

STRESS PANDEMIC

The Lifestyle Solution

STRESS

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**9 NATURAL STEPS TO SURVIVE,
MASTER STRESS, AND LIVE WELL**

PAUL HULJICH

Foreword by Hugh Polk, M.D.

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www.paulhuljich.com
www.stresspandemic.com
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DEDICATION

Stress affects us all in different ways and can lead to serious mind conditions. This book is dedicated to all people who suffer from, or know others who have suffered from, any of the following:

Anxiety

Attention-deficit hyperactivity disorder (ADHD)

Bipolar disorder/manic depression

Compulsive behavior, including addictions to alcohol, recreational or prescription drugs, sex, smoking, gambling, or any other behavior

Depression

Eating disorders, including anorexia and bulimia

Panic attacks

Phobias

Postpartum depression

Post-traumatic stress disorder

Schizophrenia

Seasonal affective disorder (SAD)

Suicide (actual or attempted)

Any other mind condition

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FOREWORD

Paul Huljich has written a most valuable and helpful book. I agree with him that there is a pandemic of stress: day in and day out we all find ourselves trying to deal with circumstances and situations that may be difficult, painful, bewildering—and, as he amply documents—countless numbers of people around the world are being badly hurt, physically and emotionally, by the stress of it all. Paul was one of those damaged people.

He tells his personal story with great openness and honesty: in the course of becoming the highly successful CEO of a growing company he drove himself to a complete nervous breakdown. In doing so, he was hospitalized with what was diagnosed as bipolar disorder and was told by eminent psychiatrists in New Zealand and the United States that he would need to take psychotropic medications for the rest of his life in order to keep his biomedical disease under control. But Paul refused to accept this grim prognosis. So he set out to build a different, drug-free road for himself—to create a meaningful life, on his own terms but not by himself.

Remarkably, he has succeeded in that goal of creating a joyous and productive life, closely connected to other people—without ever again taking the prescribed medications, without ever having another psychotic episode, without ever needing hospitalization or therapy.

As a traditionally trained psychiatrist who has spent the past thirty-plus years teaching and practicing an alternative therapeutic approach that rejects diagnosing and labeling people in favor of nurturing their growth and development, I'm inspired by what Paul has accomplished and touched by his generosity in wanting to teach others what he has learned in the course of creating his life.

There's a temptation to regard Paul as a hero, someone possessing extraordinary willpower and courage and determination. But I think that misses the most important point of Paul's story, which is that he's a wonderfully ordinary man who day after day, putting one foot in front of the other, kept making little decisions, self-consciously choosing what and when and how he did everything, from getting up in the morning, to eating, to exercising, to responding to things going wrong and even to relating in new ways to his old habits. We learn from what Paul has written that our lives change not as a result of that one, big, apocalyptic moment when we "see the light" but rather through the day-to-day, moment-to-moment small choices we make to do things differently from how we're supposed to do them or how we've always done them before. And we can keep on growing, indefinitely, by continuing to change those little things.

Paul has written a guidebook, an extended set of very practical stage directions, for the rest of us ordinary people to use in performing/creating our own lives.

Given the chaotic, maddening world we live in, I don't think it's possible to eliminate stress entirely from our lives. The key here is not to try to reduce stress by wishing the world were different from what it is but rather to live life productively and joyously *given* that the world is hard to live in, without getting stressed out (of our minds). We have to accept this world—not passively, but actively—by deciding *how* we respond to whatever pain or difficulties we may encounter along the way. Not easy, but Paul is an excellent guide. Happy reading! And pass the book on to others—we can all use this kind of help.

HUGH POLK, M.D.

May 2012

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inpatient psychiatric units and outpatient therapy clinics in New York City. He currently resides and practices in Manhattan.

*My gratitude and thanks to all
the wonderful people who have spent
many long hours and helped me
make this book a reality.*

LETTER TO THE READER

In 2010 I published the novel *Betrayal of Love and Freedom*, a psychological thriller based in part on my own experiences with chronic stress and some of its more extreme consequences. Although the novel incorporated some components of the lessons I learned in my journey to wellness, I have long had a desire to share the full body of wisdom that enabled me to transform my way of life.

