

HEALTH

Facing your fears

YOU'RE NOT ALONE



DR. BRAD KLONTZ

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The thought alone can keep you up at night. It makes your heart pound, your palms sweat, and your stomach tighten. You try to avoid thinking about it and may go to great lengths to keep from seeing it or experiencing it.

It is what you fear most.

Depending on your life experience it could be almost anything. Common fears include flying, snakes, spiders, heights, elevators, large crowds or public speaking. Many fears are universal and shared by most human beings. They are the result of an evolutionary learned survival response that kept your cave-dwelling ancestors alive.

For example, it is beneficial to your survival to be afraid of things that can harm you, such as poisonous animals, large predators, or closed spaces where you would be unable to escape if attacked.

Other fears are conditioned responses from your own life and may be the direct result of a traumatic event you have experienced. For example, you might feel anxious about driving after being in a car accident, fear storms after living through a tornado or hurricane, or fear close relationships after being hurt by someone you trusted.

Sometimes, however, our fears can take on a life of their own. They can become excessive and irrational, far surpassing their usefulness. We may generalize them to situations in which we are perfectly safe.

When fears are exaggerated and interfere with one's normal routine or quality of life, they may con-

stitute an anxiety disorder. Some anxiety disorders are related to specific fears like those mentioned above and others are less specific. We may have an entire menu of worries that we shuffle through from moment to moment and day to day. We may experience panic attacks, feeling overwhelmed and immobilized by anxiety, a racing heart, chest pains, shortness of breath and fear we are dying or going crazy. In this case, the fear of having a panic attack becomes the thing that we fear most, and to avoid shame or embarrassment we may decide it is best if we don't leave home.

With anxiety disorders, a situation, event, or fear trigger is interpreted as life threatening when it is not likely to cause us harm. The intensity of our anxiety surpasses the degree of threat we are facing or are likely to face. When our brains interpret a situation as threatening, we are biologically hardwired to have a fear response

that sends chemicals throughout our body mobilizing us to fight or flee. As such, we try to escape the situation, push through it, or become frozen in fear.

It makes total sense to avoid thinking about, seeing, touching, or experiencing the things that scare us. After all, that is what we are conditioned to do. However, when fears are irrational or are interfering with our quality of life, avoiding them just feeds them and keeps them locked firmly in place.

When it comes to overcoming our fears, avoidance is our worst enemy. Ironically, the only way to overcome a fear is to face it. This sounds scary at first, but the fact is all of us have overcome many fears in our lives, and that is exactly how we did it.

For example, think back to a time in your life when you were nervous or fearful about trying something new. Maybe it was your first day at school, interviewing for a job, trying out for a sport, going

on a first date, or giving a speech. After taking the plunge, chances are your worst fears were not realized, or if they were, you survived them anyway. This gave you a mastery experience and boosted your confidence, or at worse taught you at least one way you shouldn't approach a challenge next time. This same technique can be used to tackle the most debilitating anxieties. But just like walking into class and meeting your teacher and classmates for the very first time in elementary school, it takes courage.

Here are some suggestions for helping you face your fears:

- Pay attention to what you say to yourself about the feared thing or situation. Typically we don't

stop to observe the chatter between our ears. When we don't pay attention to our automatic self-talk we are at its mercy.

- Evaluate the accuracy of your thinking. Just because it pops into your head doesn't mean it is true. What is the evidence that your assumption is true or not true? Is there a better explanation? What's the worse thing that could happen? Could you live through it? What's the most realistic thing that will happen? If a friend or loved one were in this situation and had this thought, what would you tell him or her?

- Practice using relaxation techniques. Deep breathing, meditation, calming self-talk, and prayer

See **Fears**, Pg. 18

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These services are invaluable if you're going to stay competitive.

There's so much free news available on Web that it boggles the mind. Whether it's the *Kauai Business Report*, *The New York Times* or *Cycle World*, just about every periodical is online. This is great if you're a consumer of news. (Sometimes it's not so great if you're a newspaper because they

haven't figured out the business model. However, that's a whole other column.)

Given all the information residing in cyberspace, it's a sure bet that some of it could be valuable to you or your company. The issue is how to access it. That's where news clipping services come in very handy.

Essentially, a news clipping service sifts through the Internet and delivers you specific content identified by keywords. Let's say you want to be apprised of every newspaper or trade journal piece that mentions your company. This could also include Web sites or blogs that may not be part of a periodical but nonetheless could be extremely important.

