

Demands and Pressure from Stress



There are two kinds of external demands and pressures: physical and psychological.

External physical demands and pressures -- gravity, air pollution, noise pollution, extreme weather conditions, etc. -- generally aren't acknowledged as demanding or stressful. But gravity -- elevators, escalators, airplanes, automobiles, arch supports, support hose, facelifts, etc. -- has taken up a lot of our time and attention.

External psychosocial pressures and demands include family, personal, social, environmental, financial, and problems on the job. This is what most of us think about when we talk about stress.

All these demands and pressures compete with one another for our attention, generally all at the same time. Psychological research, however, has shown we can only pay attention to seven items, plus or minus two, at a time. Something has to give, so we set our own, subjectively defined priorities as to what we'll pay attention to, and when. Sometimes we do this poorly, over extend

ourselves, and create stress. Priority setting is particularly problematic when the demands and pressures not only compete, but conflict-- work versus leisure time or family life, for example. When this happens, stress just escalates further.

Those external competing and conflicting demands and pressures -- that big lump of items we "have to do" -- now combines with our internal demands and pressures -- those things inside our heads. In our graphic, the things clamoring for attention from inside the person's head include:

Physiological demands and pressures such as hunger, thirst, fatigue, pain, sexual desire, needs for elimination, etc.

Psychological demands and pressures concerning your views of who and what you are, what your rights and privileges are, expectations of yourself and others, past psychological baggage, etc.

Your internal demands and pressures are thus added to your external demands and pressures to produce a total burden of demand and pressure composed of many competing and conflicting elements all clamoring for your attention.

Obviously, one way to control stress is to set limits and priorities on this yapping throng. But the effort of organization can become another demand and pressure in and of itself and we tend to put it off. How many times have you said, "When I get time, I'm going to get organized." But, somehow, you just never get around to it. Under these circumstances, demands and pressures can, and often do, get out of control.

Add to the mix of demands and pressures the fact that your body is gullible, it'll believe anything you tell it. It responds to the yammering of all those

Continued on next page.

FEATURED ARTICLES

- ▶ Practice Sun Safety, Whatever Your Age
- ▶ Creating Your First Budget



Continued from previous page.

uncontrolled, conflicting, competing demands and pressures you're feeling by automatically and unconsciously mobilizing its resources to deal with all of them at the same time. As a consequence, your energy reserves are tapped, the electrical activity of your skin, your breathing, your heart rate, and your blood pressure increase. Muscles tense, blood vessels constrict, blood flow shifts from skin and gut to muscle and brain. Your temperature rises, your metabolism speeds up, your immune system prepares for battle, your blood platelets become sticky so your blood will coagulate faster, the kidneys conserve sodium, etc.

Powered by adrenaline and similar biochemical substances and assisted by a variety of hormones, this complex process of mobilization is orchestrated and managed by your autonomic nervous system and your endocrine glands. When you're angry or afraid, this mobilization is sudden and intense, the "fight or flight response." The greater the demand or threat you communicate to your body, the greater its mobilization. The more sudden and intense the demand or threat, the more sudden and intense the mobilization. The longer the demand or threat continues, the longer you stay mobilized. The more frequently you experience demand and pressure, the more frequently you mobilize. The more overwhelming your demands and pressures, the more serious the health consequences of your mobilizations.

You can only push yourself so hard for so long. When you exceed your physical limits for mobilization, something in your mind and/or body breaks down. You're going to develop stress-related symptoms. Sometimes they're physical, sometimes they're mental. We've listed some of the physiological systems in which symptoms can occur:

- The neuromuscular system (muscles)
- The limbic system (emotion)
- The neocortical system (thought and memory)

The particular symptoms you develop depends upon a complex interaction between the physical constitution you inherited and the intensity,

frequency, and duration of your mobilizations in response to the demands and pressures you've talked yourself into.

Stress Directions ©2011



Practice Sun Safety, Whatever Your Age

You're never too old for the sun's rays to harm your skin. In fact, sun exposure is especially dangerous for aging skin, says Jerome Z. Litt, M.D., author of *Your Skin From A to Z*. "The skin is like a sponge and a bank. It soaks up all the rays and stores them forever," he says. "Because seniors' skin is so much thinner than younger people's skin, more rays are able to penetrate." So be sure to protect your skin from the sun's damaging rays:

- Avoid sunlamps and tanning booths.
- Avoid direct sunlight when it's strongest, between 10 a.m. and 4 p.m.
- Wear protective clothing, such as broad-brimmed hats, long-sleeved shirts, long pants and sunglasses that filter out ultraviolet (UV) light.
- Use sunscreens with an SPF of 15 or higher. Apply it liberally to exposed areas, including bald areas of your scalp.

Continued on next page.

Continued from previous page.