The key to my breakthrough was the recognition that stress was at the root of my problems. I realized that in order to free myself from the serious imbalances I had developed, I had to learn how to free myself from harmful stress. Stress can manifest in many different forms and can have serious physical as well as psychological consequences. In my case, unchecked stress manifested at first in physical symptoms and then more seriously in anxiety, severe depression, and ultimately bipolar disorder. As I was told by my doctors, my downward spiral into physical and mental health problems was the result of prolonged stress, primarily in the realms of work and family. It culminated in a full mental breakdown; the results were devastating. On reflection, I could see that I bought into the myth that if I just worked hard enough and attained everything I wished for, I would finally have happiness and peace of mind. My business ambitions, along with my need to please those close to me and maintain harmony at any cost, drove me over the edge.

What began as mild anxiety progressed to crippling depression, mood swings, and bizarre behavior. On the day of my breakdown, I lost all of my rights as a New Zealand citizen and was placed under the control of the state. In the ensuing months, after regaining my rights, I was to spend time at the world-renowned Mayo Clinic and later admit myself for an extended period to the Menninger Clinic in an effort to understand my condition. Ultimately, I would be diagnosed by eleven psychiatrists with what is now known as type 1 bipolar disorder. Each of these doctors cited stress as the cause of my condition and as central to any attempt to deal with it. I was told by my doctors, in no uncertain terms, that there was no cure for bipolar disorder and that I would need to be on medication for the rest of my life.

Despite this prognosis, within two years I was able to free myself from dependence on medication, turn my life around, and enjoy the best years of well-being I have ever experienced. For more than ten years now, I have been completely free of any psychotropic medication, including sleeping tablets. I have had no need for a psychiatrist or therapist and have experienced no symptoms or relapses whatsoever of bipolar disorder, depression, or any other psychological imbalance. Even the psychological crutches and habits I once leaned on to cope with stress no longer have a hold on me. I was able to achieve all this after having been told by doctors that a serious relapse of bipolar disorder was assured within a maximum of seven years.

While speaking with people about my first book and its core message, the most common question I received was, "How did you do it?" I was being asked how I managed to cure myself of bipolar disorder, a condition widely regarded as incurable. The answer, very simply, is this: I learned to master stress. I was told by doctors that the only way I could hope to live a somewhat normal life was by managing the stress in my life. It soon became clear to me that, if I wanted to be free of my condition and still live a full life with all its ups and downs, I would need to go much further than merely managing stress: I would need to master it.

Knowing that the condition I wanted to overcome was purportedly unbeatable, I realized that my success would require experimentation. Thus, I became the guinea pig for my own extensive research, which commenced during my time in the clinics and continued far beyond. Through my own experimentation, I left no stone unturned and gradually developed powerful practices that were able to

be incorporated into a busy, full life. This research and wisdom would eventually be distilled into the *Nine Natural Steps*, though further resources are available at the back of this book and on the *Stress Pandemic* website. Although the steps are intentionally simple and have been designed to be easily implemented, it is the synergy of practicing all nine steps in harmony that holds the secret of their power. Moreover, the steps themselves go further than might be suspected at first glance. For example, the nine steps' prescription for "walking" is not the same as what is typically thought of as walking. Instead, it is a high-energy exercise that also incorporates important silent time for personal reflection and contemplation. Similarly, the requirements of "juicing" are specific and detailed, and this direction's efficacy depends upon these specifics being adhered to.

Indeed, at one time I considered many elements of my previous way of life, leading up to my breakdown, to be healthy. Only in retrospect could I understand that the care I was taking in my well-being was nowhere near enough, given the amount of stress I was subjecting myself to, nor was it balanced as an overall approach to wellness. Even more important, I had little awareness of the "transformative" wisdom contained in the first three steps of this book. Once we bring our lives into balance, however, our bodies are capable of rapid healing, and we are able to once again build our resilience. At this time, it is possible for us to relax our routine to a degree and—no longer at the mercy of our addictive tendencies—occasionally enjoy comforts and indulgences that once were harmful to our well-being.

These steps work on two levels. First, they support the health and strength of both body and mind, allowing you to tolerate stress without it taking a heavy toll on your well-being. The second level is more fundamental, and it involves transforming the ways stress is dealt with, enabling you to free yourself from the negative consequences of stress by promoting self-awareness. Because of the holistic nature of the steps and their impact throughout all facets of life, they ultimately work by transforming your lifestyle from one based on unconscious decisions and burdened by stress to one based on self-awareness. The individual ideas in the book are not groundbreaking in themselves, but taken together as a whole, they are a unique approach to complete wellness that draws upon the most powerful tools available.

