

**Sale Coaching is One Solution to High Staff Turnover, in Sales Staff, in  
the Insurance Industry in South Africa**

**By**

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**A dissertation submitted in fulfilment of the requirements for the degree**

**of**

**Doctorate**

**(Christian Counselling)**

**at the**

**St Clements Private Swiss University (Universite Suisse Privee St  
Clements)**

**October 2023**

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## **Declaration**

I, Elfrieda Krause, declare that the work contained in this dissertation: "Sales Coaching is One Solution to High Staff Turnover, in Sales Staff, in the Insurance Industry in South Africa", is my own original work, gathered and utilised primarily to fulfil the purposes and objectives of this study and has not been previously in its entirety, or in part, been submitted at any university for a degree. I certify that all information contained herein, and all my application materials submitted by me are true, correct, and accurate to the best of my knowledge.

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Elfrieda Krause

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Date

## **Dedication**

Without God, who called and equipped me to be a counsellor, this thesis would not have been possible.

To my husband André, thank you for your endless patience and encouragement. Thank you for helping me with the practical aspects of this thesis. Thank you for enabling me to live my dream. I am forever grateful to you.

Thank you to my late father, David Cloete, for being my role model. You never expected something from me that you could not do yourself.

To my two grandsons, Henri and Lamont Nienaber – may you one day read this thesis and implement these techniques in your lives. It will enable you to take control and enjoy your emotions to the fullest. My wish for you is that you will have high emotional intelligence.

Lastly, my daughter, Juanré Nienaber – may this thesis help you soar like an eagle. May you discover the power of high emotional intelligence and putting God above anything else.

## **Acknowledgements**

To Professor Theo Burger, my most sincere gratitude for introducing me to the world of counselling; you opened the door to a dimension of endless possibilities.

To Professor Gerrit Horn – thank you for challenging my thoughts and ideas and providing me with the insight needed to finalize this thesis.

## Abstract

Sales Coaching is One Solution to High Staff Turnover, in Sales Staff, in the Insurance Industry in South Africa

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My experience in the insurance industry in South Africa was stressful. In retrospect, I cannot understand why I was appointed. I do not have the personality traits to be a financial advisor. I was successful because I worked very hard despite not being happy. Something that hindered me was that the sales managers are unskilled in emotional intelligence. Refer to Annexure Q: The Financial Advisor's Present Status Regarding Emotional Intelligence.

I believe that sales coaching, focusing on the emotional needs of the advisor, will be beneficial for the insurance industry in South Africa. In his book *Working with Emotional Intelligence*, Daniel Goleman states: "In short, out-of-control emotions can make smart people stupid." As Doug Lennick, an executive vice president at American Express Financial Advisors, said, "The aptitudes you need to succeed start with intellectual horsepower - but people need emotional competence to get the full potential of their talents. The reason we do not get people's full potential is emotional incompetence." (Goleman, 1999).

The sales coaching program I am developing will focus on emotional intelligence and teach the sales staff techniques to use when facing adversity. It will break the pattern of high staff turnover in the sales force and increase productivity.

The objective is to give sales staff tools that will enable them to have long, fulfilling, and productive careers. In this thesis, the focus is on life- and emotional skills and not on sales techniques, empowering the advisors to deal with the emotional issues and stress of the insurance industry.

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# 1. Prolegomena

## 1.1. Introduction

Dale Carnegie said that when dealing with people, remember you are not dealing with creatures of logic but with creatures of emotion (Tredgold, 2020).

The advisor needs someone to help him build his resilience in the face of resistance and maintain courage when the inevitable momentary setbacks occur.

In their book, *Super Coaching*, Graham Alexander, and Ben Renshaw state that most organisations today prioritise getting the job done by over-investing in the quality of relationships, performance suffers, morale wanes, and motivation declines. Dysfunctional relationships with line managers or leaders cause employees to look for new jobs or perform below their capability (Graham Alexander and Ben Renshaw, 2005).

According to Graham Alexander and Ben Renshaw, managers are promoted on their technical capability and not on their relationship skills; hence, a significant gap between effective management practice and reality. Managers are often uncomfortable when dealing with people or are not motivated to manage them well, avoid issues, and neglect their teams (Graham Alexander and Ben Renshaw, 2005).

Annexure Q: The Financial Advisor's Present Status Regarding EQ proves that financial advisors believe that sales coaching on a one-on-one basis will benefit the insurance industry in South Africa.

According to Graham Alexander and Ben Renshaw in their book, *Super Coaching*, coaching is not linear. Its different aspects emerge in fluid and unpredictable ways, confusing, if not impossible, to describe.

They feel coaching in business is not just for those underperforming. It is also for the highflyers to help them go beyond their current performance and assist their learning, growth, and development. It is not a soft activity. It is directly linked to specific business needs and challenges people to think differently (Graham Alexander and Ben Renshaw, 2005).

Coaching is predominantly a non-directive method of working with people to enable them to tap into their capability and, in the process, to find ways to perform more effectively, resolve issues, and learn and grow (Graham Alexander and Ben Renshaw, 2005).

Research proves that coaching is an enabling process to increase performance, development, and fulfilment in all the key function areas of life.

In an article retrieved from IRMI, Poskey says: "Research has shown that it is appropriate to apply the Pareto principle to salespeople whereby 20 percent of all salespeople now make 80 percent of all sales. That means 80 percent of the sales force fights over the remaining 20 percent of the business not produced by the top sales pros.

With so many salespeople competing for shares of such a small pie, the turnover rate in sales staff is very high. However, many executives are willing to accept, as a cost of doing business, the unending expenses of recruiting, selecting, and training the continuing flow of newcomers into the sales rank. They should, instead, recognise that the reduced productivity and high turnover rampant in the sales field are the results of faulty hiring practices" (Poskey, 2013).

According to Alexander and Renshaw, companies will incur high absenteeism, recruitment, and training with limited talent development. Coaching is a small investment to make to retain and develop staff (Graham Alexander and Ben Renshaw, 2005).

As humans, we have tremendous potential. However, we can interfere with it. Limiting beliefs are one form of interference. Other internal factors include a negative inner dialogue, confusion, feeling overwhelmed, fear, and an inability to focus. External distractions can consist of our boss, an excessive workload, a lack of communication, and unclear expectations (Graham Alexander and Ben Renshaw, 2005).

Performance equals potential minus interference. Coaching helps to eliminate or bypass any interference so that execution becomes closer to the inherent potential of an individual (Graham Alexander and Ben Renshaw, 2005).

Coaching creates commitment by impacting the will of an individual. As the coachee explores his reality, he faces a test of his commitment to different aspects of his life. By staying open and honest, he can identify many blocks that may have prevented him from taking the previous action, such as cynicism, anxiety, or a lack of confidence. A new level of commitment is generated by resolving these issues, enabling him to vacillate the steps he had been taking. He can move from a position of "could do" to "will do," from "problem" to "project", and from "powerless" to "powerful" (Graham Alexander and Ben Renshaw, 2005).

The wheel of life is a valued tool to introduce to financial advisors. It is an old piece of wisdom that can guide the advisor to a fuller, more luxurious life experience. Every phase of the advisor's life wheel serves a purpose and ultimately supports his growth and personal development. The advisor's life has many different parts, each in a different cycle stage. By understanding where he is now and how to bring these cycles into harmony, he can improve the success, happiness, and fulfilment he experiences every day.

A fundamental human need is to have a clear sense of meaning as part of a balanced and fulfilled life. Unfortunately, many businesses seem to lose a sense of purpose and thus meaning for their staff to increase shareholder value. Creating a value-led organisation is not at the top of their agenda. Through coaching, companies and individuals reconnect with their essential needs by clarifying their vision, mission, and values (Graham Alexander and Ben Renshaw, 2005).

This study aims to give sales staff tools that will enable them to have long, fulfilling, and productive careers. The focus is mainly on life- and emotional skills, empowering the advisors to deal with the emotional issues and stress of the insurance industry.

Coaching enables progress to take place on two fronts simultaneously – achieving results and, at the same time, increasing wellbeing (Graham Alexander and Ben Renshaw, 2005).

The significance of the problem is that companies invest a lot in sales staff training. Unfortunately, the challenges of the insurance industry are extensive, and the remaining percentage of the sales staff is small.

Training expenses and time is lost when a financial advisor resigns.

High staff turnover is not favourable for the company's image, which is destructive for the financial advisor. The clients of the advisor are also negatively impacted.

Empowering sales staff with a sales coaching model based on an integrated therapeutic model from a holistic perspective will reduce this loss. The company will reduce its losses and build its image as a caring employer; the financial advisor will reach its full potential and achieve its goals. The clients will experience a stable environment, building their trust in the company.

Research has shown that the purposes of emotions are information, inspiration, and growth. Fear, anxiety, and guilt are strong emotions that inhibit high performance. The key emotions that enable high performance are confidence, happiness, and calm (Graham Alexander and Ben Renshaw, 2005).

## **1.2. Demarcation, Including Scope, and Limitation**

This study aims to investigate the following:

- 1.2.1. What transformation will the Wheel of Life have in the financial advisor's holistic life? The sales coaching model will focus on the following areas (KFA): physical environment, career, finances, health, friends and family, intimate relationships, personal growth, and fun and recreation.
- 1.2.2. The Neethling Brain Instruments are profiling tools that test thinking preferences. It will help the advisor understand how he feels to harness his natural approach to thinking and enhance his general approach to life.
- 1.2.3. What difference a clear vision will have in the life of a financial advisor.
- 1.2.4. How intelligence quotient, emotional intelligence, and adversity quotient will add value to the financial advisor's life.
- 1.2.5. The role of motivation and empathy play in the life of a financial advisor.

The following questionnaires were used:

- 1.2.6. Autobiographical questionnaire
- 1.2.7. Kobus Neethling Brain Profiles
- 1.2.8. Meyers-Briggs Personality profile

1.2.9. Assertiveness

1.2.10. Life skills

Crafting a vision statement for every key function area in the financial advisors' life:

1.2.11. Financial

1.2.12. Family

1.2.13. Social

1.2.14. Health

1.2.15. Spiritual

1.2.16. Career

1.2.17. Physical environment

1.2.18. Personal growth

1.2.19. Recreation

1.2.20. Intimate relationships

Monitoring the key function areas of the financial advisor's life will be part of the sales coaching process.

This thesis proves that the financial advisor will handle and exceed expectations with emotional support.

### **1.3. Hypotheses**

Sales coaching is one solution to high staff turnover, in sales staff, in the insurance industry in South Africa.

A sales coaching model based on an integrated, holistic perspective will empower sales staff to manage their emotional responses to the challenges of the insurance industry.

This sales coaching model will introduce the financial advisor to The Wheel of Life tool, enabling him to balance his life. The Wheel of Life tool is in all cultures across the world. It represents the balance of all things and the eternal cycle of life.

A vision crafter will help the financial advisor form a vision. To track his performance in the different key function areas, the advisor will use an Excel spreadsheet.



## **1.4. Literature Review**

A large body of literature is used to construct this research project, execute the research, and analyse the data.

While an exhaustive account of all the relevant literature in these disciplines would be a dissertation-size undertaking in and of itself, it is instructive to examine only some of the critical text, theories, and concepts that inform and underpin this research.

This proposed thesis will employ a diverse methodology using a qualitative research methodology and applicable quantitative data.

This literature crosses disciplines, including adversity quotient, coaching, emotional intelligence, holistic integrative perspective, log therapy, narrative therapy theology.

## **1.5. Thesis Writing Methodology and Approach**

### **1.5.1. Method and Procedure Used**

1.5.1.1. Historical Approach to Research

1.5.1.2. Descriptive Research Methods

1.5.1.3. Survey-Questionnaire

1.5.1.4. Case Study

1.5.1.5. Analytical Research

### **1.5.2. Tools of Research or Sources of Data**

1.5.2.1. Primary data is collected through interviews, case studies, observational studies, and questionnaires for this study.

1.5.2.2. Secondary data are collected through an extensive literature study and internet literature.

### **1.5.3. Techniques of Data Collection**

1.5.3.1. Primary data collection is collected through interviews, case studies, observational studies, and questionnaires.

1.5.3.2. Secondary data recollected through:

1.5.3.2.1. An extensive literature study and internet literature represent the following sub-fields: Aversion intelligence, Christian counselling principles, emotional intelligence, an integrative perspective, logotherapy, narrative therapy, postmodern approach,

Mentorship, Conflict resolution, Decision making, Empathy, and Motivation. Books about the topics, Internet resources, magazine articles, dictionaries, academic publications, essays, Master-and Doctor Theses.

1.5.3.2.2. Biblical research.

## **1.6. Referencing**

The Harvard Method is used in the Bibliography. In-text citations are used to reference definitions throughout this thesis.

## 2. Chapter 1: Coaching, Mentoring, Counselling Therapy, Wheel of Life and Onboarding Documents

### 2.1. Defining Coaching, Mentoring, Counselling, Training, and Consulting

Whatever skills or lessons you ignore or shy away from now are guaranteed to demand attention in the future.

Objectives and Outcomes:

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Content:

Coaching has the following characteristics:

- 2.1.1. It consists of one-to-one development discussions.
- 2.1.2. In their book, *Super Coaching*, Alexander, and Renshaw state: "It provides people with feedback on their strengths and weaknesses.
- 2.1.3. It aims at specific issues / areas.
- 2.1.4. Coaching is a short-term activity, except for executive coaching, which tends to take longer.
- 2.1.5. It is a non-directive form of change.
- 2.1.6. It focuses on adjusting performance and developing / enhancing an individual's skills." (Graham Alexander and Ben Renshaw, 2005).
- 2.1.7. Organisational and individual goals are part of the coaching activities.
- 2.1.8. The coach assumes that the individual is mentally healthy and does not require clinical intervention during the coaching process (Yudhaarga, 2008).
- 2.1.9. The coach works on the principle that the financial advisor can be self-aware or achieve self-awareness.
- 2.1.10. The importance is on performance at work, although personal issues may be discussed (Graham Alexander and Ben Renshaw, 2005).

Mentoring is:

- 2.1.11. Delivered by an experienced and usually senior internal or external manager.
- 2.1.12. Focused on career development, policy, politics, and networking.

2.1.13. Giving advice.

2.1.14. More free form (Graham Alexander and Ben Renshaw, 2005).

Counselling / Therapy is:

2.1.15. Meaning focused.

2.1.16. Analytically based.

2.1.17. Focused more on feelings.

2.1.18. To help people understand themselves better.

2.1.19. To enable an individual to cope better in the world.

2.1.20. A practical approach when severe and potentially damaging issues within the individual.

2.1.21. More free form (Graham Alexander and Ben Renshaw, 2005).

Training is:

2.1.22. Focused on developing skills and capabilities.

2.1.23. Concerned with imparting detailed knowledge and real matters such as products, corporate objectives, and processes.

2.1.24. More group orientated (Graham Alexander and Ben Renshaw, 2005).

Consulting is:

2.1.25. Focusing on considering problems, concluding, and recommending advice.

2.1.26. Specific to the consultants are of expertise (Graham Alexander and Ben Renshaw, 2005).

Top 10 Advantages of Working with a Professional Coach:

2.1.27. Solution and action focused.

2.1.28. Awareness based.

2.1.29. Focuses on task, performance, and development with awareness based.

2.1.30. Non-directive.

2.1.31. It is structured.

2.1.32. Coaching emphasises gaining clarity about what people want and how to

achieve it.

2.1.33. Engaged with a "boss," peer, colleague, or external (Graham Alexander and Ben Renshaw, 2005).

2.1.34. It is a non-judgmental environment.

2.1.35. Greater ownership and responsibility.

2.1.36. Defines short and long-term goals.

This thesis integrates elements from coaching, mentoring, and counselling. It is essential to understand humankind from a holistic perspective because it highlights the vitality of all the pieces that make up the subject being studied. It also requires us to look at the bigger picture of the world around us.

Ingredients for successful coaching:

2.1.37. A positive attitude and health rapport.

2.1.38. There is a dynamic, growing mutual trust and respect relationship between the coached and coach.

2.1.39. A stimulating, peaceful, and sound environment.

2.1.40. Responsiveness.

2.1.41. Confidentiality.

2.1.42. Responsibility.

2.1.43. Honesty.

2.1.44. Commitment.

2.1.45. Trust.

2.1.46. Focus.

2.1.47. Opportunities to learn and gain knowledge.

2.1.48. Application of skills (guided to or acquired).

## **2.2. Christian Coaches' Creed**

As a Christian Life Coach:

2.2.1. I hold myself accountable, honouring Jesus Christ in all my relationships.

2.2.2. I will maintain confidentiality with my clients within the confines of the law.

- 2.2.3. I will state in my contract with my clients the nature of the coaching relationship, including structure, fees, refunds, expectations, and guarantee.
- 2.2.4. I will never disclose personal information to anyone without permission from the client.
- 2.2.5. I will respect copyrights, trademarks, and intellectual property and give credit.
- 2.2.6. I will avoid conflicts of interest. I shall disclose my position to the concerned parties if any should arise.
- 2.2.7. I represent myself with integrity to my clients and coach only within my areas of expertise.
- 2.2.8. I will make wellbeing, wholeness, and continual learning in my own life a priority.
- 2.2.9. If I cannot assist the client, I have a referral policy and refer a client to another coach or a health professional.
- 2.2.10. My Christian values are essential in my professional conduct (Daryl & Janet Daughtry, 2020).