For example if you own a hotel, restaurant or nightclub, you'd sure want to know that TripAdvisor.com or Yelp.com (which reviews restaurants, spas and clubs) has commented on a rude cashier or wine glasses covered with greasy fingerprints. Clipping services also provide a great way to track what the media is saying about your competitor or allow you to follow a breaking news story such as the current political unrest in Tibet.

These kinds of services have been around forever in the old analog newspaper world. I'm old enough to remember when we used to get hard copies of articles on our company sent to me via snail mail. However with evolution of the World Wide Web and the availability of online news, it's possible to get just about everything you want from your broadband connection.

There are a variety of online news clipping services ranging from free (such as Google alerts or Yahoo! News Alerts) to expensive offerings from companies such as Meltwater News, which costs thousands of dollars a year.

If you're looking for freebies, in addition to Yahoo! and Google alerts, Marketwatch.com has a service focused on updates on stocks, company news and the like.

Naturally more comprehensive news clipping services will cost money. Some of the more affordable ones include:

CyberAlert — One of the least expensive products I could find. Regional clipping service (it tracks news in up to five states) starts at \$165/month.

Custom Scoop — Searches

thousands of online sources. Can search for up to 15 keywords to deliver a custom news briefing every day. Price begins at \$299/month.

Lexus Nexus — One of the most famous services around and is often associated with the law profession. They have daily, weekly or monthly rates. They also have an "a la carte" offering. Charges range from \$3 to \$12 per document.

BurrellesLuce — Surveys 50 million blogs and Internet forums, 26,912 web news sources, 10,355 daily and non-daily newspapers, 7,893 magazines, trades and journals. Prices begin at \$327 for national media monitoring and go up from there.

These services are invaluable if you're going to stay competitive. Many companies in this space will provide a free trial ranging from 14 to 30 days so you can give it a whirl without losing money. At the very least check out the free services and see what the media is saying about you!

▶ **Cliff Miyake** is the vice president and general manager of the Honolulu office of Time Warner Telecom which becomes tw telecom on July 1. He has been a technology evangelist for 30 years and encourages telecommuting at his company. For comments contact him at Cliff. Miyake@twtelecom.com

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Fears

Continued from page 17

have all been shown to initiate relaxation responses. Having one or more of these techniques at your disposal will come in handy when you experience a stressful thought or situation.

- Break down the feared event or activity into smaller parts and tackle them one at a time. While some fears can be taken on all at once, bigger ones might require you to take smaller steps. For example, if you have a fear of public speaking and have been asked to give a toast at a wedding

See **Fears**, Pg. 24

Career trend: Downshifting

ARACONTENT

All over the country, high-power professionals are trading in their high-paying, high-stress careers, with their 60-hour weeks and \$200 ties, for a more fulfilling life. This trend, known as "downshifting" is catching on, as over-worked professionals seek to find balance in their lives.

"When you are stuck in the rat-race trying to climb the ladder to career success, you often have to put so much of your life on hold. You may end up sacrificing time with your family, not giving yourself time outdoors, or putting your hobbies and passions on pause," says Julia Kennedy, assistant vice president of career services for 110 Everest schools located throughout North America.

"Downshifting is one way that professionals are redefining their

priorities," Kennedy adds. "They recognize that perhaps their new careers won't be as lucrative, but they will be more fulfilling."

Downshifting is one of many innovations to traditional work culture that have been made in the past few decades, including the huge rise in part-time, flex time and work-from-home options. The phenomenon of downshifting is due in part to generational differences between baby-boomers and older generations, says Kennedy. While older generations saw work as something mandatory — yet not necessarily enjoyable, baby-boomers have always believed they deserve fulfilling lives and careers.

There are many options for employees who are seeking balance between their careers and personal lives, without necessarily having to give up their jobs, says Kennedy.

For example, you can say no to new projects, or take on fewer projects or try to change work arrangements. "If you aren't ready for a complete career change, you still have a number of options. For example, bargain for more vacation time instead of that annual raise. Or see if you can work from home or move to part-time work," says Kennedy.

But for some, small changes aren't enough. There are many wake-up calls that can encourage a complete career change. Whether it is the death of a close friend, a divorce, or getting that dreaded pink slip because your company is downsizing, many professionals realize that life is too short to stay in a career they hate.

For those who might be considering downshifting, it's important to consider how a career change will alter your life. Dr. Samuel Carrol,

business department chair at Everest University in Orange Park, Fla, says, "You have to take your finances into consideration. There is a lot of planning that needs to happen before you make any big changes. Specifically, you need to be thinking about how to meet costs of your insurance, children's education, and mortgage and retirement savings. That being said, with careful planning, changing careers can be done well and can be incredibly satisfying."