Having cured myself of one of the most severe manifestations of stress and having witnessed the stress levels in our world today reaching pandemic levels, I wanted to make my discoveries available to those who might benefit from them and to prevent others from going anywhere near where I went. The world today has become a bit of a bullying place, with stress lurking around every corner. According to the World Health Organization, lifestyle diseases—conditions resulting from one's way of life—have become the leading cause of death in the world today. As I see it, stress is a leading factor in lifestyle disease, as it is caused by the decisions we make in our lives. Poor lifestyle decisions often result from stress, and they can in themselves be the source of further stress. I see mind conditions—such as those I suffered from as a result of stress—as lifestyle diseases resulting in large part from our way of life. Unfortunately, many of us only make real changes in our lives when we are forced to, making it significantly more difficult for us to change direction. It has long been a closely held principle of mine that prevention is the key. Ultimately, it is up to us to take responsibility for our way of life, our stress, and our well-being.

Although this book is intended for the many people who deal with the more common manifestations of stress, I want to be clear that, for those who experience more severe consequences of stress such as depression or bipolar disorder, I am not advocating the immediate withdrawal from all medication. Indeed, in my recovery from bipolar disorder, my withdrawal from reliance on medication was gradual, and I did so very carefully under the supervision of my psychiatrist at the time while also seeking feedback from family and friends. My point is not that we should turn our backs on the help

that the medical profession has to offer; it is that the possibility exists for all of us—whether our stress levels are mild or severe—to be free of the burden of stress, and to live fully.

Stress Pandemic: The Lifestyle Solution contains the practical and powerful keys to mastering stress and living well that I have developed and refined over years of experience and research. By implementing these lifestyle steps, you can free yourself from stress and enjoy optimal health and well-being. Please enjoy the benefits that this way of life has to offer.

Paul Huljich
New York, New York
May 2012



PART ONE

Why Read This Book?

*Take control of your stress
before it takes control of you.*

CHAPTER ONE

THE STRESS PANDEMIC

Stress is nothing more than a socially acceptable form of mental illness.

Richard Carlson

Stress is a fact of normal human life. It always has been and always will be. From the day we are born until the day we die, we are faced with challenges and problems. Dealing with these is a part of life; we all experience stress to some degree.

However, the amount of stress we see throughout the world today is abnormal by historical standards and certainly not desirable. In the current information age, stress is seemingly unavoidable. Since the advent of the lightbulb, the way we live has drifted further and further from natural cycles to a point where it is normal for our bodies and minds to be in disharmony.

Global urbanization and the growth of technology have created a world in which access to information has become an obligation and a necessity. People are now held accountable for their actions and whereabouts at all times, and their privacy is jeopardized in ways that were never before possible. We have been invaded by technology on all fronts, and we are often expected to be reachable on our cell phones or by e-mail at all times, even when we attempt to have a vacation. Our personal and work boundaries are blurred to the point where we never experience true downtime anymore.

Competition in today's world is fierce. What was once enjoyable becomes infused with a sense of fear and urgency, and then it becomes "work" and a task to be dispensed with. Pressure to perform is often intense, and we are constantly evaluated by tests, from early childhood right through our adult working lives. We encounter stress in all domains of our lives: relationships, social interactions, work, career, finances, parenting, health, planning for the future, changes in our environment, war, social upheaval, natural and man-made catastrophes, and our everyday activity.¹ In addition, we are continually under assault on a physical level, with our environment filled with never-before-seen levels of toxicity. From the food we eat to the air we breathe, our bodies are subjected to constant man-made stress as they absorb the toxins that have been introduced to our everyday environment in recent decades, such as artificial food additives, industrial chemicals, heavy metals, and pharmaceutical residues.

In short, the relentless pace and complexity of modern life has led us to forsake our privacy and our ability to live fully in the present moment. While stress is present in any life to varying degrees, it is now growing into a global problem of serious importance. Even people who wouldn't describe themselves as "being under a lot of stress" still live in this complicated world and still encounter problems and challenges that inevitably give rise to stress.

Stress negatively impacts how we experience our lives by preventing us from living in a state of contentment and fulfillment. Notice for yourself how difficult it is to feel content while you are managing some degree of stress. The truth is, it's not possible. A state of contentment (or happiness, or whatever word we may use to describe a desirable condition) cannot coexist with real stress.

Much of the stress in our lives, however, is not visible. It may be relatively insignificant on a conscious level, and although it limits the fullness to which we can live, we don't notice it or recognize it as a problem. Often, it is only when the grip of stress manifests itself in specific symptoms that stress becomes visible to us. It is at this stage that people may experience substantial physical consequences of prolonged stress. This is also when *mind conditions* may start to arise,

beginning with some form of anxiety or depression that can grow into serious mental illness.

