



THE BOW

500 Centre Street SE
27th Floor
Calgary, Alberta, T2G 1A6

Greg Kraminsky

First Vice-President,
Portfolio Manager
403 508-3283
Greg.Kraminsky@cibc.ca

Colin Andrews

First Vice-President,
Portfolio Manager
403 508-3281
Colin.Andrews@cibc.ca

Steven Molina

Investment Advisor
403 266-0164
Steven.Molina@cibc.ca

Blair Howell

Investment Advisor
403 266-0118
Blair.Howell@cibc.ca

Paige Hilton

Financial Associate
403 260-8733
Paige.Hilton@cibc.ca

Helen Stead

Client Associate
403 267-4802
Helen.Stead@cibc.ca

Amber Li

Client Associate
403 231-2550
Amber.li@cibc.ca

THE CM GROUP SPOTLIGHT

How You Do Anything Is How You Do EVERYthing.

How You Do Anything is How You Do EVERYthing... Think about that for a minute.... What does it really mean?

Usually when I start talking to people about this, there's a bit of confusion. Well actually it's resistance masked as confusion, but I'll get to that a little later.

This concept confuses people because they usually think about it from the context of comparing an area of their life that's working - like their job or career for example - with an area of life that's not working - like maybe their health and fitness. Then they look for the things they do that are similar, struggle to find anything meaningful, and then brush the concept off.

The thing is, it's not about that. It's not about how you procrastinate about going to the gym but seem to be fine when it comes to your work. It's about how you procrastinate about things when they get hard. This idea is about how you do anything when it's challenging, confronting, or new - because *new* is always confronting.

Check it out. Here are some examples of how people deal with "hard":

Procrastination: Delay or postpone action; put off doing something.

Avoidance: Stay clear from; keep away from; keep out of the way of someone or something.

Control: Determine the behaviour or supervise the running of; Maintain influence or authority over; Regulate; Check; Verify.

"Beating-Around-The-Bush": To treat a topic but omit its main points, often intentionally; To delay or avoid talking about something difficult or unpleasant; be deliberately ambiguous or unclear in order to mislead or withhold information

Confusion: Lack of clearness or distinctness; Perplexity; Bewilderment.

Resist: To withstand, strive against, or oppose; Act in opposition.

Withdraw: To draw back, away, or aside; Take back; Remove; To remove oneself from some activity, competition.

Distract: To draw away or divert, the mind or one's attention.

If you tend to distract yourself in one area of your life when things get "hard" (for example) by focusing on things you can't change, it's likely you do a

version of that in all areas of your life.

If you tend to get controlling in one area of your life when things get hard (like in your personal relationships) it's likely you do a version of that in all areas of your life when things get hard.

Stop and think about this for a minute. Let's say you procrastinate about going to the gym but you don't see yourself procrastinating at work. I bet if you look, you'll see that there have been times when you've procrastinated about something at work when you weren't sure how to complete it or if you'd be successful.

I bet if you get really honest with yourself you can see that you use a bunch of those previous examples all mixed up together when things get "hard"...

Just think about all the times you've *avoided* getting committed to something (new career, a degree, following a budget, a fitness plan, a diet, etc.) or someone (I mean really being fully committed) because you knew it would be "hard".

YUCK!! Right??

Who wants to think they live their life with any of that stuff going on?! And who wants to admit that they do these things?

I know for me, when things get hard or challenging I have a tendency to procrastinate like crazy. Then I distract myself with something that seems to be working and that I feel like I can control. Then I tend to withdraw and figure out how I can deal with it on my own.

That's right:

How you do anything is how you do EVERYthing.

The question then becomes: *"What do I do about it?"*

The 4-Step Solution:

What I've learned is those behaviours don't actually get me anywhere. They're all learned coping mechanisms that are simply ineffective methods of getting the results you want in life. Those 'coping mechanisms' don't actually change any of the circumstances or problems - I bet if you actually look, you'll see that in a lot of cases, they actually make the problem worse over time.

But if you learned to do them, doesn't it stand to reason that you can unlearn them too? I think so, it just takes conscious focus.

Step 1 - Identify:

The first thing you'll need to do is get really honest with yourself about what your coping mechanisms are. My suggestion is to start looking in the places where it's really obvious: if you're struggling with a diet for example, look at all the ways you sabotage following through with the diet - because diets are HARD.

You'll probably recognize some patterns start to emerge. Then look for those tendencies in other areas of your life.

Step 2 - Acknowledge:

Once you've seen the tendency, you'll need to acknowledge A) that you do it and B) what the impact of that behaviour is.

I don't mean just quickly look at the impact: "Yep. I avoid committing to a diet so I never lose weight." I mean you really want to look at the impact the tendency has... How do you feel about YOU when you're letting this pattern or tendency run you? What conversations do you have with yourself about this? How do you feel every time you look at your closet, think about getting dressed, and every time you're hungry? How does this tendency impact other areas of your life? How does it impact your relationships with other people? You really want to get familiar with how you feel here.

This is an important step for a couple of reasons. Firstly, understanding the full scope of the impact will potentially motivate you to do the work needed to change. Secondly, and more importantly, the more familiar you are with what it feels like when you're in the midst of the pattern then you can better identify it in the future when it's happening. That'll set you up to start working towards doing something different.

Step 3 - Clarity:

It's important to ask yourself what you're getting out of doing this 'thing'. Most people immediately say "I'm getting nothing" however human beings don't do something unless they get a payoff of some kind - and that doesn't necessarily mean a positive payoff.

It's likely you're afraid of something: failing, vulnerability, looking foolish, effort/ hard work, making tough choices, putting yourself out there, taking a risk, trying something new, pushing your limits, expanding your comfort zone, believing in yourself and your worth... the list is a long one.

