



EMOTIONAL DEFINITIONS & DESCRIPTIONS

I am Dr. Frank Carter; a clinical psychologist. I have been executive coaching dentists since 2012. I'm going to talk about the "emotional" challenges of going from an insurance-based dental practice to more of a fee-for-service business model. This may cause you stress.

Stress is what the brain feels when the environment presents two triggers to your attention system. The first trigger is new information. New information can be exciting or challenging depending upon your experience.

The second trigger is that you believe you do not have the resources to fulfill your obligation to survive.

I am going to oversimplify this discussion regarding the stress experienced when you consider going from an insurance-based business model to a fee-for-service-based business model.

There is a caveat to this presentation. Your ability to be sensitive to **your emotional needs** is an aspect of this discussion and your personal history that I have no control over, but the following principles are universal.

Some of you may immediately be curious about your stress reaction and some of you will go into denial that you have any stress reaction at all to this topic. While the big picture here is about how to make more money. The even bigger picture here is about your ability to **accept change and take a calculated risk**.

In psychological terms, people who are comfortable with taking appropriate risks are often self-confident and more emotionally sensitive to the requirements and the consequences of risk. In psychological terms, people who are uncomfortable with taking appropriate risks are often more insecure and excessively cautious regarding the requirements and the consequences of risk.

This difference in approach to risk is typically due to an underlying history of emotional conflict that interferes with the processing of financial, as well as emotional, growth as an adult.

We're going to break this document down into the psychology of money, the psychology of the self-image, the psychology of behavior, the psychology of your change, and finally the psychology of stress.

These discussions will all be an oversimplification but are intended to give you some insight into your psychological makeup from my perspective as an experienced clinical psychologist.

Only you can decide what is relevant in this presentation for you, but if you signed up to potentially move toward a more fee for service business model, it's probably relevant!

THE PSYCHOLOGY OF MONEY

When it comes to money, we need to be honest. Most licensed healthcare professionals chose their profession for the money. Money means different things to different people but having a lot of it feels good. Our definition proposes that money is a commodity that represents the exchange of energy between parties. Whoever accumulates the most energy wins the game of life.

In the current discussion, who should have more money, the insurance companies, or the dentist? I am proposing that you have a choice over who wins the game of life. You can invest in the system proposed by the insurance companies, or you can invest in your freedom to act on your behalf as an adult.

How much effort you put into acquiring money is a function of how much money you believe you deserve. What you deserve also applies to your relationships. How much love do you believe you deserve? Your beliefs regarding how much love or money you deserve are anchored in the values, beliefs, and rules you live by, which were acquired in the past.

For some, this above point is controversial and debatable.

THE PSYCHOLOGY OF BEHAVIOR

All Behavior reflects the principles of cause and effect. The cause-and-effect process guides the psychology of behavior. Consider that the brain is a very formidable supercomputer, **a biological supercomputer**. Like all computers, it consists of biological hardware and software. Biological hardware is your anatomy, and this is guided by your genetics. Biological software is your neurotransmitter profile, and this is guided by your experience. The purpose of your biological computer brain is to solve a problem: How do I survive?

The first functionality for your survival is the ability **to adapt** to a constantly changing environment. The second functionality for your survival is to use **to process** data to facilitate your survival.

The result of these 2 functions is your personality and how you live and make decisions today. The brain processes your internal sensory and external sensory information through filters. The filters are your genetics and your experiences which integrate during your developmental years.

In totality, we are talking about your life starting with gestation through the first 24 years. The cognitive output of this processing culminates in your beliefs, values, and the rules you live by.

Your beliefs, values, and the rules you live by, contrary to popular belief, are slowly acquired and practiced daily in childhood, and are not the result of thinking or talking with other adults.

The output of your computer brain generates your instinctive, responsive behaviors to your circumstances, which reflect your present environment and your past experiences.

More controversial, I will propose that your typical, familiar, instinctive behavioral responses in the present and the future are or will be based on your acquired genetic expression and your daily experiences growing up with pleasure and pain **in the past**.

In other words, who you are today or what you will feel tomorrow are the products of **what you were made to feel** as a result of your experiences a long time ago.

THE PSYCHOLOGY OF SELF-IMAGE

When you look in the mirror, that is your self-image. Who is that person? What do you think of them? The self-image in the mirror is a construction of neurological circuits in your brain. The self-image circuits consist of neurons and concentrations of neurotransmitters. This is the physiological origin of your self-image.

Your neurological circuits are influenced by your unique genetic expression and past experiences.

Although a generalization, we can propose that people who predominantly depend on others for their survival have a different self-image from people who uniquely depend on themselves for survival.

The perspective of your self-image will reflect your beliefs about dependency and determine your business philosophy and thus your business plan.

One component of the self-image is a conclusion derived in the past: what do I deserve? How much can I take from the world is a function of a belief acquired in the past? How much will I receive from the world is a function of another belief acquired in the past. What you believe **you can take and will receive** from the world determines your life satisfaction.

If it's okay to take and it's okay to receive you will live a life of unlimited rewards for your efforts. If it's not okay to take and it's not okay to receive you will live a life of limited rewards for your efforts. Your beliefs, values, and the rules you live by in business and your home reflect what you believe you deserve to take and what you are entitled to receive from the world.

What you deserve to take or receive is inherent in that image looking back at you in the mirror.