Having encountered and naturally cured myself of severe levels of stress, anxiety, depression, and ultimately bipolar disorder in my own life, I have spent much time studying and researching stress along with what I call *mind conditions*. I use the term *mind conditions* to refer to any serious psychological imbalance, such as depression, anxiety, panic attacks, attention-deficit/hyperactivity disorder (ADHD), post-traumatic stress disorder, eating disorders, phobias, or compulsive behavior. My experience, and from the extensive research I have conducted on the subject, there is a clear and strong link between stress in one's life and the appearance or triggering of mind conditions. Many studies have provided compelling evidence to support what I see as a logical line of cause and effect, i.e., psychological disharmony (stress) leading to potential psychological imbalance (mind conditions).² This link has become so clear to me in my observations that I see stress as the basis for almost any mind condition. Consider the following.

According to the World Health Organization (WHO), currently one person in every four develops one or more mental disorders at some stage in life. Today, 450 million people globally suffer from mental disorders in both developed and developing countries.³ According to the National Institute of Mental Health, an estimated 26.2 percent of Americans age eighteen and older—about one in four adults—suffer from a diagnosable mental disorder in a given year.⁴ It is estimated that by 2020, depression will be the second greatest contributor to the global burden of disease.⁵ According to the WHO, suicide causes more deaths than homicide or war, with the global suicide rate up 60 percent over the last forty-five years and an even more marked increase in the developed world.⁶

*Stress in life affects everyone and can
lead to serious conditions of the body and mind.*

Consider the world today and its trends—where we were ten or twenty years ago and where we are now. It isn't hard to see as a general trend that both the everyday and global challenges we face, as well as the demands on our personal time and resources, are only increasing with each passing year. As the statistics on mental health trends demonstrate, the incidence of mental illness is rising sharply—evidence of the growing toll that stress is taking on our lives.

This is what I mean when I refer to the *stress pandemic* that our global society is experiencing today. Moreover, the existence of a stress pandemic in our world will only become more obvious in coming years, given current trends. The question is, do we want our lives to be dominated by stress, and if not, what can we do about it? It turns out that there is a great deal we can do about it: we can take responsibility for our own lives, free ourselves from stress and its dire consequences, and live with contentment and enjoyment.

*If you are distressed by anything external,
the pain is not due to the thing itself
but to your estimate of it;
and this you have the power
to revoke at any moment.*

Marcus Aurelius

POTENTIAL EFFECTS OF STRESS

Do you suffer from any of the following?

- Frequent headaches, jaw clenching or pain
- Gritting, grinding teeth
- Stuttering or stammering
- Tremors, trembling of lips/hands
- Neck ache, back pain, muscle spasms
- Light headedness, faintness, dizziness
- Ringing, buzzing, or “popping” sounds
- Frequent blushing, sweating
- Cold or sweaty hands, feet
- Dry mouth, problems swallowing
- Frequent colds, infections, herpes sores
- Rashes, itching, hives, “goose bumps”
- Unexplained or frequent “allergy” attacks
- Heartburn, stomach pain, nausea
- Excess belching, flatulence
- Constipation, diarrhea
- Difficulty breathing, sighing
- Sudden attacks of panic
- Chest pain, palpitations
- Frequent urination
- Poor sexual desire or performance
- Excess anxiety, worry, guilt, nervousness
- Increased anger, frustration, hostility
- Depression, frequent or wild mood swings
- Increased or decreased appetite
- Insomnia, nightmares, disturbing dreams
- Difficulty concentrating, racing thoughts
- Trouble learning new information
- Forgetfulness, disorganization, confusion
- Difficulty in making decisions
- Feeling overloaded or overwhelmed
- Frequent crying spells or suicidal thoughts
- Feelings of loneliness or worthlessness
- Little interest in appearance, punctuality
- Nervous habits, fidgeting, feet tapping

- Increased frustration, irritability, edginess
- Overreaction to petty annoyances
- Increased number of minor accidents
- Obsessive or compulsive behavior
- Reduced work efficiency or productivity
- Lies or excuses to cover up poor work
- Rapid or mumbled speech
- Excessive defensiveness or suspiciousness
- Problems in communication, sharing
- Social withdrawal and isolation
- Constant tiredness, weakness, fatigue
- Frequent use of over-the-counter drugs
- Weight gain or loss without diet
- Increased smoking, alcohol or drug use
- Excessive gambling or impulse buying

Source : American Stress Institute: www.stress.org

As demonstrated above, stress can have wide-ranging effects on emotions, mood, and behavior. If this list applies to you, please keep reading.