The following onboarding documents needs to be completed:

- 2.2.11. Annexure A: Consent and Indemnity Agreement.
- 2.2.12. Annexure B: Initial Interview.

### **2.3. Wheel of Life**

Coaching provides an opportunity for people to look at the balance between achieving results and well-being. The majority want both; outstanding achievements and to feel good. However, this is a delicate balance to navigate. Coaching helps to assess whether the price of our work-life strategy is worth the return. People can continuously monitor their progress, adjust when required, ensure success, and stay sane (Graham Alexander and Ben Renshaw, 2005).

The Wheel of Life is an old piece of wisdom that has the power to guide you to a fuller, more luxurious experience of life in today's world. The Wheel has been found in all cultures around the globe. It represents the balance of all things and the eternal cycle of life.

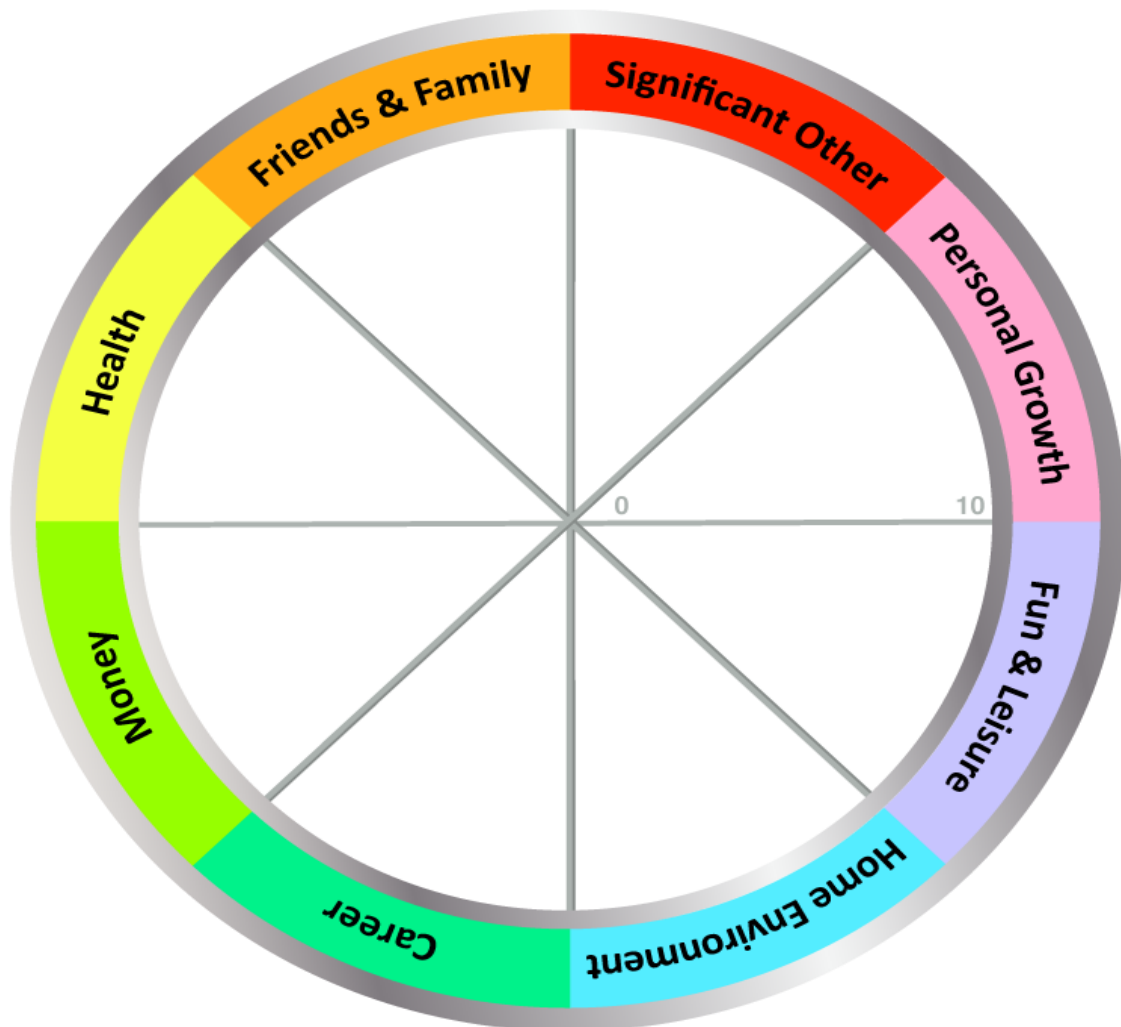
The life wheel method gives clients a helicopter view of how satisfied they are with their life in key predefined life categories such as health, finances, and relationships.

Coaches use the Wheel of Life method as a coaching tool to establish priorities. The coaching wheel helps clients become more self-aware and motivated to make

changes and create a fulfilling life, more than just an assessment. Self-knowledge empowers and gives the client focus and direction (The Coaching Tools Company.com, 2020).

Every phase of the Wheel of Life serves a purpose and ultimately supports your evolution, growth, and personal development. Your life has many different parts, each in a different stage of its cycle. By understanding where you are now and how to bring these cycles into harmony, you can improve the level of success, happiness, and fulfilment you experience every day.

Please use the questions in Annexure C: Wheel of Life, to complete the illustration underneath.



*Figure 1: Illustration of the Wheel of Life*

The wrap up exercise of Annexure C: Wheel of Life serves as a guiding indicator and motivation to inspire the advisor to live a more balanced life.

#### **2.4. Christian Perspective on Christian Counselling**

Christian counselling concentrate on a few main principles. It emphasises the care

of the whole person, body, soul, and spirit and maintains the values taught in the Bible. Christian counselling assists people in reclaiming a sense of hope for their life that is found in Jesus Christ. Christian counselling has faith in the core of what they do is to help others achieve a better comprehension of themselves and God, which is rooted in the Holy Spirit's conviction.

Counselling is the application of wisdom to our problems. The primary source of Christian wisdom is the Bible.

Christian counselling also concerns itself with the mind. The counsellor teaches people to think Biblically, soundly, morally, and lovingly. It concerns itself with the will as well. The counsellor teaches people to have respect for truth, submit their wills to God's will, and make Christ-minded decisions. Christian counselling concerns itself with emotions. The counsellor teaches people to understand and constructively express their feelings and recover from damaged emotions.

Guiding principles for Christian counselling:

- 2.4.1. People need help.
- 2.4.2. Counsellors must be competent.
- 2.4.3. Christian counselling is not for everyone.
- 2.4.4. The counsellor must have a healthy value system.
- 2.4.5. The counsellor seeks the highest good of the counselee.
- 2.4.6. Counselling is a choice to help effectively.
- 2.4.7. Both counsellor and counselee must trust in God.
- 2.4.8. Christian counselling is redemptive.
- 2.4.9. Every person being helped is a person of value.
- 2.4.10. The best counsellors have limitations.
- 2.4.11. Competent counsellors are excellent communicators.
- 2.4.12. A right counsellor limits the duration of counselling.
- 2.4.13. A Christian counsellor honours the confidentiality of the counselee.

Theoretical and Practical Assignment:

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## 2.5. Discover the Coachee's Personality Type and Brain Dominance Profile

Objectives and Outcomes:

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Content:

## 2.6. Personality Profile Test

The use of personality profiling models, such as the Myers-Briggs Type Indicator, FIRO-B, OPQ, emotional intelligence, Hogan, and 360-degree feedback, offer valuable insight into how we function. Most people do not intentionally behave to create problems for others; it is usually a function of habit, insensitivity, lack of awareness, or focusing on the task in front than on their relationships. Coaching raises awareness about the types of behaviour that limit performance and development. It provides a constructive environment to help people face what they are doing and show them how they behave differently. When people can understand the results from profiling instruments, they can self-correct in line with desired outcomes (Super Coaching, 2005).

Isabel Briggs Myers and Katharine Cook Briggs identified the 16 personality types used to build the Type Explorer Assessment. In 1921, Charl Gustav Jung created the original ideas of the Myers-Briggs Type Indicator (MBTI).

This theory place people in 16 different categories; these categories are organised into four opposite types. Although each pair provides insights, further information is provided by the 4-letter type when the specific combination of types is considered.

A psychological examination defines a person's mental makeup and understanding and evaluation of information. The test is made of four personality descriptions.

These pairs are:

2.6.1. Extraversion (E) and Introversion (I)

2.6.2. Sensing (S) and Intuition (N)

2.6.3. Thinking (T) and Feeling (F)

2.6.4. Judging (J) and Perceiving (P)

One of each pair is combined to create a 4-letter abbreviation for each personality type.

For instance:

ESTJ: extraversion (E), sensing (S), thinking (T), judgment (J)

INFP: introversion (I), intuition (N), feeling (F), perception (P)

These personality types are excellent indicators of how you usually behave, and they also provide interesting clues about how others see you (TypeExplorer, 2020).

Extraversion and Introversion:

All of us live in two worlds differentiated by extraversion and introversion – the world inside and outside ourselves. If "extraverted," we deal with the world outside of ourselves. When "introverted," we are inside our minds (www.PersonalityPage.com, 2020).

We are extraverted when we:

- 2.6.5. Communicate and interact with other people.
- 2.6.6. Listen to what someone is saying.
- 2.6.7. Taking care of people, for example, cooking dinner or making a cup of coffee.
- 2.6.8. Doing some manual work.

We are introverting when we:

- 2.6.9. Use our imagination by reading a book.
- 2.6.10. Plan our actions by thinking about what we want to say or do.
- 2.6.11. To be self-aware.
- 2.6.12. We are problem-solving by thinking through a problem so that we understand it.

Within the framework of personality typing, the dynamic difference is in which world we live regularly. Can your life be described externally (maybe extraverted) or internally (maybe introverted)? Which worlds energise you or drains you? (www.PersonalityPage.com, 2020).

Sensing and Intuition:

The "SN" preference refers to how we assemble data. We all need information on which to base our choices. We gather information through our five senses. Jung argued that there are two distinct ways of perceiving the data we collect.

The "Sensing" preference understands data in a literal, concrete way. The "Intuitive" preference creates abstract possibilities from information that is

collected. Both sensing and intuition are being used in our lives at different degrees of effectiveness and comfort levels ([www.PersonalityPage.com](http://www.PersonalityPage.com), 2020).

We are sensing when we:

2.6.13. Eat and taste the food.

2.6.14. Notice a stoplight has changed and then act accordingly.

2.6.15. Memorize a speech or information for later use.

2.6.16. Follow instructions.

We are intuitive when we:

2.6.17. Invent creative ways of doing business.

2.6.18. Think about the consequences of the recent activity.

2.6.19. Distinguish underlying meaning in what people say or do.

2.6.20. See the big picture.

Within the context of personality typing, the critical distinction is which method of gathering the information we have the most confidence in. Do we believe our five senses, or do we want concrete, valuable facts to work with? Or do we have faith in our intuitions without necessarily building upon a solid foundation of facts? ([www.PersonalityPage.com](http://www.PersonalityPage.com), 2020).

Thinking and Feeling:

Based on the research Jung did while studying human behaviour, he noticed that people could make decisions based on two very different criteria: Thinking and Feeling. When someone decides based on logic and reason, they are operating in thinking mode. When someone decides based on their value system or what they believe to be correct, they use in feeling mode.

Both modes are being used while making decisions, but one way would prioritise the other. Rational, logical, and impartial decisions are being made by the "Thinker" based on their belief of being fair and correct by predefined rules of behaviour. Finding an individual case are being made by the "Feeler" subjectively grounded on their belief of being right within their value system ([www.PersonalityPage.com](http://www.PersonalityPage.com), 2020).

We are making choices in the thinking mode when we:

2.6.21. Research a product through consumer reports and purchase the best one to meet our requirements.

2.6.22. Do "The Right Thing," whether we like it or not.

2.6.23. Choose not to buy the blue shirt we like, because we have two blue shirts.

2.6.24. Create procedures to execute tasks.

We come to conclusions decisions in the feeling mode when we:

2.6.25. Decide to purchase an item because we like it.

2.6.26. Keep hurtful information from someone because we feel it may upset them.

2.6.27. Decline a job opportunity because we do not like the work environment.

2.6.28. Relocate to be close to someone we care about  
([www.PersonalityPage.com](http://www.PersonalityPage.com), 2020).

Some conclusions are made entirely by the thinking or feeling processes. Most choices involve some thinking and some feeling. We find the most difficult decisions in which we have disagreements between our thinking and feeling sides. In these situations, our primary preference will take over. Decisions that we find easy to make and feel good about are usually in sync with our feeling and thinking sides ([www.PersonalityPage.com](http://www.PersonalityPage.com), 2020).

Judging and Perceiving:

Judging and perceiving preferences within the background of personality types refer to our approach toward the external world and our daily living. People with the judging preference are neat. They like their environment to be well-organized and in order. The perceiving preference wants things to be adaptable and spontaneous. Judgers want things settled; Perceivers want things open-ended ([www.PersonalityPage.com](http://www.PersonalityPage.com), 2020).

We are using judging when we:

2.6.29. Use to-do lists.

2.6.30. Plan events in advance.

2.6.31. Are verbal about judgments.

2.6.32. Get conclusion. Finish an issue so that we can move on.

We are using perceiving when we:

2.6.33. Delay decisions to see what other possibilities are available.

2.6.34. Act spontaneously.

2.6.35. Prefer not to work according to a plan and keep options open.

2.6.36. Procrastinate.

2.6.37. Do things at the last minute ([www.PersonalityPage.com](http://www.PersonalityPage.com), 2020).

We all use both judging and perceiving in our daily lives. Within the context of personality type, the critical distinction is which way of life we lean towards and are more comfortable with (Tan, 2022).

The differences between judging and perceiving are probably the most marked differences between all the four preferences. People with solid judging preferences might have a hard time accepting people with strong perceiving preferences and vice-versa ([www.PersonalityPage.com](http://www.PersonalityPage.com), 2020).

Complete Annexure D: The Myers-Briggs Preference Questionnaire (Personality Test) to determine the advisor's personality type.

## **2.7. A Summary of all the Different Personality Types**

2.7.1. Introverts:

2.7.1.1. ISTJ - Guardian Inspector:

ISTJ's are quiet, solemn individuals, successful because they are meticulous and trustworthy. They are practical, a matter of fact, realistic, and responsible. ISTJ makes the decisions and works toward them steadily, regardless of distractions. They enjoy making everything orderly and organised, including their work, home, and life. They value traditions and loyalty. ISTJ's are concerned about security and peaceful living. They can concentrate very well. They are usually supportive and promote practices and establishments. ISTJ's are organized and hard-working. They are goal orientated. They can usually complete any task once they have set their mind to it (TypeExplorer, 2020).

2.7.1.2. ISFJ - Guardian Protector:

ISFJ's are quiet, kind, friendly, responsible, and conscientious. They are dedicated to meeting their obligations. They pride themselves on being thorough, conscientious, and precise. ISFJ's are dependable, considerate, and notice and remember specifics about important people. They attempt to create an orderly and harmonious environment at work and home. They are usually unselfish, they put the needs of others above their own needs. ISFJ's are stable and practical. They value security and traditions. They have a well-developed sense of space and function and a rich inner world of observations about people. ISFJ's are very perceptive of others' feelings, and they like serving others (TypeExplorer, 2020).

2.7.1.3. INFJ - Idealist Counsellor:

INFJ's seek meaning and connection in thoughts, relations, and assets. They need to understand what inspires people and are

considerate about others. They are conscientious and devoted to their sound morals. They know how best to serve the common good; INFJ's are organised and decisive in implementing their vision. They are forceful, creative, and sensitive. They have endurance and are incredibly intuitive about people, and they are genuinely empathic. They live by their well-developed value systems, which they strictly adhere to. INFJ's are well-respected for their perseverance in doing the right thing. They are likely to be individualistic rather than to lead or follow (TypeExplorer, 2020).

#### 2.7.1.4. INTJ - Rational Mastermind:

INTJs have creative minds and an incredible drive for executing their ideas and achieving their goals. They recognise patterns in external events and develop clarifying viewpoints. When committed, they organise a job and carry it through. They are sceptical and independent with high standards of competence and performance - for themselves and others. INTJ's are independent, original, analytical, and determined. They have an extraordinary ability to turn theories into solid plans of action. They value knowledge, competence, and structure. They are driven to derive meaning from their visions, and they tend to be long-term thinkers. INTJs are natural leaders but will follow if they trust existing leaders (TypeExplorer, 2020).

