

Stress Reduction: A Guide for Simplifying Your Life and Removing Stressors.

Time Management Stress

The technology boom was born to make our lives easier and free up our time; however, we have fallen victim to filling up those empty time slots with other tasks and complicating our lives with even more duties and responsibilities. We have developed a need to fill any void or open space in our schedules with busy work resembling nervous fidgeting. We can't even drive our cars without using the phone for the entire drive, or take "breaks" at work to muddle through our dozens—if not hundreds—of emails. We diagnose our children with attention-deficit/hyperactivity disorder (AD/HD) because they don't seem to be able to pay attention and focus, even though their brains are responding normally by adapting to all the stimuli bombarding them from all directions, busily multitasking and processing this information by sampling one, then the other, in rapid succession. Adults are continually complaining of poor memory recall and take a variety of "memory enhancing" supplements to correct this problem, when in fact, most people don't have organic memory problems, they simply have too many things to keep track of and lack a system for organizing them.

In order for us to manage our time and reduce the stress it causes us, we must first recognize that there is plenty of time in our day to accomplish the important tasks that absolutely must be done *today*. The time is there, it's just hidden amongst the noise of our erratic hustle and bustle. The following are a few simple rules that, if followed, will free up your time, reduce your stress, and even enable you to accomplish more in a day:

1. **Organize your home and workplace.** Go through and eliminate clutter in your home and workplace. Don't be a packrat and hold onto things that don't serve a purpose, aren't being used, or you think you are going to use but haven't in the past year or more.
2. **Divide projects and tasks into small actions.** It can be overwhelming to accomplish major projects or tasks when they require several, and sometimes dozens, of steps to accomplish them. Don't procrastinate on these things, they will only keep nagging your brain and increase your stress. Divide these large projects into small steps and just focus on accomplishing that step. Once you complete that step, state the very next action that must be done and plan a time to work on it, and so on until the project is completed. As long as you are regularly doing *something* to complete the project your brain will not stress you about it.
3. **Don't fill every moment of your day; also, watchdog your schedule to prevent others from filling it for you.** Now learn to say "No" and practice it regularly.

Financial Stress

Financial stress is one of the top causes of stress in our lives. It erodes our relationships, reduces our quality of life, and lengthens the hours and years we must remain in the workforce. We must seriously examine our spending habits and find places to eliminate spending and pay down debt so that we live within the proportions our income provides. We are a society of consumers—expensive cars, boats, motorcycles, jet skis, and all those things that fill our homes and garages.

We want everything *now* with immediate gratification. We want all the things that our parents or grandparents had to work their entire lives for in order to have the financial freedom to deserve life's luxuries. The majority of Americans make enough money; they just don't know how to hold onto it. "Living within your means" for most of us requires cutting our expenses. For example, if you can't afford to purchase a house with a 15 year mortgage, don't buy it, or else scale down. If the cost of a luxury item such as a boat or fancy car exceeds your annual net salary, don't buy it. We frequently "justify" these items by telling ourselves that they help us to reduce our stress and escape the rat race, but this simply isn't true. If it contributes to your financial stress then it forces you to chase the cheese and stay in the race. Eliminate these items until a later time when you can better afford them and *truly* enjoy them without financial stress. Put forth a plan to control your finances and act upon it daily with discipline and dedication and you will immediately feel the stress from finances start to lighten. Deviate from your plan and the stress will return just as quickly.

To stop the financial stress in your life simply follow these golden rules:

1. **Make a budget based on the following percentages:**
 - 10% for savings** (pay yourself first!)
 - 70% for monthly living expenses** (food, utilities, mortgage or rent, entertainment, etc.)
 - 20% for payment of unsecured debts** (credit cards, lines of credit, and debts to family and associates)
2. **Eliminate all excess spending, loans on expensive recreational and luxury items, and wasteful wants.** Live within your means.
3. **Set a goal to work harder or longer to pay off unsecured debts, then reduce your labors once that goal has been reached.**

As people begin to place their expenses into these percentages they will typically find that they exceed the 70% or 20% categories; this is where rules #2 and #3 become critical to adhere to. The 10% for savings can be increased when possible, such as when your unsecured debts are paid off, but never reduced or used to offset the other expense categories. Sacrificing savings to pay off credit card debt with high interest rates may appear to make sense over a short period of time, but the long term profit from wise savings and investment will bring greater financial rewards than giving all your money to your creditors.

Physical Stress from Pain or Injury

Physical stress from chronic pain or acute injury can perpetuate the pain and slow down the healing process. If you are suffering from pain or injury, seek proper medical attention. The following are some key points to consider when recovering from pain or injury:

1. **Avoid using over-the-counter (OTC) anti-inflammatory medications for 3 weeks following an injury.** This category of drugs tend to delay healing time by slowing connective tissue formation or scarring and reducing the formation of new blood vessels. OTC anti-inflammatory medications or Nonsteroidal Anti-inflammatory Drugs (NSAIDs) include aspirin (Ascriptin, Bayer, and Ecotrin), ibuprofen (Advil, Nuprin, and Motrin), naproxen sodium (Aleve), and ketoprofen (Orudis KT).

2. **Nutritional recommendations for wound healing.** (Consult with a qualified nutritional consultant before taking these if you are pregnant, on anti-inflammatory steroids, or blood thinners). Vitamin A 25,000 IU daily, Vitamin C 1,000-2,000 mg daily, Zinc 15-30 mg daily, Glucosamine 1,500 mg daily, and a daily intake of complete protein-containing foods. Bromelain, 400-500 mg daily on an empty stomach can be taken after surgery to reduce swelling and increase postoperative healing time. It is suggested that supplementation of Vitamin E should be reduced or eliminated for the first 2-4 weeks following surgery. (*Alt Med Rev.*, 8:4, 2003).
3. **Seek medical attention proportionate with the injury.** Don't go to a surgeon with a low back strain or a massage therapist with a crushed disc. If you have chronic pain but are able to function and perform the necessary duties your day requires, then seek therapies that are the least invasive (massage, physical therapy, acupuncture, and chiropractic) to start with and progress toward more invasive techniques like injections, or even surgery if your condition persists or worsens. Don't substitute painkillers for therapy—use them when you have to in order to get adequate sleep and perform the necessary activities of daily living. Find a pain management specialist to assist you in getting the appropriate therapy for your condition. Stay as active as possible and NEVER GIVE UP!

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