Stress can run you over.

CHAPTER TWO

STRESS AND YOU

*Sometimes when people are under stress,
they hate to think, and it's the time
when they most need to think.*

Bill Clinton

Life is full of frustrations, deadlines, demands, overstimulation, and pressure. As previously mentioned, stress is inevitable in some form or another. Our modern way of life is a breeding ground for stress, and very few, if any, of us are immune.

Some people experience mild or moderate stress continuously and become accustomed to it, never actually noticing its impact or having their responses to stress put to the test by prolonged and intense challenges. There are others who are simply more adept at handling stress and not letting it control them, by virtue of their natural disposition and personality traits. For most of us, however, stress plays an important role in our lives—even if we have yet to truly appreciate its impact—and its effects on us are both psychological and physical.

Whether it's the logistical pressure we feel in trying to organize our busy lives and fulfill duties and obligations each day or whether it's stress in the emotional realm of fear, worry, anxiety, regret, guilt, confusion, and anger, stress takes its toll on our mind and body. In today's world, most of us, to some degree, deal with a sense of feeling overwhelmed by daily responsibilities and challenges, knowing that we can't possibly accomplish everything that we think we need to get done. Even when certain tasks are pleasurable or exciting, a sense of anxiety still exists over our commitments that may involve hard choices, disappointing others, or letting go of an objective we are anxious to complete. It may also be that procrastination and resistance to doing the work we know needs to be done creates its own kind of anxiety, even when there's no sense of rushing to complete it all. Similarly, the emotional stresses of life—in varying degrees—are unavoidable and are part of the experience of growing up and passing through different stages of life, having relationships of different kinds, and encountering changes, challenges, and loss.

Stress is relative, and we all experience stress in different ways, with each of us having our own level of tolerance for stress. Similarly, we each react differently to different sources of stress. Sources of stress vary and include everything from family issues and bereavement to issues of financial security and career. Stress can arise from the pressures created by having too much to do in the limited time we have each day while we struggle to create time for our own enjoyment, rest, and self-care.

*So much stress is avoided
when we manage our time more wisely.*

Stress is intricately linked to our emotional life and thought patterns, with the disharmony of anger, fear, and the whole spectrum of emotional experience generating a near constant stream of stress for some people. Even something as seemingly harmless as noisy neighbors can be a significant source of stress in a person's life.

The body's stress response is a natural, physiological mechanism that is triggered in the presence of perceived threats. When one senses danger—real or imagined—the body's defense system kicks into

rapid, automatic process known as the fight-or-flight reaction, or the *stress response*. The nervous system responds by stimulating the release of a flood of neurochemicals and hormones, primarily *epinephrine*, *norepinephrine*, and *cortisol*. These neurochemicals and hormones rouse the body for emergency action. Senses become sharper, the heart pounds faster, muscles tighten, blood pressure rises, and the breath quickens. This state of alert is designed to decrease reaction time and enhance focus, speed, and stamina—all in preparation for either fighting off or fleeing from the danger at hand.

The stress response is helpful in emergency situations, in certain immediate challenges that we face in life, and for situations where heightened performance is required. However, what is unnatural and dangerous is stress that is not generated for any immediate situation but instead underlies our everyday life because we have failed to examine and deal with it. This kind of unnatural stress serves no purpose but to damage our health, our productivity, our relationships, and our experience of life. The human body does not differentiate between our overreaction to life's ups and downs versus a life-or-death situation; it responds in the same way to both. Therefore, if you are frequently worried and feeling under pressure, your emergency stress response may be switched on much of the time. The body exhibits warning signs when you are suffering from an unhealthy amount of stress, which can manifest not only on a physical level but also emotionally, behaviorally, and cognitively. Much like a car's glowing "check engine" light, neglecting these warning signs can cause a major malfunction.

Stress causes poor lifestyle decisions that can become a source of stress in their own right.

Prolonged and constant stress can lead to serious health problems, as chronic unchecked stress disrupts nearly every system in the body. It can raise blood pressure, suppress the immune system (or, alternatively, lead to autoimmune diseases), worsen allergies,⁷ increase the risk of heart attack and stroke, impair fertility, and accelerate the aging process.⁸ Stress, and the unhealthy lifestyle choices that often follow from stress and a lack of awareness, can also be looked upon as a major factor in "lifestyle diseases." The WHO reports that lifestyle diseases now account for 63 percent of global deaths based on its estimates for 2008.⁹

Beyond these physical stress-related complications, stress is the basic foundation of many psychological imbalances. These may also be viewed as lifestyle diseases, their root cause being traceable to the experience of stress—which can sensibly be regarded as a lifestyle factor. Early symptoms of moderate to high levels of stress include: sleeping difficulties; teeth-grinding; limited patience; high irritability; abiding feelings of sadness, anxiety, or depression; absence of contentment or joy; lack of energy; and difficulties with concentration.