#### 2.7.1.5. ISTP - Artisan Crafter:

ISTP's are open-minded and flexible, quiet observers until a problem appears, then they act quickly to find workable solutions. They are analytical and get through large amounts of data to isolate the core of practical problems. They are interested in cause and effect. They arrange facts using logical principles and value efficiency. They are interested in how and why things work. They have excellent skills with mechanical things. ISTP's are risk-takers who live for the moment. They are usually interested in and talented at extreme sports and straightforward in their desires. They are loyal to their peers and their core value systems but not overly worried about following the laws and rules if they get in the way of getting something done. ISTPs are separate and systematic. They do exceptionally well at finding solutions to practical problems (TypeExplorer, 2020).

#### 2.7.1.6. ISFP - Artisan Composer:

ISFP's are quiet, approachable, thoughtful, sensitive, and kind. They live in the present moment; they know what is happening. They have their time frame. ISFPs are loyal and committed to their values and the people important to them. They dislike disagreements and conflicts; they do not force their opinions or values on others. ISFP does not like to do things that may

generate conflict. They are devoted and faithful. They have highly well-developed senses and a love for beauty. They are uninterested in leading or controlling others. They are flexible and open-minded, and likely to be original and creative (TypeExplorer, 2020).

#### 2.7.1.7. INFP - Idealist Healer:

INFP's are principled, loyal to their values and the people important to them. They want an external life that is consistent with their values. They are inquisitive, quick to see possibilities and facilitate the execution of ideas. They comprehend people and help them fulfil their potential. INFPs are flexible and accepting unless a value is threatened. They tend to be quiet and reflective. They are genuinely interested in serving humanity. INFPs have a well-developed value system, which they strive to live in. They are extremely loyal, adaptable, and laid-back unless a strongly held value is threatened. INFP's are usually talented writers, psychologically quick, and see possibilities (TypeExplorer, 2020).

#### 2.7.1.8. INTP - Rational Architect:

INTP's seek to develop logical explanations for everything that interests them. They tend to be theoretical and abstract, interested more in ideas than in social interaction. They are controlled, flexible, and adaptable. They have an unusual ability to focus in-depth to solve problems in their area of interest. INTP's are sceptical, sometimes critical, but always analytical. They are logical, unique, creative thinkers. Remarkably capable and driven to turn theories into clear understandings. INTP values knowledge, competence, and logic. They are quiet and aloof, hard to get to know well, individualistic, having no interest in leading or following others (TypeExplorer, 2020).

### 2.7.2. Extroverts:

#### 2.7.2.1. ESTP - Artisan Promoter:

ESTPs are flexible and easy-going; they take a hands-on approach focused on immediate results. Theories and abstract explanations bore them. They want to act quickly to solve the problem. They focus on the here-and-now; they are spontaneous; enjoy each moment that they can be active with others. They enjoy material comforts and style. ESTP's learn best through doing. They are friendly, flexible, action oriented. "Doers" who are focused on immediate results. They are risk-takers who live fast-paced lifestyles. ESTPs get impatient with lengthy explanations. They are incredibly devoted to their friends, partners, and colleagues but do not usually follow all the laws and rules. They tend to take the shortcut to get away with it and

get things done. They have excellent people skills (TypeExplorer, 2020).

#### 2.7.2.2. ESFP - Artisan Performer:

ESFPs are outgoing, friendly, and patient. They are lovers of life, people, and material comforts. They like to co-operate with others. They bring common sense and a genuine approach to their work and make work enjoyable. They are adaptable and spontaneous and adapt readily to new people and environments. They learn best by experimenting with a new skill with other people. ESFP's are people-oriented and fun-loving. Living for the moment, they enjoy new experiences. They dislike theory and impersonal analysis. They are interested in serving others. ESFPs are likely to be the centre of attention in social situations. They have a well-developed common sense and practical ability (TypeExplorer, 2020).

#### 2.7.2.3. ENFP – Idealist Champion:

ENFP's are enthusiastic and imaginative. They see life as full of possibilities, recognise the links between occurrences and information immediately, and assertively proceed based on their patterns. ENFPs need affirmation from others and willingly give appreciation and support. They are spontaneous and flexible; they often rely on their improvisation ability and verbal fluency. They are idealistic and creative, doing almost anything that interests them. They have great people skills. ENFPs live life by their inner values. They get excited by new ideas but bored with details. They are unbiased and flexible, with broad interests and abilities (TypeExplorer, 2020).

#### 2.7.2.4. ENTP - Rational Inventor:

ENTPs are quick, inventive, stimulating, vigilant, and outspoken. They are ingenious in solving new and challenging problems. They adapt to generating theoretical possibilities and then evaluating them tactically. ENTPs are good at reading other people. They get bored with routine, will seldom do the same thing the same way, apt to turn to one new interest after another. They are creative, resourceful, and intelligent; they are good at a broad range of things. ENTP's like debating issues. They get easily excited about new ideas and projects but may neglect the more routine aspects of life. They are outspoken and assertive. They enjoy people and are stimulating company. ENTP's can understand concepts and apply logic to find solutions (TypeExplorer, 2020).

#### 2.7.2.5. ESTJ - Guardian Supervisor:

ESTJ's are practical, realistic, and a matter of fact. They make



quick decisions and move to implement the choices. They manage projects and people to get things done; focus on getting results most efficiently. They take care of routine details, have a clear set of logical standards, systematically follow them, and want others to also. ESTJ's are forceful in implementing their plans. They are traditional and organised and likely to be sporty. They are not interested in theory or vagueness unless they see the practical application. They have clear visions of the way things should be. They are loyal and hard-working. They like to be in charge. Exceptionally capable of coordinating and managing activities. They are the "Good Citizens" who value security and peaceful living (TypeExplorer, 2020).

#### 2.7.2.6. ESFJ - Guardian Provider:

ESFJ's are warm-hearted, accessible, conscientious, and cooperative. Want harmony in their environments. They are very determined individuals and work hard to establish their goals. They prefer teamwork and to complete tasks accurately and on time. They are loyal. They are observant of the needs of others and try to provide for them. They want to be appreciated for who they are and what they contribute. They tend to put the desires of others over their own needs. They have a strong sense of responsibility and duty. They value traditions and security and are drawn to serving others. They need encouragement and positive reinforcement to feel good about themselves (TypeExplorer, 2020).

#### 2.7.2.7. ENFJ - Idealist Teacher:

ENFJs are warm, empathetic, and responsible individuals. They are used to the emotions, needs, and motivations of others. They find latent talent in everyone and want to help others fulfil their potential. They may act as facilitators for individual and group growth. ENFJs are loyal, and responsive to praise and criticism. They are gregarious, facilitate others in a group and provide inspiring leadership. They are admired and sensitive, with outstanding people skills. ENFJs are externally focused, worried about others' thoughts and feelings, and usually detest being alone. They see everything from a human point of view and have an aversion to impersonal analysis. They are very good at managing people's issues and leading group discussions. They are drawn to serving others and probably place the needs of others over their own needs (TypeExplorer, 2020).

#### 2.7.2.8. ENTJ - Rational Field Marshal:

ENTJ's are honest, decisive, assume leadership readily. They can see illogical and inefficient procedures and policies. They develop and implement comprehensive systems to solve organizational problems. They enjoy long-term planning and goal

setting. They are well informed, and well-read; they enjoy expanding their knowledge and passing it on to others. They are powerful in presenting their ideas. They are assertive, outspoken, and driven to lead. They can understand severe organizational problems and create reliable solutions. They are usually intelligent and well-informed. They do extremely well in public speaking. They appreciate knowledge and competence and typically have little patience with inefficiency or disorganization (TypeExplorer, 2020).

## **2.8. Neethling Brain Instruments**

The history of the 8-dimension model started with Hippocrates, who examined the brain during autopsies he performed and discovered that the human brain consists of two spheres. He called it the left brain and the right brain. In 400 BC, he became sure that there was a connection between the loss of speech and damage to the left side of the brain.

In 1828 when Franz Gall researched pseudoscience of phrenology, Marx Dax followed in 1836 with a published article proving that left hemisphere trauma is associated with aphasia. In 1864 Broca scientifically proved the localization of brain functions (cerebral dominance). Myers & Sperry did experiments in 1940 on split-brain in cats and monkeys. Vogel & Bogen split-brain operations on human beings with epilepsy in 1961; Sperry & Gazzinga continued the split-brain research.

Hermann, Wonder, and Kobus Neethling, under the research guidance of Professor Paul Torrance of the University of Georgia, first developed the Neethling Brain Instruments for adults before applying similar methodologies to develop several other brains preference instruments (Kobus Neethling & Solutionsfinding (Pty)Ltd., 2021).

The Neethling Whole Brain 8-dimension model consists of the following dimensions:

- 2.8.1. L1 Realist.
- 2.8.2. L1 Analyst.
- 2.8.3. L2 Stalwart / Preserver.
- 2.8.4. L2 Organiser.
- 2.8.5. R1 Strategist.
- 2.8.6. R1 Imagineer.
- 2.8.7. R2 Socialiser.
- 2.8.8. R2 Empathiser.

According to the Kobus Neethling Institute, how we think affects absolutely everything we do. Thinking preferences can be accurate and this insight can then bolster your uniqueness and be a starting point for covering any areas where you may be working against yourself. The Neethling Brain Instruments are world-renowned profiling tools that test thinking preferences (The Kobus Neethling Institute, 2021).

The plan is to use these brain profiling tools to test the financial advisor's thinking preference.

The brain profile indicates how you:

2.8.9. Communicate.

2.8.10. Act towards other people in certain situations.

2.8.11. Do business.

2.8.12. Learn.

2.8.13. Teach.

2.8.14. Solve problems.

2.8.15. Make decisions.

The eight-dimension summary:

2.8.16. L1 – Realist:

2.8.16.1. Likes simplicity and clarity.

2.8.16.2. He prefers to insulate himself from distractions.

2.8.16.3. He likes to keep his mind on specific tasks and outcomes.

2.8.16.4. Wants to focus on essential matters.

2.8.16.5. Prefers clear guidelines and directions.

2.8.16.6. Likes ideas that have concrete value.

2.8.16.7. Gives preference to factual point of view.

2.8.16.8. He prefers to think through the pros and cons.

2.8.17. L1 – Analyst:

2.8.17.1. Prefers to assess and monitor results and performance.

2.8.17.2. Likes to dig deeper to understand the essence.

2.8.17.3. Likes to be involved in matters of finance and investment.

2.8.17.4. Likes to reason rationally.

2.8.17.5. Wants to solve problems clinically and thoroughly.

2.8.17.6. Prefers to identify priorities clearly.

2.8.17.7. Likes to calculate, examine, and measure.

2.8.17.8. Likes to get to certainty by probing and reviewing.

2.8.18. L2 - Stalwart and Preserver:

2.8.18.1. Likes to follow well-proven methods and practices.

2.8.18.2. Prefers disciplined and orderly environments.

2.8.18.3. Prefers circumstances where traditions, loyalty, and rules are respected.

2.8.18.4. Likes people to be time conscious.

2.8.18.5. Works in a methodical and cautious way.

2.8.18.6. Gives high preference to experience.

2.8.18.7. Prefers stability and steadfastness.

2.8.18.8. Likes to work with practical and well-skilled colleagues.

2.8.19. R1 – Strategist:

2.8.19.1. Likes to see through other people's eyes.

2.8.19.2. Likes to see how the future connects with the past.

2.8.19.3. He prefers to think about big things while doing small things.

2.8.19.4. Loves to move into uncharted and unfamiliar territory.

2.8.19.5. Desires to gain insights from a variety of ideas and experiences.

2.8.19.6. Likes to break new ground, to be part of change and transformation.

2.8.19.7. Likes to take risks and to challenge the status quo.

2.8.19.8. Likes to make forecasts and make predictions.

2.8.20. R1 – Imagineer:

2.8.20.1. He likes to communicate with his inner voice.

2.8.20.2. Likes to think in pictures.

2.8.20.3. He prefers the aha moment, the “intuitive flash” to elaborate approaches.

2.8.20.4. Likes to daydream and fantasise.

2.8.20.5. Wants to use metaphors, images, and doodles to describe experiences.

2.8.20.6. Wants to be unconventional and non-conformist when dealing with innovative projects.

2.8.20.7. Be contented in environments where there is some disorder and clutter.

2.8.20.8. Wants to connect ideas to create something different and new.

2.8.21. R2 – Empathiser:

2.8.21.1. Likes to reach out to people.

2.8.21.2. Wants to encourage and cheer people on.

2.8.21.3. Wants to assist, help, and put others first.

2.8.21.4. Wants to add value to the lives of others.

2.8.21.5. Prefers to work in service and "hopeful" environment.

2.8.21.6. It depends on intuition when making decisions about people.

2.8.21.7. Appreciates the sentiment and mood of things.

2.8.21.8. Forms attachments to a few special people or animals.

2.8.22. R2 – Socialiser:

2.8.22.1. He prefers to socialise with people.

2.8.22.2. I like to work in groups and share ideas with others.

2.8.22.3. Prefers consensus before deciding.

2.8.22.4. Likes to entertain.

2.8.22.5. Prefers to co-operate and reach an understanding.

2.8.22.6. He prefers one-on-one communication, gatherings, and socials.

2.8.22.7. Be outgoing, gregarious, and eager to meet new people.

2.8.22.8. Wants to bring people together.

## 2.9. Christian Perspective on Personality Types

Temperament or personality types are not pertinently referred to in the Bible, but they clearly show that people are different with different gifts. God does not treat everyone the same. The Spirit of God works in our hearts according to our personal needs (Shaffer, 2019).

The word "personality" of brain preference does not appear in the Bible, but its concept can be found. Hippocrates, a Greek doctor, was the first person to discover it and used the term "personality." He was also the first to align that a man has a left and a right brain in line with the person's personality type. He suggested four basic temperaments or personality types: sanguine, choleric, melancholic, and phlegmatic (Shaffer, 2019).

There are verses in the Bible that suggest that we have different personalities. Below are two examples from the Bible that show that people differ. We must use our gifts and positive personality traits to serve the body of Christ (Shaffer, 2019).

1 Peter 4: 10-11 Amplified Bible

:10 As each of you has received a gift (a particular spiritual talent, a gracious divine endowment), employ it for one another as (befits) good trustees of God's many-sided grace (faithful stewards of the extremely diverse powers and gifts granted to Christians by unmerited favour).

:11 Whoever speaks, (let him do it as one who utters) oracles of God; whoever renders service, (let him do it) as with the strength which God furnishes abundantly, so that in all things God may be glorified through Jesus Christ (the Messiah). To Him be the glory and dominion forever and ever (through endless ages). Amen (so be it)" (The Lockman Foundation, 1965).

In both the Old Testament and the New Testament, we get people acting according to certain personality types. For example, like any sanguine, Peter was confident and impulsive. He spoke and acted without thinking. He jumped out of the boat and walked on water to Jesus. See Matthew 14; 22-33 (Shaffer, 2019).

Moses acted like a real melancholy personality. The burning bush experience was a testament to his personality type. When he saw the fire and realized that the forest was not burning out, he immediately wanted to investigate. He also took immediate action in conflict situations, such as when the Hebrew enslaved person was abused, and the two Jews fought. Moses chose to lead, and he had an urge to repair conflict situations (Shaffer, 2019).

The Apostle Paul is the perfect example of a choleric personality type. He was focused on his goals and worked hard to achieve them. In 1 Corinthians 15:10, we

read, "But by the grace (the unmerited favour and blessing) of God I am what I am, and His grace toward me was not (found to be) for nothing (fruitless and without effect). In fact, I worked harder than all of them (the apostles), though it was not really, I, but the grace (the unmerited favour and blessing) of God which was with me" (Amplified Bible)(Shaffer, 2019).

Abigail, the wife of Nabal in the Old Testament, had a comfortable, easy-going, laid-back personality of a phlegmatic. She was able to handle turbulent situations with ease. When David and his men needed food, Abigail was able to see its strategic importance with ease and helped them despite her husband refusing help. How she saved the situation in 1 Samuel 25 is typical of a phlegmatic. She saw the bigger picture and took control to preserve peace (Shaffer, 2019).

When you accept your God-shaped personality, you begin to experience the powerful and positive difference you can make in the lives of others (Shaffer, 2019).

Theoretical and Practical Assignment:

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## 2.10. Evaluation of Profiling Tests and Questionnaires, and SWOT Analysis

Objectives and Outcomes:

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Content:

## 2.11. SWOT Analysis

Definition and Explanation of SWOT Analysis:

It is an exercise to determine an individual or business's strengths, weaknesses, opportunities, and threats.

The SWOT analysis aims to identify the strengths, weaknesses, opportunities, and threats. The primary purpose is to determine how to capitalise on the strengths and opportunities and manage and overcome the weaknesses and threats.