Once you see what the payoff is then you can stop dancing around it and take action - push right through it.

Step 4 - Strengthen:

On the flip side of all of this is the fact that along with being skilled at hijacking or derailing yourself when things get hard, you also have some effective ways of doing things and keeping your life on track as well. If you look at your life, in the places you currently find success, you will see that you have some skills and talents that help you excel in those areas. Just like you have familiar patterns that take you out of the game, you have some familiar skills that keep you in it:

- Organizing
- Delegating
- Asking for help
- Researching
- Innovation
- Creativity
- Diligence
- Commitment/ stick-to-it-iveness
- Perseverance
- Resiliency
- Positivity
- Patience
- Honesty
- Loyalty
- Communication
- Courage
- Vulnerability
- Logic
- Rationality
- Willingness
- Openness
- Adaptability

I'm sure if you think about it, the list goes on and on... You wouldn't have gotten this far in your life if you didn't have your own magic brand of mad skillzzzz to keep you moving forward. This is a place where with conscious effort you can use those skills and talents to create forward momentum when you get stuck or derailed.

Diets are hard, so I avoid, procrastinate, and withdraw... but I'm really good at organizing, communicating, and positivity so how can I apply those skills to this situation and create some positive outcomes? It's definitely something worth looking at.

The other thing that's important to recognize here is that you can't "spot-train" the underlying cause of the coping mechanism. You have to address it head on at the root. Just like you can't spot train your abs, you can't deal with one of these types of patterns only in one aspect of your life. You have to deal with it right at the root.

I bring this up because at this time of year people usually start thinking about making some changes in their lives - even if they're not making official resolutions, they're looking to improve themselves. Unlearning old patterns and then developing new and healthy behaviours is one of the most challenging things you'll ever take on.

I want you to be successful at that. I want you to finally get the life you want and deserve! I want for you to wake up knowing you've got what it takes to get out on the court of your life and play full out - because that's where the joy is, on the court. Good luck with whatever you might be taking on!

-Heather Spurrell, Relationship Coach.

Heather is a Professional Certified Coach, a Level 2 Gottman Clinician, and comes from a rich background of leadership training and development in the corporate environment. She has been successfully running her own private coaching practice for over a decade with a focus on communication and interpersonal relationships. If you are interested in hearing more from Heather please join us for our Health and Wealth Seminar on September 26th, 2019.

CIBC Private Wealth Management consists of services provided by CIBC and certain of its subsidiaries, including CIBC Wood Gundy, a division of CIBC World Markets Inc. "CIBC Private Wealth Management" is a registered trademark of CIBC, used under license. "Wood Gundy" is a registered trademark of CIBC World Markets Inc. This information, including any opinion, is based on various sources believed to be reliable, but its accuracy cannot be guaranteed and is subject to change. CIBC and CIBC World Markets Inc., their affiliates, directors, officers and employees may buy, sell, or hold a position in securities of a company mentioned herein, its affiliates or subsidiaries, and may also perform financial advisory services, investment banking or other services for, or have lending or other credit relationships with the same. CIBC World Markets Inc. and its representatives will receive sales commissions and/or a spread between bid and ask prices if you purchase, sell or hold the securities referred to above. © CIBC World Markets Inc. 2019.



HEALTH AND WEALTH: De-stressing your portfolio and your life...



You are invited to attend an exclusive presentation on how to best prepare yourself financially, mentally and physically in times of stress and uncertainty. Stress is toxic, stress is dangerous. It is directly linked to heart issues, diabetes, skin conditions, asthma, arthritis, depression and anxiety. Financial stress can cause both physical and mental health issues. The CM Group alongside our trusted partners will be discussing how to cope with stress and live a healthier life. As this will be an interactive session, we encourage you to bring a guest.

EVENT DETAILS:

Thursday September 26, 2019
5:30 p.m. - 9:00 p.m.

Fort Calgary- Officer's Mess
750 9th Avenue SE
Calgary, AB T2P 2M5
Parking is available on site.

Appetizers will be served, please advise if you have any dietary restrictions.

HOSTED BY:

The CM Group

- Colin Andrews First Vice President, Portfolio Manager
- Greg Kraminsky First Vice President, Portfolio Manager
- Steven Molina, Investment Advisor
- Blair Howell, Investment Advisor

www.markets-work.com

RSVP:

To reserve your spot, please RSVP by Monday, September 16 to:

Paige Hilton
Financial Associate
403 260-8733
paige.hilton@cibc.com

Due to the popularity of this event seating will be limited, registration is required.

Presented with;

- Jay Schmidt, CPA, Tax Planning & Estate Health
<http://www.jmhca.com>
- Heather Spurrell, Relationship Coach, Mental Health
<http://www.heatherspurrell.com>
- BreAnne Henry, Physiotherapist, Physical Health
<http://www.fixphysio.ca>

"CIBC Private Wealth Management" and "CIBC Private Banking" consist of services provided by CIBC and certain of its subsidiaries, including CIBC Private Investment Counsel, a division of CIBC Asset Management Inc.; CIBC Trust Corporation; CIBC Wood Gundy, a division of CIBC World Markets Inc., and CIBC Investor Services Inc. ("CISI"). CIBC World Markets Inc. and CISI are both Members of the Canadian Investor Protection Fund and Investment Industry Regulatory Organization of Canada. CIBC Private Wealth Management services are available to qualified individuals. Insurance services are available through CIBC Wood Gundy Financial Services Inc. In Quebec, insurance services are available through CIBC Wood Gundy Financial Services (Quebec) Inc. The CIBC logo and "CIBC Private Wealth Management" are registered trademarks of CIBC.