Eventually, mind conditions can develop. These conditions are observable from a physiological standpoint in the imbalance of the brain's neurochemistry. The six most important neurochemicals linked to personality, thoughts, feelings, emotions, and moods are serotonin, epinephrine, dopamine, endorphins, norepinephrine, and melatonin. Stress can eventually cause serious imbalances in these neurochemicals, and these imbalances are closely associated with the presence of mind conditions.¹⁰ Indeed, it is usually these neurochemicals that drug companies target in attempting to treat mind conditions, such as depression, although such approaches to treating mental imbalance typically only address the symptoms rather than the cause of the problem. Even the physiology of children and fetuses in the womb can be affected by stress. For example, if a fetus is traumatized by its carrier, its cortisol level is likely to increase and impair the neuronal growth of the baby, and babies exposed to postpartum depression (also known as postnatal depression) are more likely to have elevated cortisol levels during adolescence, affecting their temperament.¹¹

We can explore the effects of stress on our psychological well-being by examining the impact of the stress response on some of our most important neurotransmitters. For example, serotonin, which serves to elevate our mood, can become depleted with chronic stress and anxiety. This leaves a person feeling depressed. It also affects the natural sleep cycle by impacting production of melatonin, a hormone central to our circadian rhythms. The balance of dopamine—which is crucial to our experience of pleasure, desire, enjoyment, and motivation—can also be disrupted by excessive stress. Eventually, serious mind conditions, such as depression, anxiety, bipolar disorder, schizophrenia, phobias, panic attacks, post-traumatic stress disorder, eating disorders, ADHD, and compulsive behavior may develop.¹²

Stress in moderation isn't always bad; it may be helpful in motivating us to perform under pressure. Yet, when we are operating in emergency mode for a prolonged period, our mind and body pay the price. Moreover, what is often overlooked is the possibility of living a life free of the negative effects of stress. It is possible to live a life of fulfillment and contentment, despite the increasingly stressful world we live in.

POTENTIAL CAUSES OF STRESS

(in no particular order)

- Death of a loved one
- Divorce or relationship separation
- Injury, illness, or ailment (of the body or mind), or that of a loved one
- Marriage
- Pregnancy
- Gaining of new family member, including through adoption
- Sex
- Dating
- Job change (loss or gain)
- Workplace stress, including: change in/difficult work hours or conditions; trouble with boss; change in job responsibilities
- Making a major financial commitment
- Financial issues, including: debt obligations; loan/mortgage foreclosure; loss of home; bankruptcy; change in financial position/status; tax burden/issues
- Arguments with loved one(s)
- Abuse - physical, verbal, or emotional
- Family member leaving home
- Trouble with family (including in-laws)
- Forced revision of personal habits
- Dealing with addictions or obsessions
- Moving home
- Undesired living situation
- Traffic
- Anticipation of change; for example, first day of new job/school, etc.
- Poor sleep
- Time pressures
- Poor diet
- Not meeting goals, ambitions, or expectations
- Holidays/vacations, including Christmas, Thanksgiving, etc.
- Social affairs/responsibilities
- Legal problems or violations of the law, and potential problems including: resulting financial burden; incarceration
- Retirement
- Onset or sudden gaining of disability
- Stress from sources that may not be assumed to affect many of us but, as time and experience shows, can reach further than we might often think: environmental disasters, (including tsunamis,

hurricanes, floods, earthquakes, fires, droughts); civil unrest, war, and/or displacement and after-effects of such; famine; being a victim of crime (for example burglary, assault, _____ blackmail/extortion)

- Stress from sources that may perhaps seem less significant but can take an unexpected toll: noisy neighbors, including infants or pets; loss of personal belongings, particularly valuables; lack of access to nature

(Source: Built upon the references contained in the Surgeon General Mental Health Report on Health Chapter 4. www.surgeongeneral.gov/library/mentalhealth/chapter4/sec1_1.htm)

The above are potential causes of stress, some major and others seemingly less so. As can be seen, the potential causes of stress are limitless. The key however, is being able to identify them and deal with them accordingly.

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