It is vital to remember that the SWOT analysis focuses on the financial advisor's character and life.

Critical issues in this analysis are:

2.11.1. He must be open and honest.

2.11.2. Through introspection, experience, and what others say about him, he must identify areas.

2.11.3. He needs to focus on facts and reality.

2.11.4. He needs to consider his perceptions and views (Lynch, 2021).

How to Write a Personal SWOT Analysis:

2.11.5. Make a list of your applicable strengths. Start by assessing what internal components benefit you in your situation.

Strengths are the traits that give you an advantage over others. Knowing these traits will help improve your confidence.

Do not be shy.

Allison Lynch wrote an article on the website [www.edrawsoft.com](http://www.edrawsoft.com) about SWOT analysis and this is her interpretation:

Ask yourself:

2.11.5.1. What strengths do other people see in you?

2.11.5.2. What other traits or qualities do you have, i.e., leadership qualities, dedication?

2.11.5.3. What type of business contacts do you have?

2.11.5.4. What professional certifications or qualifications do you have that make you stand out from the rest?" (Lynch, 2021).

2.11.6. Review your weaknesses. List your weaknesses and be open and impartial.

Weaknesses are the characteristics that are a drawback to others.

Ask yourself:

2.11.6.1. What traits do you think you should and can improve on?

2.11.6.2. What traits have others considered your weakness? Even if you do not think them to be.

2.11.6.3. Do you have bad habits? If so, what are they? i.e., lousy time reporting, poor communications skills, frequently getting late.

2.11.6.4. To deliver success in your current or future roles, do you think you have the essential skills or qualifications? (Lynch, 2021).

It is essential to know your weaknesses; it helps you improve yourself as



an individual because identifying your weaknesses is the best way to correct them (Lynch, 2021).

#### 2.11.7. Describe your opportunities.

Opportunities are what skills or trends you can use to gain an advantage. You will need to find similar opportunities that will suit your skillset.

Ask yourself:

2.11.7.1. What are the areas in which your industry is growing?

2.11.7.2. Do you have influential contacts, and how could these connections benefit you?

2.11.7.3. What trends in your industry can you take advantage of?

2.11.7.4. What new skills can you acquire to boost your skills portfolio? (Lynch, 2021).

#### 2.11.8. Recognize any potential threats.

Different hindrances hamper you in your personal and professional growth.

How to identify possible threats:

2.11.8.1. Do you have any competition? If yes, then who?

2.11.8.2. What obstacles are currently affecting you?

2.11.8.3. Can your traits hinder your career advancements?

2.11.8.4. Will your experience slow your progress due to certifications or new technology demands? (Lynch, 2021).

#### 2.11.9. Make an informed decision (Lynch, 2021).

Please complete Annexure E: SWOT Analysis to determine the advisor's strengths, weaknesses, opportunities, and threats.

Implementation of the SWOT Analysis:

Take 2 top strengths and 2 top weaknesses and indicate how you practically can enhance or capitalise on your strengths.

How can you manage or overcome your weaknesses practically?

I am making it work for you.

Example:

### Strength 1: Perseverance

2.11.10. Explain why you realise this is a specific strength (if possible, Why?)

2.11.11. What benefit has it had in your personal life? (How?)

2.11.12. Possible ways to capitalise or enhance this strength? (Action?)

*Table 1: Strength Comparison Example*

<b>STRENGTH 1:</b>	<b>STRENGTH 2:</b>
Why?	Why?
How?	How?
Action?	Action?

### Weakness 1: Procrastination

2.11.13. Explain why you realise this is a definite weakness (if possible, Why?)

2.11.14. What influence has it had in your personal life? (How?)

2.11.15. Possible ways to manage or overcome this strength? (Action?)

*Table 2: Weakness Comparison*

<b>WEAKNESS 1:</b>	<b>WEAKNESS 2:</b>
Why?	Why?
How?	How?
Action?	Action?

### Finalizing the SWOT Analysis:

Self-acceptance will be easier if you are aware of your strengths and opportunities and focus on them rather than your weaknesses. Try to look at your weaknesses and threats as opportunities for growth and be proactive. It is impossible to be perfect in every area of your life; choose your growth points and focus on them.

Learn to change your inner talk, select the company that will make you feel better about yourself, forgive yourself, and learn from your experiences (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

## 2.12. Christian Perspective of the SWOT Analysis

It is essential to understand that one personality type is no better than another. Each personality has its strengths and growth points. Take ownership of your unique strengths and gifts and use them to the glory of God. Acknowledge your weaknesses or growth areas and work on improving them (Shaffer, 2019).

The SWOT analysis can also be applied to determine your spiritual well-being. SWOT stands for strengths, weaknesses, opportunities, and threats.

To evaluate your strengths from a spiritual point of view, you might ask yourself if you have grown spiritually in recent years? What has helped you grow? Are you satisfied with the condition of your prayer life? How involved are you in your church? The same questions can also be asked regarding your weaknesses or growth areas.

Hebrews 10:24-25 Amplified Bible

:24 And let us consider and give attentive, continuous care to watching over one another, studying how we may stir up (stimulate and incite) to love and helpful deeds and noble activities,

:25 Not forsaking or neglecting to assemble together (as believers), as is the habit of some people, but admonishing (warning, urging, and encouraging) one another, and all the more faithfully as you see the day approaching” (The Lockman Foundation, 1965).

An opportunity is to have a more committed fellowship with other believers. When one person really tries to take care of the well-being of another, and the other person looks after the first person's well-being again, then it would be beneficial to be more involved with each other - Phil 1:1-5.

What opportunities do you have for spiritual growth? Do you want to become more involved in your congregation? Is there an opportunity to encourage other people spiritually? Do you want to take further courses?

In Ephesians 2:1-3, three threats are discussed for the believer: the world's system, the flesh, and the devil. The believer must always be on the lookout against these three threats.

What are the threats to your spiritual life? Could a lack of growth in your spiritual life be a threat? Is the threat perhaps your friends or family and their influence on you? Do you believe in God's Word?

Sometimes scrutinizing where we stand and putting it in writing can help us imagine the state of our spirituality. It can also help us generate a plan that will help us develop.

Mike Cox wrote the article, Growing in Godliness Blog: "Just as not every plan or strategy will work for every business or company, the same applies to each individual Christian. Our plans have to be such that it is fitting for us and one that we can achieve. Therefore, we must look at what we can do; we all may not be able to do the same things (Romans 12:4-5, 1 Corinthians 12:12). We also will have different weaknesses. In either case, we need to prepare ourselves to grow and to protect ourselves from the snares of the devil. We can do this by putting on the armour of God (Ephesians 6:10-17) and evaluating the condition of the armour on a regular basis. If there is a crack in our armour (spiritual weakness), we need to fix that crack. Performing a SWOT analysis of our spirituality is one way that we can identify what we are doing a good job in and what we can improve on" (Cox, 2017).

The SWOT analysis can help each believer "examine his works."

Gal 6:4 Amplified Bible

"But let every person carefully scrutinize and examine and test his own conduct and his own work. He can then have the personal satisfaction and joy of doing something commendable (in itself alone) without (resorting to) boastful comparison with his neighbour."

The successful philosophies of an organization are also influential in one's personal life. The simple Biblical principles of faithfulness within an individual's personal life compare to organizational leadership and health principles. God's word works (Cone, 2022).

Theoretical and Practical Assignment:

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### **2.13. Discussion on Assertiveness, Need for Achievement, Need for Independence, Creative Tendency, Risk-Taking, Drive and Determination.**

Objectives and Outcomes:

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Content:

### **2.14. Assertiveness**

Assertiveness is the ability to convey a request in such a manner as to enforce the other party's understanding to a level in which the other party willingly follows instructions without violating the other party's rights.

Assertiveness is knowing what you want and having the confidence to communicate your requirements effectively. It does not mean that all your needs are met every time; you are willing to negotiate a compromise successfully (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

An example of assertiveness: If the financial advisor gets an instruction to do something and has previous obligations to attend to, he must have the confidence to ask if he can make the new request later when it is more convenient for him (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

The goal of assertiveness is respect. Self-respect will allow you to feel self-confident and more in control of your life, and people will sense when you respect yourself so that they will treat you in return (Robert E. Alberti and Michael L. Emmons, 2020).

Assertiveness confirms the advisor's self-worth. It endorses his conviction about who he is and what he wants from other people. It enables the advisor to control how he reaches his goals and simultaneously live his life without harming anyone else (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

The Implication of Being Non-Assertive:

- 2.14.1. Depression results from internalised anger; it gives the person a sense of being powerless and discouraged.
- 2.14.2. Anxiety leads to avoidance. If you begin to refrain from uncomfortable situations / people, you may miss out on fun activities, job opportunities, etc. (University of New Hampshire, 2022).
- 2.14.3. Poor relationships – if you cannot express negative and positive emotions, others cannot tell what you want and need.
- 2.14.4. Physical complaints like headaches, ulcers, and high blood pressure will threaten your health.

The above mentioned are all related to stress, and assertiveness is a great stress reliever” (Robert E. Alberti and Michael L. Emmons, 2020).

To be assertive signifies that the advisor also shows respect for the rights that other people must be assertive. It is a process that needs self-awareness and practice (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

People use one of four types of communications styles: aggressive, passive, manipulation, or assertiveness.

Annexure F: Four Communication Styles or Behaviours will help the advisor determine which style he prefers.

Annexure G: The Assertiveness Inventory will help the advisor assess his assertiveness.

## How to Express Yourself Assertively and Effectively:

Assertive and effective communication consists of two processes:

2.14.5. Think about the situation and do the following:

2.14.5.1. Be aware of your current emotions; are they negative or positive?

2.14.5.2. Give yourself some time if you cannot recognise the emotion immediately?

2.14.5.3. Measure your need or the other person's suggestion against your value system.

2.14.5.4. Consider the consequences and ask yourself what price you are willing to pay?

2.14.5.5. Decide if you want to compromise?

2.14.6. Tell the other person about your decision:

2.14.6.1. Stand up straight and take an open body position.

2.14.6.2. Keep eye contact, talk calmly, and be equable.

2.14.6.3. Tell him firm about your choice or your choice of action.

2.14.6.4. Do not explain too much.

2.14.6.5. You can compromise if you are willing.

2.14.6.6. Change the subject as soon as possible (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Use the Following Guidelines to be More Assertive:

2.14.7. Use your time.

2.14.8. Validate the emotions of the other person.

2.14.9. State your situation with self-confidence.

2.14.10. Be specific.

2.14.11. Say "No" if you mean "No."

2.14.12. Do not feel guilty for saying "No."

2.14.13. Do not say you are sorry or make any excuses for your decision.

2.14.14. Do not allow other people to make you feel inferior.

2.14.15. Be aware of your tone of voice and your body language. Keep eye contact.

2.14.16. Handle any critique you might get (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Example: "I feel \_\_\_\_\_ when you \_\_\_\_\_ (behaviour), I wish you rather \_\_\_\_\_ (options) or I am willing to \_\_\_\_\_." If the person still does not cooperate, you can add: "If not, then I will \_\_\_\_\_." (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Your body language plays a vital role in successfully carrying your message over.

Think about your values and your assumptions. Your beliefs can impede your assertiveness if you believe that it is bad manners to say "No."

How to say no:

2.14.17. If you want to say "no," do it as assertive, clear, and frequent as you need to, without being aggressive. You have the right to say "No."

2.14.18. Use your sixth sense and when you get a request, ask for time before you need to answer.

2.14.19. Do not do anything out of pity for someone. You will feel used and reluctant. Acknowledge your emotions: "I have helped you with this last week. I feel misused."

2.14.20. Change the subject after you said "no." If you do not change the subject, you give the other person the opportunity to question you or force you to do something you do not want to do.

2.14.21. You do not have to explain why you do not want to do something.

2.14.22. Use the exact words as the other person: "Do you want to buy this product? No, I do not want to buy the product."

2.14.23. You can say "no" and give an alternative: "I cannot work overtime tonight, but it will be possible tomorrow."

2.14.24. Your body language is essential. Keep eye contact, stand up straight, not too far, and close to the other person.

2.14.25. Your non-verbal communication must be self-confident: be calm, do not frown, and speak clearly.

2.14.26. Do not make a fist or be too friendly (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Remember it is a choice to be assertive and that you must believe in what you are

saying to such a degree that you will be willing to carry the consequences.

#### Setting Boundaries:

Your boundaries determine who you are, where you begin, and end. It gives you a feeling of ownership and responsibility for your life. You need to set external boundaries to let people know where they stand with you and what type of behaviour you will tolerate from them. Your internal boundaries help you say "no" to destructive needs and postpone fulfilling specific needs. You need to decide what type of emotions and thoughts you will allow yourself to have. Do not allow other people to tell you what to do or feel. Take up the responsibility and the control of your own life and decide to move towards the goals you have set for yourself.

### 2.15. Christian Perspective on Assertiveness

People struggle to communicate effectively. It causes broken relationships, poor self-esteem, power struggles, and shame. Assertive communication is speaking with others who share anticipations, requirements, and aspirations. It is grounded on mutual respect and demand the rights of all parties concerned. This form of communication encourages healing and mutual benefit (Parks, 2014).

Assertive communication is a Biblical way to connect. It encourages us to be "quick to hear, slow to speak, slow to anger" (James 1:19).

#### James 1:19 Amplified Bible

:19 Understand (this), my beloved brethren. Let every man be quick to hear (a ready listener), slow to speak, slow to take offense and to get angry" (The Lockman Foundation, 1987).

When honest and respectfully communicating with others, deeper understanding and love abound. Assertive communication promotes honesty, respectful language, trust, and mutual edification. Rather than tear it down, it equips us to perform healing and reconciliatory work as a community of believers. Like all spiritual disciplines, effective communication requires time to cultivate (Parks, 2014).

#### Ephesians 6: 19-20 Amplified Bible

:19 And (pray) also for me, that (freedom of) utterance may be given me, that I may open my mouth to proclaim boldly the mystery of the good news (the Gospel).

:20 For which I am an ambassador in a coupling chain (in prison. Pray) that I may declare it boldly and courageously, as I ought to do" (Amplified Bible, 1954).

Paul asks his friends to pray for him that "I might speak boldly as I ought to speak." Paul lost his natural boldness and courage in the jail. It is very difficult to act assertively if one is placed in a humiliating position. So, Paul relied on prayer and the guidance of the Holy Spirit to act confidently, although his natural response was to isolate himself. The people he was dealing with daily were the jailers,



servants, and curious bystanders. They could make life difficult for him, so he asked for prayer so that he would not give in to the fear and intimidation.

Divine assertiveness is also when you confidently say what needs to be said and do what needs to be done for the benefit of someone else. It is not just to litigate your grievances to complain to an audience. It is not to enforce your rights or put someone in his place in anger. Christian assertiveness is motivated by agape love, not by selfishness or the will to dominate someone. Paul prayed for assertiveness to spread the Gospel, not to put the guards and his opposers in their places. He did not pray for assertiveness to enforce his rights or fight for his freedom. He was preoccupied with the interests of Christ. It was God's message that he wanted to assert, not his own. If that is our goal, then assertiveness is a gift from God (Got Questions Team, 2022).

Jesus chose His actions in the presence of His opposers. He openly declared it in their presence and bore the consequences of His actions. A powerful way of life means choosing how you will react to people and circumstances. Jesus chose to love people, which made His actions clear examples of an assertive way of life.

Laurie Beth Jones wrote the following in her book, *Jesus, CEO*: “Jesus was one of the most confident beings who ever lived. He envisioned Himself as a vital opening for the people. He called himself The Gate...The Door. He believed His role was also to nurture others. He called Himself The Vine...The Shepherd. He said He came to light the way. In other words, He believed in Himself down to His very toes” (Jones, 1996).

## 2.16. Need for Achievement

Three primary motives or motivational initiatives that influence a broad spectrum of behaviour are the need for achievement, power, and affiliation. These types affect how one interacts on an interpersonal level to one's choice of and success in an occupation (Psychology research and reference, 2021).

According to David McClelland, there are three types of needs:

2.16.1. The need for achievement.

2.16.2. The need for affiliation.

2.16.3. The need for power.

Financial advisors, with a need for achievement, like to find solutions to problems. They tend to set reasonable goals with moderate risks. Shared objectives threats risks do not provide an accomplishment, and high goals and risks have too great a chance of failure. This type of person has a strong desire to receive feedback on excellent performance and often prefers to work alone. These people are concerned with career advancement, and they want to do their job well while accomplishing significant, but not monumental, things (Course Hero, 2022).

The need for achievement is the wish to do exceptionally well, achieve about a set “standard, and strive to succeed.” The need for achievement is directed towards

rivalry with a standard of excellence. McClelland discovered that people with a high need for achievement perform better than those with a moderate or low need for achievement (Sinha, 2022).