In addition to financial planning, downshifting may also require going back to school. "Many downshifters want to open a new business — perhaps a bed and breakfast, or local used book store or massage therapy business," says Dr. Carrol. "Starting a new business in something you are passionate about is a great way to find a fulfilling career, but at the same time, you want to make sure

you have the knowledge you need to be successful. For example, if you want to become a massage therapist or bed and breakfast owner, you may need to take massage therapy classes, or basic accounting and entrepreneurial courses before making that leap."

"In our massage therapy program we find a number of older and career-changing students. This is something they have always been passionate about, but just didn't have the time to devote to developing their expertise. We recognize that our students will be coming from a wide-range of backgrounds, but all are looking for a fulfilling career," says Daniel Keller, a licensed massage therapist and massage therapy instructor at Everest University in Orange Park, Fla.

Tapping the talent, tools and network needed for small business success

ARACONTENT

When you start a family, the first thing on your to-do list is probably not to launch a new business venture. But that's exactly what Bonnie Marcus did. After years as a wedding planner, public relations professional and event planner, she began to wonder if the energy she put into her 12-hour workdays would be better applied somewhere else.

So, in 2002, while pregnant with her first child, she hit a turning point in her career and decided to launch her own business. Marcus decided it was the perfect time to combine her passion for fashion with her entrepreneurial spirit. As a wedding planner, she had always noticed a lack of stylish invitation options available in the market, therefore she began creating a line of fashionable stationery that was fresh, fun and forward-thinking. Marcus also realized that she needed all the help she could get since starting a business and a

family simultaneously would be extremely time-consuming.

According to the Small Business Administration, there are more than 24.7 million small businesses in the U.S. Many have propelled their success by leveraging their talents and contacts, along with helpful resources available to small business owners from institutions such as Bank of America. As Marcus found, with some smart planning and the right tools in place, you might find that along with building a business, there's time left over to grow other parts of your life as well.

• Networking

Social networking sites are a great way to connect with other small business owners who understand the issues you're facing everyday and to secure strong contacts before starting your business. One option is Bank of America's Small Business Online Community (smallbusinessonlinecommunity.com). It's a free and open forum where small business owners can

exchange business ideas with their peers and industry experts in real time. For many small business owners, the rise of such sites has been a critical resource for obtaining sound advice, best practices and lessons learned.

• Business Plan

A business plan is a great way to organize your ideas into a well-thought-out plan so that your business is positioned for success. If you've never written a plan before, simply go online and search "how to write a business plan" and you'll find a myriad of informational sites. Having a business plan will also give you a better chance of securing funding.

• Bookkeeping

A small business can be complicated and the last thing you want is disorganized piles of paperwork. Create an invoicing system for orders and stick to it. Some small business owners have utilized online invoicing systems. Bank of America's Business 24/7 portfolio offers small businesses an online

invoicing tool that enables users to create and send invoices in minutes, while seamlessly integrating with a customer's online banking account.

• Advertising and Marketing

Advertising and marketing are key components for attracting customers and building a business. Creating a Web site, sending out press releases to applicable publications and networking are all key to getting the word out about your business. Make contacts and draw in customers as soon as possible because your business simply won't survive without them.

• Payroll

Approximately 75 percent of small business owners handle their own payroll, which can be time consuming and complex. Consider using a product such as Easy Online Payroll from Bank of America that can provide online payroll solutions where you can pay all your employees by direct deposit. It will save a lot of time and will keep you from making incorrect calculations

on employee withholdings.

• Passion

Like Marcus did before launching her new business, it is important to find something you are passionate about. Small businesses, especially in the start-up phase, require a lot of dedication. If you're going to dedicate all your energy, it's best to choose something you know you're going to enjoy.

As Marcus began designing samples, retail stores quickly noticed her enthusiasm and natural sense of style and began picking up her designs. By exercising her talent and taking advantage of resources such as those offered by Bank of America, Marcus built a successful brand sold in over 1,000 stores around the world and has created a work schedule that gives her the flexibility to have, and grow, a family.

For more information on the Business 24/7 portfolio from Bank of America, including online invoicing and payroll, visit www.bankofamerica.com

Fears

Continued from page 18

in a few months, it might help to practice giving your speech to the mirror, a friend or partner, or

a small group of friendly faces before the event. Each time you give it and are successful, your anxiety will lessen.

• If your anxiety persists and is interfering with your life, seek

professional help. The good news is that all anxiety disorders can be treated successfully.

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