Sunscreen smarts

No matter what time of year, you should remember to put on sunscreen when you spend time outdoors. Here are tips from the Skin Cancer Foundation on getting the most from your sunscreen:

- Choose a sunscreen that will protect you against both UVA and UVB rays.
- Spread the sunscreen evenly on all skin that is exposed to the sun. Don't scrimp on how much sunscreen you use.
- Don't forget to apply sunscreen to your lips, ears, neck, hands, feet and scalp if your hair is thinning. Reapply sunscreen every two hours, or more frequently if you have been swimming, sweating or using a towel to dry off.

Your risk for melanoma, a deadly form of skin cancer, rises if you have fair skin or hair, a family history of melanoma, a history of severe, blistering sunburns in youth, more than 50 moles and a particular form of mole called dysplastic nevi.

Along with a yearly skin exam by your doctor, you should examine your skin every three months. Ask a friend or relative to check areas you can't see or reach.

"Look for any changes in the skin, such as spots that bleed, crust, itch or change in texture," Dr. Litt says. Other common warning signs: new growths, sores that don't heal, and changes in the size, shape or color of moles and birthmarks.

Skin cancer can occur anywhere, but it's most common in the places that have been exposed to the sun the most (such as the head, face, neck, arms, and hands). If you notice anything suspicious, visit your doctor.

Krames Staywell



Creating Your First Budget

Budgeting is one of the first great lessons of personal finance, yet relatively few people are taught the basics of creating one. Or if they're taught, they forget. The inability to measure how much money is coming in and how much is going out is a primary reason for financial illiteracy in this country.

So it's a good idea to go over those basics. The Webster's definition for budget is simple: "A plan for the coordination of resources and expenditures." A budget is both a noun and a verb - a plan and a process. So it makes sense to go over the basic process of budgeting - learning exactly what money is coming in to your life, what's going out and how effectively you're using the difference.

The Income Column: Measuring what's coming in
For most people, this is the easy part. Income is largely made up of the following categories - wages, bonuses, investment income, alimony or other part-time income.

Budgeting is easiest if done on a monthly basis. It's an easy time period with which to measure the inflow and outflow of money and it allows you to see over the course of a year which months tend to be better for income or spending.

How should you record these amounts? Save all pay stubs and other proof of income. Photocopy

Continued on next page.

Continued from previous page.

checks before you deposit them and either build a physical file or start keeping track of income using computer software or online resources like Mint.com.

The Expense Column: Measuring what's going out

Why are expenses tougher? Because tracking every cent you spend can be tough when you've never done it before. This process forces you to save receipts, credit card statements or to physically write down cash amounts in the absence of receipts. Recording and analyzing expenses are generally the most work-intensive part of budgeting, but there's a silver lining - less spending means less recording time!

What are the primary expense categories? Food, shelter and clothing.

What's beyond that? All of your monthly bills, retirement investments, college savings for your kids, insurance costs and taxes.

And beyond that? Entertainment expenses - movies, plays, vacations, sports, and of course one of the biggest money drains most people can't stand to give up, cable TV.

How should you record these amounts? The same way you did in the income column.

The upshot

If your expenses match your income, congratulations. Relatively few people can say that, though the recent economic downturn has forced more people to cut debt and boost savings.

But if your expenses are still outrunning your income, you now know you have to start trimming and finding more money for savings, investment or debt reduction.

What should your target be? There are a variety of theories, but you will often hear the term "60 percent solution." This means aiming for a total spending figure equal to the first 60 percent of your income.

How do you get there? Start by identifying the expenses you can live without: designer coffee, restaurant meals and carryout might be a start. Start finding ways to whittle down monthly bills - paying more than the minimums on credit card bills, consolidating other debt with lower-rate offers if you can find them. If you can refinance your mortgage affordably, that's another good way to attack the spending side of your budget.

And what do you do with that extra money? First, make sure you have an emergency fund that contains 3-6 months of money to cover living expenses. Then start putting money away for retirement. After that, money for the kids' college fund. Beyond that, extras like vacations, entertainment and other treats.

If this approach seems a bit Spartan, it's a good starting point - indeed, every individual defines the term "financial essentials" a bit differently. But it's important to start prioritizing financial issues correctly. For help, it makes sense to consult a professional like a qualified financial planner and a tax expert to identify ways to save and tip more money into a solid financial future.

This column is produced by the Financial Planning Association® (FPA®), the leadership and advocacy organization connecting those who provide, support and benefit from professional financial planning. Please credit FPA if you use all or part of this column. To connect with a member of FPA for your story, call FPA's Public Relations Department at 800.322.4237, ext. 7172.

The Financial Planning Association® (FPA®) is the leadership and advocacy organization connecting those who provide, support and benefit from professional financial planning. FPA demonstrates and supports a professional commitment to education and a client-centered financial planning process.

Based in Denver, Colo., FPA has 95 chapters throughout the country representing tens of thousands of members involved in all facets of providing financial planning services. Working in alliance with academic leaders, legislative and regulatory bodies, financial services firms and consumer interest organizations, FPA is the community that fosters the value of financial planning and advances the financial planning profession. For more information about FPA, visit www.FPAnet.org or call 800.322.4237