McClelland identified the following five characteristics of high need achievers:

- 2.16.4. High-need achievers have a solid longing to assume personal responsibilities for performing a task or finding a solution to a problem.
- 2.16.5. High-need achievers tend to set moderately tricky goals and take risks.
- 2.16.6. High-need achievers like performance feedback.
- 2.16.7. They have a need for achieving personal accomplishment.
- 2.16.8. The high-need achievement individuals are not buck-passers (Sinha, 2022).

When the financial advisor is challenged (or, importantly, challenges himself), he may focus intensely on finishing the challenge to gain a sense of achievement. This need is linked to a general need for closure, where we can psychologically let go of things that no longer require our attention (Csikszent, 1990).

The need for achievement is determined, to some degree, by the need for a sense of control. The journey, as well as the achievement, can only be obtained through control of our environment. Achievement is evidence that we can influence what happens around us. Achievement can be earned just from a personal sense of gratification. It can also be improved when commanded by other people, especially those whose views we respect (Csikszent, 1990).

Maslow includes achievement as a part of self-actualisation, where we seek to accomplish what we are capable of succeeding. Transcendence is also associated with achievement, although not all achievement causes change. As a by-product, McClelland's acquired needs theory includes achievement as one of only three critical needs. Mihalyi Csikszent found that happy people often confronted themselves and gained their happiness through the subsequent sense of accomplishment (Csikszent, 1990).

People who need affiliation want social interaction — to have camaraderie with others. They contemplate personal relationships and are concerned about how others feel about the situation or circumstances. If there is an alleged problem with a relationship, a person with a strong need for connection will seek to repair the broken relationship. These people easily conform to workplace norms and are good at customer relationships (Nabelladee 99, 2020).

People that need power want to influence and control others. Those with the need for power can prefer personal or institutional power. Personal power is the need to direct others for the sake of directing others. It usually turns people off. Personal power expressions are often viewed as outspoken, forceful, and demanding. Institutional power is more about making advancements or improvements to the organization. These folks seek out leadership positions because they want to direct

positive change. People that have healthy institutional power need to make active managers and supervisors (Moriarty, 2020).

**Rate yourself:**

Optimism	%
Task-oriented	%
Result-oriented	%
Restless and energetic	%
Self-confidence	%
Persistency	%
Determination	%
Dedication to completing a task	%

(Prorep Academy (Pty) Ltd, 2007).

## 2.17. Christian Perspective on the Need for Achievement

I wonder what the creation will be like if we all live by the following rule: no one wins until everyone wins (Jones, 1996).

Jesus told the story of a shepherd who could not rest because one of his sheep was missing. There were ninety-nine sheep in the fold, but one was still lost. He left the ninety-nine sheep and went looking for the lost sheep. Jesus said that the shepherd rejoiced more over the sheep he found than over the ninety-nine sheep in the fold. He went on to say that the will of the Father is that none of the little ones should perish (Matt 18: 12-14).

In Luke 15:11-31, the parable is told about the prodigal son. The Father checked every day to see if his son had yet come home, and one day he came. He was lost and dirty. This Father had one son who served him and did everything right, but his heart yearned for his son, who was not at home. On the day the boy decided to go home after he had squandered his inheritance, the father ordered a great feast to be held there because his son had come home (The Lockman foundation, 1987).

God wants all of us to "belong", and in His eyes, we are all winners.  
Romans 8:37 Amplified Bible

:37 Yet amid all these things we are more than conquerors and gain a surpassing victory through Him Who loved us" (The Lockman foundation, 1987).

2 Timothy 3: 16-17 Amplified Bible

: 16 Every Scripture is God-breathed (given by His inspiration) and profitable for instruction, for reproof and conviction of sin, for correction of error and discipline in obedience, (and) for training in righteousness (in holy living, in conformity to God's will in thought, purpose, and action).

:17 So that the man of God may be complete and proficient, well fitted and thoroughly equipped for every good work" (The Lockman foundation, 1987).

God equips us through His Word to be successful.

### Philippians 4: 13 Amplified Bible

:13 I have strength for all things in Christ Who empowers me (I am ready for anything and equal to anything through Him Who infuses inner strength into me; I am self-sufficient in Christ's sufficiency) (Amplified Bible, 1954).

3 Biblical principles to succeed:

2.17.1. If the Lord is not in the middle of your project, your work will be unsuccessful.

#### Psalm 127: 1-2 Amplified Bible

:1 Except the Lord builds the house, they labor in vain who build it; except the Lord keeps the city, the watchmen wakes but in vain.

:2 It is vain for you to rise up early, to take rest late, to eat the bread of (anxious) toil - for He gives (blessings) to His beloved in sleep (The Lockman foundation, 1987).

Jesus must be the basis of everything we do. He provides for our needs and leads us on the path we need to go. There is no more tremendous success than knowing that we are in God's will. He is the one who gives success in our lives as we follow him with all our hearts.

2.17.2. Be conscientious in your work.

#### Proverbs 13:4 Amplified Bible

:4 The appetite of the sluggard craves and gets nothing, but the appetite of the diligent is abundantly supplied" (Amplified Bible, 1954).

There is no shortcut to success. We must strive for superiority in everything we do. Hard work costs you, but you will not achieve your goals if you let laziness dominate you.

2.17.3. Always be eager to give.

#### Proverbs 11:24 Amplified Bible

:24 There are those who (generously) scatter abroad, and yet increases more; there are those who withhold more than is fitting or what is justly due, but it results only in want" (Amplified Bible, 1954).

## 2.18. Need for Independence or Autonomy

The financial advisor has a need to make his own choices and the ability to put the choices into action. This may include deciding what he does, how he does it, when he does it, and where he does it. If he is opposed in a way that restricts his autonomy, he will often rebel in a way that asserts autonomy, perhaps in other ways (Straker, 2022).

Autonomy has two parts, which may be called “will” and “ability”. Will is relatively uncomplicated in that anyone can make decisions, however the quality of those decisions may differ, predominantly in consideration of future risks. Ability includes having both skills and resources (such as money, equipment, and access to people) (Straker, 2022).

While the advisor can choose what he does at any moment, he is extensively influenced by social factors, including the desire to be liked and the need not to upset those who have power over us (Straker, 2022).

A prevalent stressful situation that is typical in the insurance industry, is where the advisor has limited control over what he is expected to do and what he does. Yet, he may still be penalised if he does not achieve demarcated goals. In other words, where there is responsibility without authority. This occurs when managers tell him to do things and then provide insufficient support to enable him to complete the work on time (Straker, 2022).

When autonomy is restricted, it may be asserted elsewhere, for example, in rebellious or displaced actions (Straker, 2022).

If the managers want to motivate the advisors who work for them, they should give the advisors more autonomy. They should trust them and give them the tools to do the job and help them unblock issues (Straker, 2022).

In her article, "The need for Autonomy," Lisa Legault states that autonomy is a critical psychological need. It denotes the experience of volition and self-direction in thought, feeling, and action. It refers to the perception of being self-governed rather than controlled by external forces (Legault, 2016).

Someone with a high need for independence likes doing unusual things, prefers working alone, needs to do their "own thing," needs to express what they think, dislikes taking orders, wants to make up their mind, does not bow to group pressure, is stubborn and determined.

**Rate yourself:**

Do you swim upstream?	%
Prefer to work alone?	%
Do not take orders easily?	%
Are you stubborn?	%
Are you easily influenced?	%

(Prorep Academy (Pty) Ltd, 2007).

## **2.19. Christian Perspective on the Need for Independence or Autonomy**

Independence is valuable to most people. However, there is the unusual spiritual freedom to depend entirely on God.

God's love lived out by His children makes His children reach out to each other if someone needs help. Both parties' benefit from helping each other. The giver and the recipient benefit and recognize that the origin of love is heavenly. Instead of

personal dependency, they find divine support that is freeing (CS Monitor team, 1994).

Jesus Christ never pretended to be self-sufficient or followed His own will. However, no one was freer than Him. He was the perfect example of true independence arising from total dependence on God (CS Monitor team, 1994).

Matthew 25: 40 Amplified Bible

:40 And the King will reply to them, Truly I tell you, in as far as you did it for one of the least (in the estimation of men) of these My brethren, you did it for Me.”

Jesus explains that helping or receiving based on our dependence on God brings out our sonship of God.

1 Peter 5: 6-7 Amplified Bible

:6 Therefore humble yourselves (demote, lower yourselves in your own estimation) under the mighty hand of God, that in due time He may exalt you.

:7 Casting the whole of your care (all your anxieties, all your worries, all your concerns, once and for all) on Him, for He cares for you affectionately and cares about you watchfully.”

Depending on God’s care gives us eternal independence (CS Monitor team, 1994).

## 2.20. Creative Tendency

According to Dr Kobus Neethling from the Kobus Neethling Institute, creativity can be found in all four brain quadrants:

*Table 3: Creativity According to the Four Brain Quadrants (Source: (Dr Kobus Neethling, 2005))*

L1	R1
<ul style="list-style-type: none"> <li>• Ask: What? (Do I need, must I know, must I do).</li> <li>• Change problems to challenges.</li> <li>• Dig deeper into the situation.</li> <li>• Do not judge ideas (stay open).</li> <li>• Learn a new computer program.</li> <li>• Watch a movie and rank the characters for impact.</li> <li>• Write a comprehensive financial plan now.</li> </ul>	<ul style="list-style-type: none"> <li>• Ask: Why? (Is this important, do I need to make this work).</li> <li>• Eat an exotic dish.</li> <li>• Rearrange our furniture.</li> <li>• Arrange a surprise outing.</li> <li>• Make a crazy idea work.</li> <li>• Use your next film to photograph “weird” things.</li> <li>• Play a musical instrument.</li> </ul>
L2	R2
<ul style="list-style-type: none"> <li>• Ask: how? (Will I deal with this, plan my actions steps).</li> <li>• Try a new route to work or into town.</li> <li>• Revamp your filing system.</li> </ul>	<ul style="list-style-type: none"> <li>• Ask: Who? (Is involved).</li> <li>• Put candles on the table.</li> <li>• Arrange a picnic.</li> <li>• Think of new family games.</li> <li>• Hug.</li> </ul>

<ul style="list-style-type: none"> <li>• Change impractical ideas into practical solutions.</li> <li>• Make lists (hopping, gifts, and a few unique ones).</li> <li>• Alphabetise your bookshelves.</li> <li>• Catalogue your CD collection.</li> </ul>	<ul style="list-style-type: none"> <li>• Share your sentiments with someone.</li> <li>• Listen to music and draw what you visualise.</li> <li>• Design your greeting messages.</li> </ul>
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Dr Neethling suggests that you can train your brain to be creative in all four quadrants by doing the following creative thinking tools:

*Table 4: Creative Thinking Tools (Source: (Dr Kobus Neethling, 2005))*

<b>L1</b>	<b>R1</b>
<ul style="list-style-type: none"> <li>• Attribute listing</li> <li>• Card Roundabout</li> <li>• Morphological Analysis</li> <li>• Fact-Finding Technique</li> <li>• Probing the Essence</li> </ul>	<ul style="list-style-type: none"> <li>• Picture Stimulation</li> <li>• The Mad Hatter</li> <li>• Fantastic Reality</li> <li>• Potluck Basket</li> <li>• Balloon Ideas</li> </ul>
<b>L2</b>	<b>R2</b>
<ul style="list-style-type: none"> <li>• Scamper</li> <li>• Matrixing</li> <li>• Idea Listing</li> <li>• Time Structure Technique</li> </ul>	<ul style="list-style-type: none"> <li>• Role Reversal</li> <li>• Sensing</li> <li>• Semantic Intuition</li> <li>• Nature Walks</li> <li>• Blindfold Communication</li> </ul>

A person with a high creative tendency is imaginative and innovative, tends to daydream, is versatile and curious, has lots of ideas, is intuitive and guesses well and enjoys new challenges, like novelty and change.

**Rate yourself:**

Imagination                    %

Innovation                    %

Versatility                    %

Curiosity                    %

New challenges                %

(Prorep Academy (Pty) Ltd, 2007).

## 2.21. Christian Perspective on Creative Tendencies

Thomas Terry and Ryan Lister write in the article, *Why Your Creativity Matter to Christ*, the following: "Creativity is like kintsugi, the Japanese art that transforms broken ceramics into beautiful works of re-creativity. The key to this process is a special lacquer derived from gold, silver, or platinum powder that the artist uses to adhere the pieces together. Running through the pottery is the glittering evidence of the pottery's past and the promise of its future. The gold and silver lines stand out against the muted tones of the earthenware like the scars tell the tales of our lives" (Thomas Terry, 2018).

When you look at the "new artwork", you see the gold and silver lines that reshape broken parts. The beauty is the lacquer's ability to reshape something that was

broken into something more beautiful than the original artwork (Thomas Terry, 2018).

The Gospel of Jesus Christ does the same with our lives and our creativity. God's provision holds our lives together. Where we were broken, God restored us through the blood of Jesus Christ and sealed us with His Holy Spirit. Where we may have broken down our creativity into many little idols, God restores all who love Him (Thomas Terry, 2018).

Creativity is like love; it is an unselfish act. It has a vertical and horizontal orientation for God and your neighbor.

From a Christian perspective, creative freedom is not to be able to do what you want but to do what God wants you to do. Which means you have options. It would help if you had the wisdom, discernment, and deliberation of fellow believers to help you determine your gift and direction (Thomas Terry, 2018).

Ephesians 2:10 Amplified Bible

:10 "For we are God's (own) handiwork (His workmanship), recreated in Christ Jesus, (born anew) that we may do those good works which God predestine (planned beforehand) for us (taking paths which He prepared ahead of time), that we should walk in them (living the good life which He prearranged and made ready for us to live)" (The Lockman foundation, 1987; The Lockman foundation, 1987).

Whatever your passion may be, the Lord has called you to work at it with all your heart. No matter your passion, do it heartily as if for God.

## 2.22. Moderate or Calculated Risk-Taking

A person with a moderate or calculated risk-taking act on incomplete information, judge when insufficient data is enough, accurately assess your capabilities, be neither over nor under ambitious, evaluate likely benefit against likely costs and sets challenging but attainable goals.

### Rate yourself:

Can you connect the dots?	%
Do you achieve your goals?	%
Can you spend money to make money?	%

(Prorep Academy (Pty) Ltd, 2007).

If we look at the Neethling Brain Profiles in terms of risk-taking, this is what we will find:

Table 5: Neethling Brain Profiles (Source: (Dr Kobus Neethling, 2005))

L1	R1
These individuals are very: <ul style="list-style-type: none"> <li>• Focussed</li> <li>• Precise</li> <li>• Accurate</li> </ul>	These individuals are: <ul style="list-style-type: none"> <li>• They see the big picture</li> <li>• Flexible</li> <li>• Like taking risks</li> </ul>



<ul style="list-style-type: none"> <li>• Clinical</li> <li>• They have a factual memory</li> <li>• They excel mathematically and financially</li> <li>• They have a factual reasoning</li> <li>• They are performance-driven</li> <li>• Logic</li> <li>• Objective</li> <li>• Diagnostic</li> <li>• Analyse everything</li> <li>• Realistic</li> <li>• Critical</li> <li>• Rational</li> </ul> <p><i>A person with an L1 thinking preference will gather enough information to make a calculated risk decision.</i></p>	<ul style="list-style-type: none"> <li>• Curious</li> <li>• Always looking for alternatives</li> <li>• Experiment</li> <li>• Speculate</li> <li>• Imaginative</li> <li>• Strategic</li> <li>• Integrating ideas</li> <li>• Unstructured</li> <li>• Like change</li> </ul> <p><i>A person with an R1 thinking preference will take risks.</i></p>
<b>L2</b>	<b>R2</b>
<p>These individuals are:</p> <ul style="list-style-type: none"> <li>• Organised</li> <li>• Time-conscious</li> <li>• Plan everything</li> <li>• Structured</li> <li>• They prefer a step-by-step approach</li> <li>• Thorough</li> <li>• Security is essential to them</li> <li>• Detail orientated</li> <li>• Result-driven</li> </ul> <p><i>A person with an L2 thinking preference would not like to take any risks.</i></p>	<p>These individuals are:</p> <ul style="list-style-type: none"> <li>• Sociable</li> <li>• Like to take part</li> <li>• Accessible</li> <li>• Approachable</li> <li>• Expressive</li> <li>• People focussed</li> <li>• Responsive</li> <li>• Receptive</li> <li>• Involved</li> </ul> <p><i>A person with an R2 thinking preference will take risks.</i></p>

**2.23. Christian Perspective on Risk-Taking**

A good example of someone who took a risk was Abraham. The risk Abraham took was great, it was measured by the character of God. He trusted God. God gave him an order to move to a new place. He obeyed without knowing where he is moving to (Genesis 12:1-5).

Abraham proved on more than one occasion that he trusted God. Later, when God instructed him to sacrifice his son Isaac, Abraham again took a risk and proved his faith in God by taking Isaac with him to sacrifice on the mountain. He believed that God would provide a sacrificial lamb (Genesis 22:1-18).