If you are honest with yourself, today, you will find the answer to why you have misgivings about your business and perhaps your choice of dentistry as a career.

THE PSYCHOLOGY OF CHANGE

The driving force behind your ability to survive is the imperative to adapt to changing circumstances. In principle, the brain doesn't want to change what has been working just fine. As the probability of survival is challenged by circumstances, the need to adapt is imperative.

Two types of biological adaptations bring about improved survivability:

- Incremental changes through genetic mutations lead to a successful survival outcome.
- The trial and error of new behaviors lead to a successful survival outcome.

However, your attitude about change resides in your experience with these adaptations. If you have grown up encouraged and supported to pursue your interests, whatever they were, your attitude towards change is going to be positive: Something you look forward to.

If you have grown up discouraged and criticized for your interests, whatever they were, your attitude toward change is going to be fearful and cautious: Something you want to avoid. Your history with encouragement or discouragement occurs during your childhood years.

In particular, the need to adapt to a negative environment of trauma or conflict induces the brain to create **defense mechanisms** to protect itself. This is part of normal brain development and functioning. Defense mechanisms are designed to protect you so that you can continue to survive. Defense mechanisms, however, can take two different forms.

One form of defense mechanism occurs when a child is living in **nonthreatening** circumstances. Their defense mechanism leads them to move away from the threatening circumstances: you are safe again.

Another form of defense mechanism occurs when a child is living in **threatening** circumstances. They have no ability or opportunity to physically move away from their threatening environment.

Unable to leave the physical reality, the brain develops a secondary reality. This defense mechanism allows the brain to redirect your attention away from the painful reality by altering your sense of reality and creating a fantasy world where you feel safe temporarily.

The first type of defense mechanism can be hyper-vigilance, persistent fear of the outside world, impulsivity, intolerance, irritability, suspiciousness, and obsessive-compulsive behaviors.

The second type of defense mechanism can evolve into behavioral strategies of assorted addictions, and a worldview that axons the character of pervasive denial and various forms of irrationality.

For some personalities, relying on building an insurance-based business suits their dependent life experience. If life was harsh due to physical or emotional punishment, such personalities instinctively want to minimize confrontation, and for good reason. This is a reasonable business decision. This reasonable business decision reflects a lack of initiative in life and a habit of financial dependency on others starting in childhood and is never-ending.

For some personalities, generally lacking any major trauma or conflict, their initiative propels them towards an entrepreneurial-based business approach that carries risk but suits their expectations with life: they expect to win the game. They maximize their sense of freedom, independence, and the amount of money they can make while accepting that the fear of confrontation will be manageable. For these personalities, this is a reasonable business decision that leads to financial independence and a greater sense of security.

THE PSYCHOLOGY OF STRESS

My definition of the psychology of stress and what it costs you is grounded in physics.

Stress is a belief that you do not have the energy/resources necessary to address the challenges to your survival.

Take a moment to review all the stressful moments in your life and the energy you expended stressing over money, for example. You are still here, and nothing bad

resulted from your endless battle with stress and energy consumption which diminished your ability to enjoy the moment or good quality of life. It was a total waste of time, but it has been part of your self-image for your entire life.

For all the time and energy you spend stressing over money, no one has been injured or destroyed nor has anything fundamentally changed as a result of this enormous wasteful expenditure of energy.

Why do you stress?

There is a truth, and that truth is that stress rarely changes the outcome of your life because the outcome was a function of your self-image. You re-create your self-image with or without stress. Stress is a habitual feeling, a belief, value, or a rule to live by. Your belief, value, or rule that fee-for-service would put you in jeopardy is also a belief. It is a habit. It is a habitual feeling that you came to believe over time for a variety of emotional reasons often anchored in the past.

What's important to understand is that this definition of what is stressful, being anchored in the past, is also **anchored in a timeframe** when you were the most vulnerable and the most helpless in the world.

This is no longer the case.

Today, you have options. You have the power to change the outcome of your life.

IN CONCLUSION

We are discussing whether to remain under the umbrella of an insurance company as a dependent or expand your emotional faculties and embrace an alternative self-image of yourself as an independent.

Beyond the psychologies discussed, success involves a reassessment of your attitude towards money. And your attitude towards money is a reflection of your self-image and what you deserve in life.

When stress is your predominant emotional experience, chronic fear leads to business paralysis. Sometimes, paralysis can be a successful survival mechanism that keeps you from making changes that you cannot afford and instinctively feel uncomfortable.

Sometimes, paralysis leaves you vulnerable in life to the negative forces of the environment due to an inability to adapt to changing circumstances.

I am proposing that your self-image is a psychological conclusion. It is not permanent.

I am proposing that you address your attitudes regarding money which are built into your self-image.

If there is stress in your life, if you experience paralysis when making business decisions, it is there because stress is built into your beliefs, values, and the rules you live by. You create the circumstances to feel stressed by life and dependent upon others daily. Just be honest. Are you a participating dentist who prefers a reactive dependence on others' personality in your business environment for your survival?

Or, are you an entrepreneurial person, who prefers a proactive independent, an autonomous personality reflecting your self-confidence to challenge your business environment and survival?

One person leads to limited possibilities.

One person leads to unlimited possibilities.

Either path, either belief system, either self-image will generate stress, but one stress leads to greater freedom while the other stress leaves you in a comfortable and familiar state of paralysis.

There was no choice when you were a child. **Today, you have the capacity for choice as an adult.**