are usually identified as coming from such and such a country.

The effect of that is uplifting the people's self-esteem within that country in such an act of integrity, or, tarring their countrymen with the same brush in the case of a corrupt action.

Now you are either a hero or a villain in your own country, and there is no discernment of your innocence or guilt. What the media says is believed about you. People are only concerned as they have been personally tagged with your uplifting deeds, or, your corrupt deeds, as a fellow countryman.

Those positive messages in the case of integrity, and permanent blemishes in the case of corruption remain for many years.

In the case of blatant corruption on a large enough scale by either public sector or private sector enterprises, or people, could adversely affect the well-being of the inhabitants of a country. For example, political Dictators syphoning off large amounts of money to their foreign bank accounts, which money was meant for the uplifting of the poor in their country. The same can be said for corrupt environmental damage to a country adversely affecting its inhabitants' well-being.

Where a country has valuable resources and the privileged few, locals and foreigners, are allowed access to these resources, at the expense of the inhabitants benefitting from the development and or sale of these resources, then another broader based corrupt action is sanctioned by the ruling elite of that country.

Hole no. 14 - Your Continent

For three holes in a row, we have wide open fairways with limited obstacles to overcome, and most golfers take advantage by shooting lower scores here than on the rest of the course.

As an extension of your country, your continent will only notice you if you do something amazingly meritorious as a person of integrity or something horrible as a corrupt person and the event is so newsworthy that it makes the global stage.

Once again, the distance from the person making the judgement and the upstanding person, or the corrupt person, is further, and little, if any, investigation is made, and the media reports are simply believed.

Feeling proud of a meritorious person who has accomplished something globally reportable, or feeling saddened by the corruptness of a person who has been reported to be of your continent, somehow rubs off on you for a short period.

Hole no.15 - Your World

Another easy hole to navigate but you need to keep away from trouble which lurks as out of bounds around both sides of the generous fairway and behind the green.

For the world to care about your integrity or your corruptness, you must have done something so meaningful that it makes global news headlines for a sustained period.

As alluded to earlier, bad news sells better than good news, and it's more likely that you will become a global pariah than a global hero.

A global pariah has nowhere to hide unless you can convince Elon Musk to send you to Mars!

Hole no. 16 - Your Soul/Spirit

The final three holes on this course are what give it its teeth and a fearsome reputation as a tough championship course. You had better pay attention and concentrate and thereby avoid ruining your scorecard!

The 16th hole is nicknamed your Soul/Spirit hole, and you play to an elevated green from a fairly tight fairway off the tee. If you stray from the "straight and the narrow" on this hole, you will be punished, and a high score could result.

Please forgive me for standing again on my "spiritual soapbox" but this is worth understanding.

You are an eternal soul in a body for this trip to earth. You live eternally in Spirit and come to earth to experience sensually what your Soul needs to experience so that it can grow towards the perfection we call God.

Your soul is a part of a Soul Group, and you all make Soul Contracts to carry out on earth. These contracts are based on experiencing life sensually, that is with your five senses, and to become more Godlike in your thoughts, words and actions. Each soul contract interplays with the Soul Contracts of others in the Soul Group.

When you are born on earth through your mother, you also develop an ego and part of this ego is for your self-protection and survival and that is the good part. The bad part of your ego is what we usually refer to as EGO = Edging God Out, and that is when you place yourself first, second and third out of three places in the race of your life!

When you act with integrity, you are operating with awareness or consciousness of your soul, the part of God within you.

When you act corruptly, you are operating from your EGO = Edging God Out.

So, if you agree with me on this, then you can begin to see the eternal impact of acting with integrity, or of acting with corruption, in your current life.

This outcome is no longer a matter of stealing the petty cash or making yourself available for an illicit sexual encounter, which may or may not occur. Everything is seen and recorded outside of our ability to experience it as it happens at a vibrational level beyond our five senses' ability to see and interpret it.

The cause occurs first and is followed by the effect, which flows automatically, and without interruption until it achieves its counter-balance to the cause. The ripples flow once the stone is dropped in the still water. They are not judgmental; they simply flow automatically without interruption until they reach the end of their kinetic power.

So, for integrity or corruption which is done on earth, there are consequences which are far-reaching eternally for the growth and positioning of your Soul in what we call the Afterlife.

I have researched this topic at length, and from my research, I believe that there is no Day of Judgement as believed by various religions.

God is a loving God who created you as a Soul and will not judge you.

YOU judge you.

You decide through your thoughts, words and actions on earth where you will end up in the Afterlife. Here "birds of a feather" do stick together, and if you are a good person leading a life of integrity, you get to spend eternity with other similar people. Conversely, as a corruptor, if you are a thief, adulterer, murderer or rapist, as examples, you spend eternity with people similar to yourself.

The term, "Eternal Damnation" or "Hell" or "Paradise" used in some religions is chosen directly by YOU via the choices you make, which I referred to at the beginning.

The simple choice of INTEGRITY or CORRUPTION in your thoughts, words and actions determines where you will spend eternity until your next visit to the earth plane, in what could be hundreds of earth years!

Hole 17 - Your Soul Group

If you made it through the 16th hole unscathed, consider yourself to be fortunate because, statistically, it's the hardest hole on the course!

The 17th hole curves left, and then it curves right, and you have to thread your drive between tree lines on either side of the fairway. Here the green is elevated, and while you can see the flagstick, the hole is not visible from down below.

Your Soul Group is also called your Soul Mates, and they usually reincarnate with you on your trips to the earth. Here you play different roles. Sometimes you are the parent and sometimes the child. Sometimes you are the good person and sometimes the villain. Each trip to earth as a soul within a body has you in one role and with it a Soul Contract meshing with other Soul Contracts from your Soul Group.

In these Soul Contract roles you always, and in all ways, can choose whether to come from integrity or corruption in your thoughts, words and actions, no matter what role you choose to play.

Soul Contracts are a very complicated subject, and for this discussion, I think we should leave it there.

18th hole - Your Eternal World

The 18th hole is a long par five that seems to go on forever. There are no obstacles to be aware of but you do play down three levels of the fairway, nicknamed mind-body-soul and accurate placement onto these levels is called for to avoid nasty downhill lies if you miss the level.

This is it! Everything that has come before determines where you place yourself in your Eternal World. It's not complicated but very simple.

Did you choose INTEGRITY or did you choose CORRUPTION in your thoughts, words and actions?

I hope you enjoy your eternal friends that you selected to be with when you made those choices on earth between INTEGRITY and CORRUPTION!

Thanks for coming around the golf course with me and I hope you have a better understanding now of your greatest POWER and that is the choice you make between having integrity or corruption in your thoughts, words or actions.

Please remember that real POWER means Present Only When Ego (is) Removed.

Conclusion

Well if you made it this far, my congratulations!

I have covered a lot of ground in helping you effectively manage the stress in your life. At the outset, I promised you that if you read the entire book, you will be in a position to surgically remove the stress from your life. I hope I have given you the tools to do so.

It is important to realise that managing your stress is a conscious moment by moment process. If you take your eyes off this path, your stress may return. There will always be times when you are thrust into a stressful situation, but remember you are never alone. You now have an awareness that you have God as your Co - Pilot plus some strategies to get you back onto a more stress-free path in your life.

May God bless you and keep you.

May God cause His face to shine upon you and be gracious unto you.

*May God give you His most precious gift,
the Gift of Love and Inner Peace.*

Amen and amen.

Thank you for coming on this journey with me.

In Light and in Love,

Neville

Mauritius

March 2018