Abraham's faith gave him the name "Friend of God." Therefore, we should not fear when God instructs us, we can confidently take the risk. We need not fear if the risk we take is based on our faith in God who can do everything.

Proverbs 22:3 Amplified Bible

:4 “A prudent man sees the evil and hides himself, but the simple pass on and are punished (with suffering)” (The Lockman foundation, 1987).

This verse shows that:

It is unwise not to recognize a risk.

A wise person will take adequate safety measures to proactively deal with the risk. Failure to take both actions will have serious consequences (Rod Davis, 2019).

Nehemiah was another example of someone who was an excellent risk manager. Nehemiah's brother informed him that the walls of Jerusalem had been torn down and that gates had been destroyed by fire. Nehemiah was brave enough to discuss the situation with the king. He wanted to rebuild the walls of Jerusalem. In Nehemiah 2:11-16, it is described how in the evening he carefully investigated the condition of the walls. He considered very difficult circumstances and enemies and rebuilt the walls. He was a man of prayer and action (Rod Davis, 2019).

Proverb 21:5 Amplified Bible

:5 “The thoughts of the (steadily) diligent tend only to plenteousness, but everyone who is impatient and hasty hastens only to want” (The Lockman Foundation, 1965).

Proverb 21:5 The Message

“Careful planning puts you ahead in the long run; hurry and scurry puts you further behind” (Peterson, 1998).

Once you notice that there is a threat of any kind, plan carefully to take this into account, otherwise you will be caught off guard and this may hamper your success.

There is a very strong biblical basis for acting proactively when it comes to risk management. Welcome both prayer and action (Rod Davis, 2019).

## 2.24. Drive and Determination

A person with high drive and determination takes advantage of opportunities, discounts fate, makes your luck, is self-confident, believes in controlling your destiny, equates results with effort, and shows considerable determination.

### Rate yourself:

Taking advantage of opportunities	%
Making your fate	%
Self-confidence	%
Equate results with effort	%
Show considerable determination	%

(Prorep Academy (Pty) Ltd, 2007).

The writer quotes the eight dimensions of the brain according to the Neethling Brain Profiles to determine drive and determination:

Table 6: Eight Dimensions of the Brain (Source: (Dr Kobus Neethling, 2005))

L1 - Realist	L1 - Analyst	R1 - Strategist	R1 - Imagineer
<ul style="list-style-type: none"> <li>• Like simplicity and clarity.</li> <li>• He prefers to insulate himself from distractions.</li> <li>• Like to keep his mind on specific tasks and outcomes.</li> <li>• Like to focus on essential matters.</li> <li>• He prefers clear guidelines and directions.</li> <li>• Like ideas that have concrete value.</li> <li>• Give preference to factual point of view.</li> <li>• He prefers to think through the pros and cons.</li> </ul> <p><i>If the abovementioned criteria are met, a realist can have a high drive and determination.</i></p>	<ul style="list-style-type: none"> <li>• He prefers to assess and monitor results and performance.</li> <li>• Like to dig deeper to understand the essence.</li> <li>• Like to be involved in matters of finance and investment.</li> <li>• Like to reason rationally.</li> <li>• Like to solve problems clinically and thoroughly.</li> <li>• He prefers to identify priorities clearly.</li> <li>• Like to calculate, examine, and measure.</li> <li>• Like to get to certainty by probing and examining.</li> </ul> <p><i>The analyst can have a high drive and determination.</i></p>	<ul style="list-style-type: none"> <li>• Like to see through other people's eyes.</li> <li>• Like to see how the future connects with the past.</li> <li>• He prefers to think about big things while doing small things.</li> <li>• Love to move into uncharted and unfamiliar territory.</li> <li>• He prefers to gain insights from a variety of ideas and experiences.</li> <li>• Like to break new ground to be part of change and transformation.</li> <li>• Like to take risks and to challenge the status quo.</li> <li>• Like to make forecasts and make predictions.</li> </ul> <p><i>The strategist can have a high drive and determination.</i></p>	<ul style="list-style-type: none"> <li>• Like to communicate with his inner voice.</li> <li>• He likes to think in pictures.</li> <li>• He prefers the aha moment, the "intuitive flash", to elaborate approaches.</li> <li>• Like to daydream and fantasise.</li> <li>• Like to use metaphors, images and doodles to describe experiences.</li> <li>• Like to be unorthodox and non-conformist when dealing with new projects.</li> <li>• Be comfortable in the circumstances where there is some disorder and clutter.</li> <li>• Like to connect ideas to create something different and new.</li> </ul> <p><i>The imagineers do not have high drive and determination.</i></p>
<b>L2 - Preserver</b>	<b>L2 - Organiser</b>	<b>R2 - Socialiser</b>	<b>R2 - Empathiser</b>

<ul style="list-style-type: none"> <li>• Like to follow well-proven methods and practices.</li> <li>• He prefers disciplined and orderly environments.</li> <li>• He prefers circumstances where traditions, loyalty and rules are respected.</li> <li>• Like people to be time conscious.</li> <li>• Work in a methodical and cautious way.</li> <li>• Give high preference to experience.</li> <li>• He prefers stability and steadfastness.</li> <li>• Like to work with practical and well-skilled colleagues.</li> </ul> <p><i>The preserver will only have the determination and high drive under normal conditions.</i></p>	<ul style="list-style-type: none"> <li>• Like to put things into action.</li> <li>• Prefer hands-on experience.</li> <li>• Like to organise, plan and arrange.</li> <li>• Like to supervise procedures and practices.</li> <li>• He prefers to have a to-do list.</li> <li>• He prefers to follow an orderly approach.</li> <li>• Persevere with details.</li> <li>• Like to work according to a fixed schedule.</li> </ul> <p><i>The organiser can have a high drive and determination if he can see past his fixed schedule.</i></p>	<ul style="list-style-type: none"> <li>• He prefers to mingle with people.</li> <li>• Like to work in groups and share ideas with others.</li> <li>• He prefers consensus before deciding.</li> <li>• Like to entertain.</li> <li>• He prefers to co-operate and reach an understanding.</li> <li>• He prefers person to person communication, gatherings, and get-togethers.</li> <li>• Be outgoing, friendly, and eager to meet new people.</li> <li>• Like to bring people together.</li> </ul> <p><i>The socialiser does not have high drive and determination.</i></p>	<ul style="list-style-type: none"> <li>• Like to reach out to people.</li> <li>• Like to encourage and cheer people on.</li> <li>• Like to assist, help, and put others first.</li> <li>• Like to add value to the lives of others.</li> <li>• He prefers to work in a service environment.</li> <li>• Depend on intuition when making decisions about people.</li> <li>• Appreciate the sentiment and mood of things.</li> <li>• Form attachments to a few special people or animals.</li> </ul> <p><i>The empathiser does not have high drive and determination.</i></p>
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## 2.25. Christian Perspective on Drive and Determination.

How do I know if I am determined?

2.25.1. How do I show determination in my everyday life?

2.25.2. What can I do to be more determined according to the Bible?

2.25.3. What stops determination from working in me?

2.25.4. How can I make determination work better, faster, and stronger even in uncertain stressful times? (Krejcir, 2003).

#### Daniel 1:8-16 Amplified Bible

:8 “But Daniel determined in his heart that he would not defile himself by (eating his portions of) the king’s rich and dainty food or by (drinking) the wine which he drank; therefore, he requested of the chief of the eunuchs that he might (be allowed not to defile himself).

:9 Now God made Daniel to find favour, compassion, and loving-kindness with the chief of the eunuchs.

:10 And the chief of the eunuchs said to Daniel, I fear, lest my Lord the king, who has appointed your food and your drink, should see your faces worse looking or sadder than the other youths of your age. Then you would endanger my head with the king.

:11 Then said Daniel to the steward whom the chief of the eunuchs had set over Daniel, Hananiah, Mishael, and Azariah,

:12 Prove your servants, I beseech you, for ten days and let us be given a vegetable diet and water to drink.

:14 Then let our appearance and the appearance of the youths who eat of the king’s (rich) dainties be observed and compared by you, and deal with us your servants according to what you see.

:15 And at the end of ten days it was seen that they were looking better and had taken on more flesh than all the youths who ate of the king’s rich dainties.

:16 So the steward took away their (rich) dainties and the wine they were to drink and gave them vegetables” (The Lockman Foundation, 1965).

Daniel proved that he could stick to his principles and that the Lord had blessed him for being determined. He gave Daniel favor with humans and blessed his determination by blessing his body with strength and vitality.

#### Acts 20:16 Amplified Bible

:16 “For Paul had determined to sail on past Ephesus, lest he might have to spend time (unnecessarily) in (the province of) Asia; for he was hastening on so that he might reach Jerusalem, if at all possible, by the day of Pentecost” (The Lockman Foundation, 1965).

#### 2 Corinthians 1: 15-18 Amplified Bible

:15 “It was with assurance of this that I wanted and planned to visit you first (of all) so that you might have a double favour and token of grace (goodwill).

:16 (I wanted) to visit you on my way to Macedonia, and (then) to come again to you (on my return trip) from Macedonia and have you sent me forward on my way to Judea.

:17 Now, because I changed my original plan, was I being unstable and capricious? Or what I plan, do I plan according to the flesh (like a worldly man), ready to say Yes, yes (when it may mean) No, no.

:18 As surely as God is trustworthy and faithful and means what He says, our speech and message to you have not been Yes (that might mean) No” (The Lockman foundation, 1987).

It is the ability to make difficult decisions and achieve the goals, regardless of the opposition you face and do it so that you glorify God. It is the ability to set Godly activities as goals and then not allow us to be sidetracked nor allow ourselves to become discouraged (Krejcir, 2003).

#### Psalm 119: 29-30 Amplified Bible

:29 “Remove from me the way of falsehood and unfaithfulness (to You), and graciously impart Your law to me.

:30 I have chosen the way of truth and faithfulness; Your ordinances have I set before me” (The Lockman Foundation, 1987).

#### 2 Timothy 4: 7-8 Amplified Bible

:7 “I have fought the good (worthy, honourable, and noble) fight, I have finished the race, I have kept (firmly held) the faith.

:8 (As to what remains) henceforth there is laid up for me the (victor’s) crown of righteousness (for being right with God and doing right), which the Lord, the righteous Judge, will award to me and recompense me on that (great) day – and not to me only, but also to all those who have loved and yearned for and welcomed His appearing (His return)” (The Lockman Foundation, 1987).

Weakness, disappointment, helplessness, giving up, and faintheartedness is the opposite of determination. These destructive mindsets would give you up too early, while you would have had success if you stayed a little longer. It will cause you to doubt God's provision and prevent fellow believers from helping you.

Theoretical and Practical Assignment:

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### 3. Chapter 2: Vision Crafter and Strategic Role

#### 3.1. Discussing Vision Crafting and Strategic Role

Objectives and Outcomes:

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Content:

#### 3.2. Vision

Definition and Explanation:

A person's vision declaration guides his life and provides the direction necessary to plan his days and his choices about his profession, life, and energy.

Formulating a vision statement is the primary step in re-evaluating your life (Heathfield, 2020).

Vision and mission are intertwined.

Your vision could be called "MY BIG DREAM", and your mission is "WHAT I AM GOING TO DO ABOUT IT" (Prorep Academy (Pty) Ltd, 2007).

Your vision is an image of the future you produce with your mind's eye.

Binu Mathew Madeckal says in his blog: "You need to use your imagination to create it because the future is an imaginary place that does not exist in present reality. By using your imagination to create your life vision and mission, you understand the meaning of your life and your unique role in the world. Taking the time to envision where you want to go with your life will help you to select or create the map which will guide you to your own unique future" (Madeckal, 2009).

In his book, 29 Leadership Secrets from Jack Welch, Robert Slater writes the following: "Create a clear, simple, customer-centred vision, and continually renew and refresh its execution" (Slater, 2003). Our vision also needs to be clear, simple, continually renewed, and refreshed in its execution.

Jack Welch argues that companies and business leaders must create an ambience, a climate, a chance where people can and want to grow; if the educational tools are available, they can expand their horizons, and their vision of life (Slater, 2003).

One of Welch's rules is to create values consistent with the company vision. Values should reflect the vision, culture, and goals of the organisation (Slater, 2003).

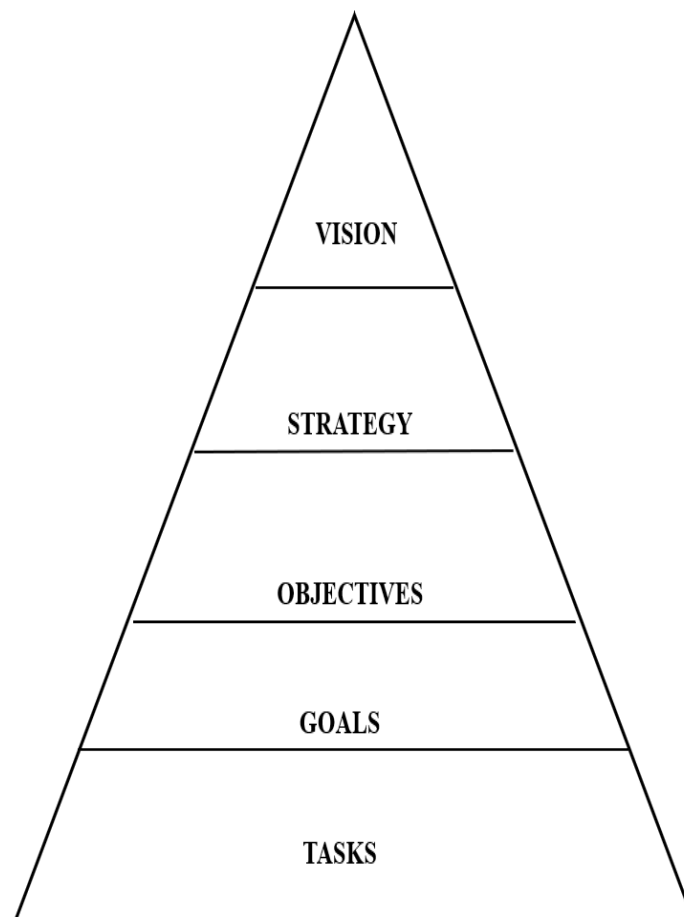
Welch says everything begins with a vision. Nothing will transform without a clear vision of where the transformation is supposed to lead. The boldest dream may be the best vision. Start with a simple message. The most effective communications

are those that are easy to understand. Making a clear vision sparks people's passion and productivity (Slater, 2003).

According to Welch, employers should emphasise vision, not supervision. The writer agrees with him; if the financial advisors create his inspiring life vision, it will pull him toward success instead of pushing him to do his daily activities.

What was Jack Welch's vision: "A decade from now, we would like General Electric to be perceived as a unique, high-spirited, entrepreneurial enterprise a company known around the world for its unmatched level of excellence. We want General Electric to be the most profitable, highly diversified company on earth, with world-quality leadership in every one of its product lines" (Slater, 2003).

Most people have different goals in their professional roles. Often the objectives are stated on an annual basis and involve, for example, sales, turnover, different customer satisfaction indices, skills development, or brand awareness. Beyond these goals, few people have physically written down their personal goals for their careers or other significant parts of their life. Even fewer have a unique vision.



*Figure 2: Creating a Strategy*

By creating a vision for himself and linking the objectives to that vision, the advisor will have a compass heading that will help him make different choices. Doing things that make him one step closer to his goal will also give him energy; he is moving towards something that he has decided, is important to him. As he decides what is



important to him and how to get there, the feeling of taking responsibility for his life becomes more extraordinary (Kallenberg, 2015).

### **3.3. Vision Crafter**

A clear vision:

- 3.3.1. A vision has a destination. A vision should describe a place the advisor wants to go to, not one he wants to avoid. He should tell the vision in such a way that it is clear what it is, but also what it is not. It is just as important to explain where he is not going as where he wants to go (Goldsmith & Lyons, 2022).
- 3.3.2. Is visual: The financial advisor must picture a vision in his mind. The picture often starts as a detached, unclear object. As he gets closer to the vision, the vision becomes more evident.
- 3.3.3. A vision is simple. Multifaceted visions are hard to explain and often lead individuals in several directions. Simple visions are the most focused and the most gripping.
- 3.3.4. A vision is thought-provoking but realistic. The vision needs to be achievable.
- 3.3.5. A vision is consistent with the advisor's personality. A vision that does not connect with the advisor, that requires him to be something other than himself, does not have the energy to carry him forward (Goldsmith & Lyons, 2022).

Use Annexure I: Vision Crafter to discover the advisor's personal vision.

### **3.4. Strategic Role**

Definition of a Strategic Role:

Personal strategic planning is a controlled thought process, which creates essential decisions and actions that build what is genuinely crucial to you because of who you are and what you individually do, and guides how, when, and why you do it (Gordon, 2020).

Determining Your Strategic Role:

In this unique sales coaching model for financial advisors, we begin by forming a personal vision for your life. Then we decide on the five key function areas that we want to focus on. Note that your career or finances are only part of the whole picture. Then we formulate three essential anchor points, form an objective that leads to goals over three months, and finally, it is broken down into daily tasks.

### **3.5. Christian Perspective on Having a Vision**

Every good leader has a plan of action. Jesus had a plan too. He gave clear

instructions to his disciples. They knew precisely what they had to do to achieve their desired outcomes. Jesus got the plan from God the Father, and He implemented the plan. He often talked about whether something was part of the plan. Jesus did not pretend to know the whole plan, but He certainly saw the bigger picture. He responded daily according to His inner instructions (Jones, 1996).

Jesus knew his mission statement. He took it very seriously. Jesus saw His mission as a teacher and a healer. He wanted to teach people a better way of life (Jones, 1996).

Jesus gave people a vision of something greater than themselves. He walked on the beach, called fishermen, and said, "Follow me." The fishers left everything and followed Him. He said to the woman at the well, "Follow me and you will never thirst again." She left everything and went to get her friends and followed Him (Jones, 1996).

Jesus often told His disciples how vital their work was. They saw the benefits of the work they were doing. They believed in the work they were doing. They could see that they were changing people's lives. They worked for something bigger than themselves (Jones, 1996).

#### Proverbs 29:18 Amplified Bible

:18 "Where there is no vision (no redemptive revelation of God), the people perish; but he who keeps the law (of God, which includes that of man) - blessed (happy, fortunate, and enviable) is he" (The Lockman Foundation, 1965).

It is essential to have the vision to live out God's will for your life. Without a revelation of His will, it is not possible to form a Christ-fuel vision for your life (Wolstenholm, 2019).

#### Jeremiah 29:11 Amplified Bible

:11 "For I know the thoughts and plans that I have for you, says the Lord, thoughts and plans for welfare and peace and not for evil, to give you hope in your final outcome" (The Lockman Foundation, 1987).

This verse in Jeremiah 29:11 brings calm and peace to one's heart to know that the Father has good plans for our lives. He promises us hope and our future (Wolstenholm, 2019).

You need to understand whom God has created you and what He has called you to do (Whelchel, 2013).

#### Psalms 139:13-14 Amplified Bible

:13 "For You did form my inward parts; You did knit me together in my mother's womb.

:14 I will confess and praise You for You are fearful and wonderful and for the awful wonder of my birth! Wonderful are Your works, and that my inner self knows right

well” (The Lockman Foundation, 1987).

Hugh Whelchel writes an article for Institute for Faith, Work & Economics: “A closer look at the original Hebrew test for this passage tells us that we are created with great reverence, heart-felt interest, and respect. We are unique, set apart, and marvelous in God’s eyes” (Whelchel, 2013).

Ephesians 2:10 Amplified Bible

:10 “For we are God’s (own) handiwork (His workmanship), recreated in Christ Jesus, (born anew) that we may do those good works which God predestined (planned beforehand) for us (taking paths which He prepared ahead of time), that we should walk in them (living the good life which He prearranged and made ready for us to live)” (The Lockman Foundation, 1965).

Not only has God made us unique as humans, but He has equipped us to do something extraordinary with our lives. He not only saved us to go to heaven but invited us to be part of His plan to save humanity (Whelchel, 2013).

Developing your vision helps you understand who you are in Christ, what your talents are, and the unique skills that you can contribute to society.

Your vision should be a clear description of your calling, that special gift that God has only given you to do in the short time you are on earth. It should remind you of the unique way God has chosen how you fit into His rescue plan.

It is a joy to know that you fit into His grand plan.

Without a vision, we get tired in our walk with God and become demotivated; it feels like our life has no meaning. Discovering and developing your vision is of great importance (Whelchel, 2013).

Theoretical and Practical Assignment:

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### **3.6. Discussion and Goal Setting for Key Function Areas**

Objectives and Outcomes:

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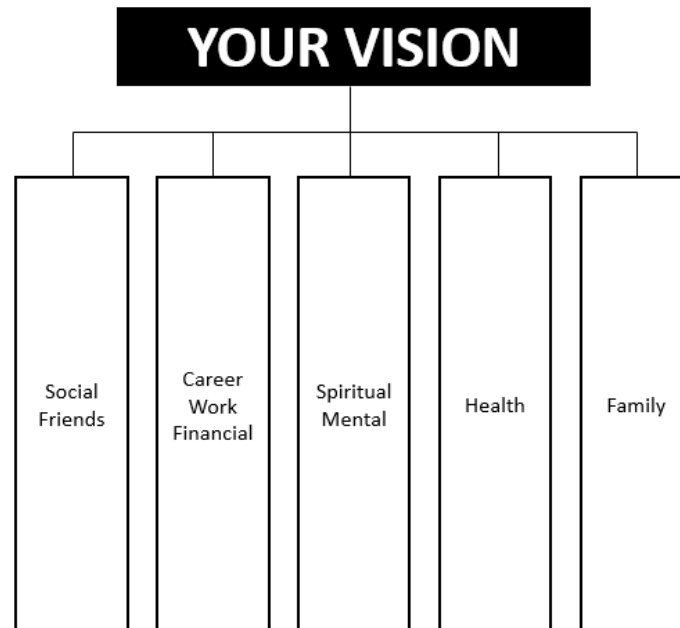
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### **3.7. Definition of the KFA**

Every person is responsible for planning his life to live a balanced life and reach

his full potential in every area of his life (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

One of the critical characteristics of an emotionally intelligent person is his ability to manage his lifestyle.



*Figure 3: Characteristics of an Emotionally Intelligent Person*

This means that he can manage a balance between all the facets of his life, namely:

3.7.1. Financial

3.7.2. Family

3.7.3. Social

3.7.4. Health, physical

3.7.5. Spiritual

3.7.6. Career (Work) (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

### **3.8. Present Status Under Each KFA**

By presenting a rare opportunity to explore issues in a non-judgemental environment, a coachee is allowed to face his reality, often for the first time, in the cold light of day (Graham Alexander and Ben Renshaw, 2005).

Tools that enable reality to be understood is the use of open-ended questions and probing statements:

3.8.1. Tell me about your situation?

- 3.8.2. Describe your current reality as you see it?
- 3.8.3. What is your current understanding of your situation?
- 3.8.4. How do you feel about your reality?
- 3.8.5. What control do you have?
- 3.8.6. What have you already done?
- 3.8.7. What prevented you from doing anything more?
- 3.8.8. What impact does the situation have?
- 3.8.9. Who is involved?
- 3.8.10. What resources do you already have? Do you have support, time, money, knowledge, and skill?
- 3.8.11. What other resources will you need?
- 3.8.12. What do you want to happen in this situation?
- 3.8.13. What are the consequences of staying with your current reality? (Graham Alexander and Ben Renshaw, 2005).

Another purpose of this reality phase is to support a coachee in seeing the truth behind his excuses or reasons for his picture of reality (Graham Alexander and Ben Renshaw, 2005).

### **3.9. Goal Setting Under the Key Function Areas**

- 3.9.1. Present status and future goal setting
- 3.9.2. Possible obstacles
  - 3.9.2.1. The coachee might find it challenging to face the reality of his daily actions, and therefore be resistant to the abovementioned exercises.
  - 3.9.2.2. Time can be a factor.
  - 3.9.2.3. A lack of vision can be an obstacle.
  - 3.9.2.4. The willingness to spend time on yourself to relax, grow, and get to know yourself, can be an obstacle.

The Wheel of Life tool can assist the coachee in describing his current reality and aspirations. It also acts as a diagnostic aid to evaluate work-life balance, time management, and personal fulfilment, providing information to assess where the most valuable focus can be applied. Over time, a coachee may want to add to or

refine how he has compartmentalized the different areas of his work and life (Graham Alexander and Ben Renshaw, 2005).

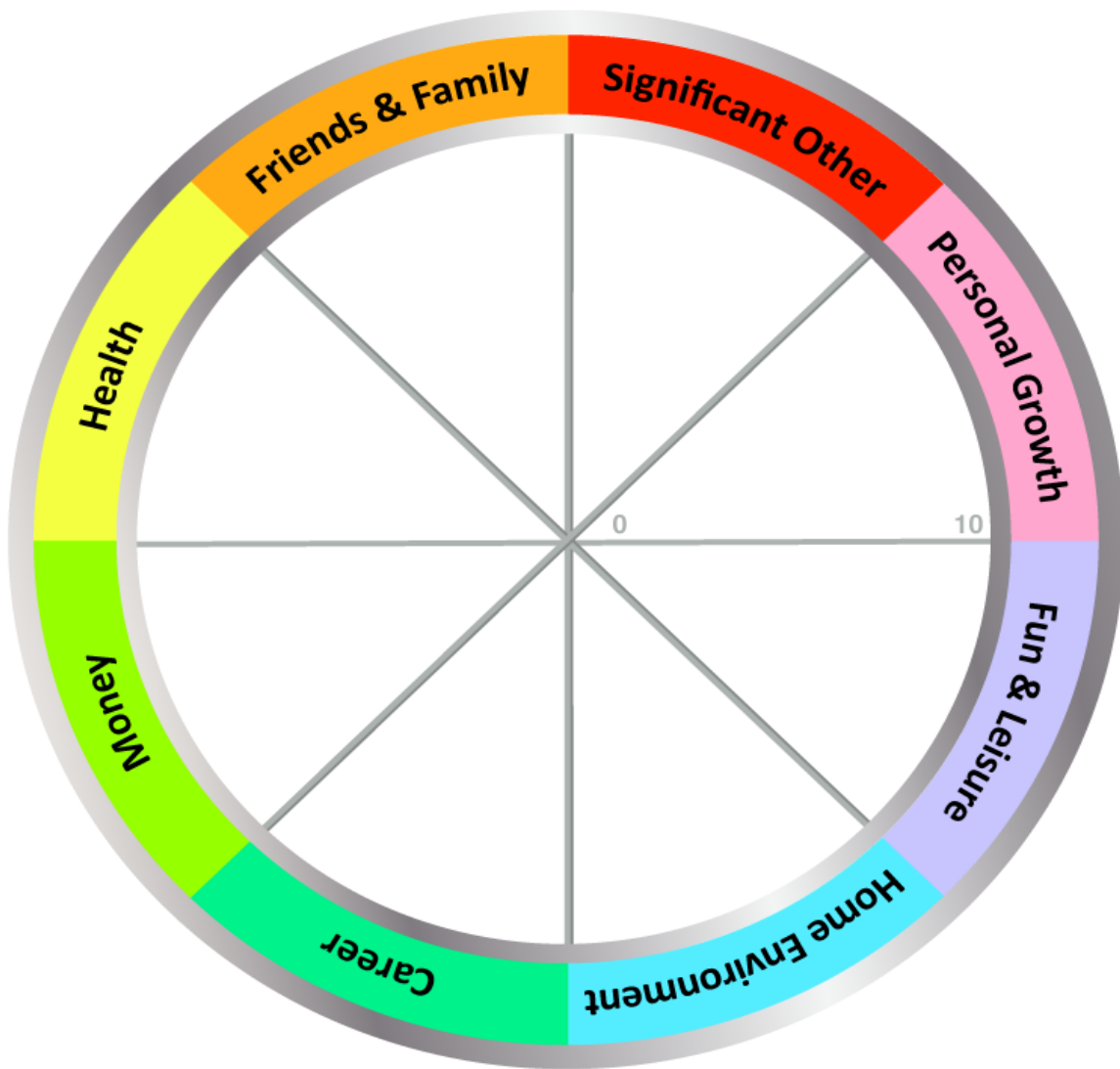


Figure 4: Wheel of Life Tool

### 3.10. An Additional Diagnostic Tool - Activity Analysis

Table 7: Activity Analysis

ACTIVITY ANALYSIS							
Activity	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
<b>Social</b>							
Going out to socialize							
Friends							

Community involvement							
Hobbies							
<b>Family</b>							
Children							
Spouse							
Parents							
Siblings							
Pets							
<b>Health</b>							
Rest							
Exercise							
Diet							
Sex							
<b>Spiritual / Mental</b>							
Self-awareness							
Self-knowledge							
Emotions							
Quiet time							
Personal growth							
<b>Career / Financial</b>							
Career daily goals							
Career training							
Financial daily goals							
Time management							

With the next exercise, we will set 3 goals, an objective, and a strategy for each of these five different key function areas of your life.

Use Annexure J: Activity Analysis to set these goals on the following key function areas of your life:

### 3.10.1. Social / Friends

## 3.10.2. Career / Work / Financial

## 3.10.3. Spiritual / Mental

## 3.10.4. Health

## 3.10.5. Family

The following pages show an Excel spreadsheet where the coachee's daily tasks are monitored. This thesis provides copies of an active spreadsheet for illustration purposes only.

Weekly Activity								Apr-20
			Week 1: 01-Apr-20					
PERFORMANCE	MON	TUES	WED	THUR	FRI	SAT	SUN	TOTAL
Social	1	3	0	0	1	3	0	8
Family	1	2	4	0	1	2	5	15
Health	1	1	0	1	1	0	0	4
Spiritual/Mental	1	2	1	1	1	0	2	8
Career/Financial	2	1	1	1	2	0	0	7
<b>TARGET</b>								
Social	1	1	1	1	1	1	1	7
Family	1	1	1	1	1	1	1	7
Health	1	1	1	1	1	1	1	7
Spiritual/Mental	1	1	1	1	1	1	1	7
Career/Financial	2	1	2	1	1	0	0	7
<b>OWING</b>								
Social	0	-2	1	1	0	-2	1	-1
Family	0	-1	-3	1	0	-1	-4	-8
Health	0	0	1	0	0	1	1	3
Spiritual/Mental	0	-1	0	0	0	1	-1	-1
Career/Financial	0	0	1	0	-1	0	0	0
			Week 2: 08-Apr-20					
PERFORMANCE	MON	TUES	WED	THUR	FRI	SAT	SUN	TOTAL
Social	0	0	1	1	2	3	1	8
Family	1	1	1	1	1	2	1	8
Health	1	1	1	1	0	0	1	5
Spiritual/Mental	1	1	1	1	2	0	1	7
Career/Financial	2	1	1	2	1	0	0	7
<b>TARGET</b>								
Social	1	1	1	1	1	1	1	7
Family	1	1	1	1	1	1	1	7
Health	1	1	1	1	1	1	1	7
Spiritual/Mental	1	1	1	1	1	1	1	7
Career/Financial	2	1	2	1	1	0	0	7
<b>OWING</b>								
Social	1	1	0	0	-1	-2	0	-1
Family	0	0	0	0	0	-1	0	-1
Health	0	0	0	0	1	1	0	2
Spiritual/Mental	0	0	0	0	-1	1	0	0
Career/Financial	0	0	1	-1	0	0	0	0





		Week 5:		29-Apr-20				
PERFORMANCE	MON	TUES	WED	THUR	FRI	SAT	SUN	TOTAL
Social	1	3	0	0	1	3	0	8
Family	1	2	4	0	1	2	5	15
Health	1	1	0	1	1	0	0	4
Spiritual/Mental	1	2	1	1	1	0	2	8
Career/Financial	2	1	1	1	2	0	0	7
<b>TARGET</b>								
Social	1	1	1	1	1	1	1	7
Family	1	1	1	1	1	1	1	7
Health	1	1	1	1	1	1	1	7
Spiritual/Mental	1	1	1	1	1	1	1	7
Career/Financial	2	1	2	1	1	0	0	7
<b>OWING</b>								
Social	0	-2	1	1	0	-2	1	-1
Family	0	-1	-3	1	0	-1	-4	-8
Health	0	0	1	0	0	1	1	3
Spiritual/Mental	0	-1	0	0	0	1	-1	-1
Career/Financial	0	0	1	0	-1	0	0	0

**SUMMARY**

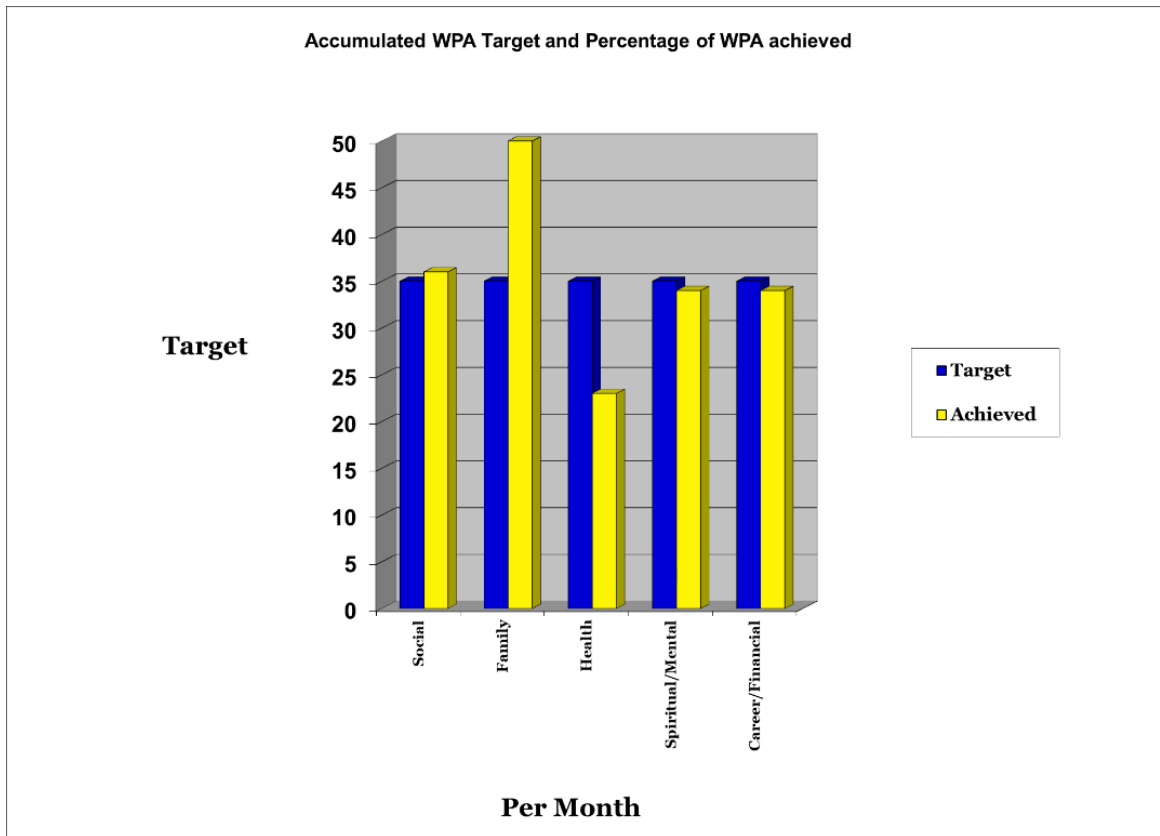
		1.04.2020-29.04.2020						
PERFORMANCE	Week 1	Week 2	Week 3	Week 4	Week 5		Total	
Days in a period	7	7	7	7	7		35	
Social	8	8	5	7	8		36	
Family	15	8	5	7	15		50	
Health	4	5	3	7	4		23	
Spiritual/Mental	8	7	4	7	8		34	
Career/Financial	7	7	6	7	7		34	
<b>TARGET</b>								
Social	7	7	7	7	7		35	
Family	7	7	7	7	7		35	
Health	7	7	7	7	7		35	
Spiritual/Mental	7	7	7	7	7		35	
Career/Financial	7	7	7	7	7		35	
<b>OWING</b>								
Social	-1	-1	2	0	-1		-1	
Family	-8	-1	2	0	-8		-15	
Health	3	2	4	0	3		12	
Spiritual/Mental	-1	0	3	0	-1		1	
Career/Financial	0	0	1	0	0		1	

**TOTAL PERFORMANCE RATE**

Social %	100	100	71	100	100		100
Family %	100	100	71	100	100		100
Health%	57	71	43	100	57		66
Spiritual/Mental %	100	100	57	100	100		97
Career/Financial%	100	100	86	100	100		97

<b>TOTAL PERFORMANCE RATE</b>	<b>92</b>
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Figure 5: Example of Monitoring a Coachee's Daily Tasks



*Figure 6: Accumulated WPA Target and Percentage of WPA Achieved*

According to the above graph, you can see that the coachee needs to focus on his health targets, and he needs to set boundaries for his family activities.

### **3.11. Christian Perspective on Goal Setting**

There are several biblical examples of people who set goals; for example, I think of Noah, who built the ark, Moses, who led the Israelites to the promised land, and Paul, who founded churches (Cecily, 2022).

An essential fact that we as children of God must consider is to set goals according to God's will and always be subject to His guidance (Cecily, 2022).

Planning to achieve goals as a Christian:

#### **3.11.1. You must have a plan to reach your goal.**

Noah had a plan to build the ark. King Herod would have killed him if Mary and Joseph had not hidden Jesus. Paul planned his missionary journeys. God the Father had a plan of salvation for humanity to send Jesus to die in our place. If you do not plan to reach your goal, you will surely fail (Cecily, 2022).

#### **3.11.2. You need to make room in your planning for the Holy Spirit and the will of God.**

It is of great importance for you to keep a balance in your planning. Do not plan too stringent, and then do not make room for God to work. You must be careful not to build your kingdom in your strength (Cecily, 2022).

#### James 4:13-14 Amplified Bible

:13 “Come now, you who say, Today or tomorrow we will go into such and such a city and spend a year there and carry on our business and make money.

:14 Yet you do not know (the least thing) about what may happen tomorrow. What is the nature of your life? You are (really) but a wisp of vapor (a puff of smoke, a mist) that is visible for a little while and then disappears (into thin air)” (The Lockman Foundation, 1987).

When you make room for the work of the Holy Spirit, you can be assured that things will not always go as you planned, but you can know for sure that you will achieve your goal because you are not doing so out of your strength. Then when there is a setback, you will not lose your momentum but still, have enough faith to move on and achieve your goal.

Remember the following points when setting goals for your spiritual goals:

- 3.11.3. Relax in the knowledge that the Creator of the universe profoundly loves you.
- 3.11.4. Live by the knowledge that you are made in the image of God, just like your fellow man.
- 3.11.5. Live with the knowledge that the Holy Spirit lives in you.
- 3.11.6. Live with the assurance that you have been chosen.
- 3.11.7. Live with the knowledge that you are free.
- 3.11.8. Prioritize your time with God and do not compromise it.
- 3.11.9. Be a part of the church community.
- 3.11.10. Be a good steward of your time.
- 3.11.11. Identify the gifts God has given you, refine them, and use them.
- 3.11.12. Give Glory to God for what is good in your life (Cecily, 2022).

Bible verses to ponder on when setting goals:

#### 2 Chronicles 15:7 Amplified Bible

:7 “Be strong, therefore, and let not your hands be weak and slack, for your work shall be rewarded” (The Lockman Foundation, 1965).

Psalm 20:4 Amplified Bible

:4 “May He grant you according to your heart’s desire and fulfill all your plans” (The Lockman Foundation, 1987).

Psalm 127:1 Amplified Bible

:1 “Except the Lord builds the house, they labor in vain who build it; except the Lord keeps the city, the watchman wakes but in vain” (The Lockman Foundation, 1987).

Proverbs 3:6 Amplified Bible

:6 “In all your ways know, recognize, and acknowledge Him, and He will direct and make straight and plain your paths” (The Lockman foundation, 1987).

Proverbs 16:3 Amplified Bible

:3 “Roll your works upon the Lord (commit and trust them wholly to Him; He will cause your thoughts to become agreeable to His will, and) so shall your plans be established and succeed” (The Lockman Foundation, 1987).

Proverbs 16:9 Amplified Bible

:9 “A mans’s mind plans his way, but the Lord directs his steps and makes them sure” (The Lockman Foundation, 1987).

Habakkuk 2:2-3 Amplified Bible

:2 “And the Lord answered me and said, Write the vision and engrave it so plainly upon tablets that everyone who passes may (be able to) read (it easily and quickly) as he hastens by.

:3 For the vision is yet for an appointed time and it hastens to the end (fulfillment); it will not deceive or disappoint. Though it tarries, wait (earnestly) for it, because it will surely come; it will not be behindhand on its appointed day” (The Lockman Foundation, 1987).

Luke 14:28 Amplified Bible

:28 “For which of you, wishing to build a farm building, does not first sit down and calculate the cost (to see) whether he has sufficient means to finish it?” (The Lockman Foundation, 1987).

Jeremiah 31:21 Amplified Bible

:21 “Set up for ourselves highway markers (back to Canaan), make for yourselves guideposts; turn your thoughts and attention to the way by which you went (into exile). Retrace your steps, O Virgin Israel, return to these your cities” (The Lockman Foundation, 1987).

Theoretical and Practical Assignment:

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## 4. Chapter 3: Preparation on Life Skills Development

### 4.1. Discussion on various life skills

Objectives and Outcomes:

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Content:

### 4.2. Definition of Life Skills

Life skills describe basic skills acquired through learning and direct life experience that enable individuals and groups to handle issues and problems commonly encountered in daily life effectively.

According to the British Counsel, life skills include creativity, critical thinking, problem-solving, decision-making, and the ability to communicate and work together – all critical skills for success in the 21st century, both for healthy societies and successful and employable individuals (British Council Greece, 2021).

### 4.3. Creativity

We have touched on the importance of creativity and how we can use our whole brain, according to Dr Neethling in Chapter 1.

Creativity is the capacity to generate, express or apply imaginative ideas, techniques, and perspectives (LSCE, 2022).

Creativity is a positive element of innovative thinking processes and is a critical life skill in learning and the world of work. Creativity allows for flexibility in various life situations by directing solutions, methods, and processes to challenge old and modern challenges. Using creativity, the advisor develops a sense of self-efficacy and perseverance, which leads to feeling empowered (LSCE, 2022).

Creativity is a life skill and not a basic skill. Creativity matters as a life skill at any age and in every industry because it is essential to navigating the changes inherent in our modern world and the unknowns of the future of work. Creativity is not limited to painters or sculptors; it is also about technology (Reese, 2018).

According to Bill Reese, creativity is not only about design and art and beauty. It is also about using new ways of thinking and structuring something. It is putting the pieces together to get a better outcome (Reese, 2018).

Here is the World Economic Forum's list of the top 10 skills of tomorrow:

4.3.1. Analytical thinking and innovation.

4.3.2. Active learning and learning strategies.

- 4.3.3. Complex problem-solving.
- 4.3.4. Critical thinking and analysis
- 4.3.5. Creativity, originality, and initiative.
- 4.3.6. Leadership and social influence.
- 4.3.7. Technology use, monitoring, and control.
- 4.3.8. Technology design and programming.
- 4.3.9. Resilience, stress tolerance and flexibility.
- 4.3.10. Reasoning, problem-solving and ideation (Skilled Worker, 2021).

Creativity is essential for the way it is inseparably linked to other components of personal well-being and professional success:

- 4.3.11. Creativity and complex problem-solving: Complex problem-solving involves gathering and understanding information and making decisions while shifting dynamics. Creativity is a necessary counterpart because it helps the advisor develop new methods and flexible solutions that can adapt over time (Reese, 2018).
- 4.3.12. Creativity and resilience: It is hard to be resilient without creativity. To continue in the face of problems and come out stronger, the advisor has the creativity to figure his way out and the tolerance to stick with it during adversity and trauma. He must have the creativity and frame of mind - what has been called the growth mindset - to accept trials, problems, and disappointment as opportunities to learn, change, and develop. It knows he can solve his problems and that so much can change today (Reese, 2018).
- 4.3.13. Creativity and empathy: This combination is the evolution of thinking about problem-solving. When community members get involved in solving their problems, or in this case, an advisor gets involved in solving his problem. He is the author of his own life, and unconsciously he has the solution for his problem. Creativity will lead him to the answer (Reese, 2018).
- 4.3.14. Creativity and determination: When the advisor is determined, he will not be looking for an instant solution or a one-shot deal (Reese, 2018).

George Land's Creativity Test:

George Land controlled a research study in 1968. What the test shows is that non-creative behaviour is learned.

Land did a creativity test on children aged 3 to 5. He conducted the same test to select scientists and innovative engineers for NASA. He tested the same children at ten years of age and again at 15. The results were shocking.



While the creativity in 5-year-olds was 98%, it went down to 30% when they reached 10. Furthermore, it was just 12% when they were tested as 15-year-olds. When the same test was conducted with 280,000 adults, the creativity was just 2% (The Creativity Workshop, 2020).

Rules and regulations destroy creativity. Our school systems do not encourage imagination, daydreaming, and imperfection – all qualities that great minds say were critical to their most innovative. Educational methods often teach us not to think differently but follow instructions and obey the status quo (The Creativity Workshop, 2020).

Creativity skills can be learned. The advisor needs awareness in creative activity, the desire to discover and a spirit of inquisitiveness.

Several studies have been done on the usefulness of creative training. These studies show that innovative creativity training programs typically improve creative performance in students, teachers and working professionals in all fields (The Creativity Workshop, 2020).

Creativity is required to prosper in life. People are born inventive and given the right situation, and with the appropriate creative tools and training, every person can tap into this innate talent (The Creativity Workshop, 2020).

What is Creative Thinking?

According to Michael Tomaszewski: “Creative thinking is a skill which lets you consider things from a fresh perspective and different angles. It’s an inventive thought process which results in surprising conclusions and new ways of doing things. Creative thinking can be aided by brainstorming or lateral thinking to generate ideas” (Tomaszewski, 2022).

Tomaszewski feels the following is examples of creative thinking skills:

#### 4.3.15. Problem Solving

Engaging in unexpected problems involves much creativity. Employers want to appoint imaginative thinkers, not because of their creativity but because they can solve problems innovatively.

#### 4.3.16. Creative Writing

If the advisor can write in a convincing, creative way, it will help him in marketing and sales – even if he is drafting emails, reports, and presentations.

#### 4.3.17. Open-Mindedness

If the financial advisor is open-minded, he will go against stereotypes and look for new answers and methods of doing things instead of continuing with the old method.

#### 4.3.18. Analysis

It is good if the advisor can gather information and data, but he will not be able to analyse it correctly without creative thinking skills. Creativity in analytical thinking enables him to extract meaning from raw data sets.

#### 4.3.19. Communication

Even if the financial advisor has excellent ideas, it will be useless if he cannot communicate the ideas engagingly and creatively. He will never get to execute them.

#### 4.3.20. Active Listening

Through active listening, the advisor can process ideas better to test and improve them later during a creative brainstorming session.

#### 4.3.21. Sales and Marketing

Sales and marketing need a big deal of persuasion. He needs to create an original message that will improve his sales pitch.

#### 4.3.22. Leadership

Leadership is all about motivating others. If the advisor has excellent leadership skills based on significant and creative ideas and visions, he can join teams and encourage them to work together towards the end goal (Tomaszewski, 2022).

### 16 Techniques for Creative Thinking:

#### 4.3.23. Brainstorming

Brainstorming is a procedure for generating ideas, and the financial advisor can find several exercises and methods for applying this method. This procedure aims to generate as many ideas as possible within a specific time frame. For example, a sales team may set a 5-minute timer and allow team members to say every concept they think of, no matter how uncommon they may seem. After sharing, the group can deliberate these ideas verbally to determine which ones best suit the project's needs.

When the sales team use this technique, it is important to stay open-minded and unprejudiced about the ideas shared to ensure all members feel comfortable sharing their thoughts. The sales team should consider all the possibilities and viability before deciding which ideas to pursue (Indeed Editorial Team, 2021).

#### 4.3.24. Negative Brainstorming

In negative brainstorming, sales team members create a list of "bad" answers to the problem they want to unscramble. This technique can steer

to creative explanations by having the team identify problems and work toward reversing them; for example, a team may aim to improve sales. Team members can offer "terrible" ideas that make the product more costly or less functional. Like brainstorming, the group can time themselves and write as many ideas as possible. They can then debate the ideas and decide how to turn these negative ideas into positive ones (Indeed Editorial Team, 2021).

#### 4.3.25. Brainwriting

Brainwriting works similarly to brainstorming and endorses idea generation within a team setting. In a brainwriting session, the team identifies a problem statement related to their task. Each team member then creates a list of ideas or possible solutions separately. This technique can help encourage team members who feel less comfortable sharing their ideas out loud.

Once team members finish writing their ideas, the facilitator can gather and hand out the lists across the group. The receiving team member looks at the list and generates different ideas, either developing the initial ideas or writing unrelated ones. Finally, the team can discuss these ideas to identify the most viable solutions (Indeed Editorial Team, 2021).

#### 4.3.26. Five W's and one H

With this method, team members uncover a problem statement or task and then create a list containing the question words often used in the insurance industry: who, why, what, when where and how. Answering these questions can help the team members concentrate their thinking and create practical solutions. For example, a team selling an investment idea can use the following questions and their answers to create marketing messages that address their target clients' needs:

4.3.26.1. Who are our target clients?

4.3.26.2. Why do those clients need this investment?

4.3.26.3. What would clients use this investment for?

4.3.26.4. How can clients use this investment? (Indeed Editorial Team, 2021).

#### 4.3.27. Random Words

The random words technique asks team members to find a word or phrase associated with the problem they wish to solve. For example, a group hoping to enhance collaboration within its sales team could write the word "teamwork" in the centre of a whiteboard. Team members create a list of words or phrases associated with that idea. Appropriate words might include communication, listening, support, positivity, and collaboration. This technique helps team members find ideas connected to the problem

they want to solve, which can help them split theoretical problems into actionable tasks (Indeed Editorial Team, 2021).

#### 4.3.28. Gallery Method

A team leader organises stations with either whiteboards or flip chart paper in the gallery method. Each team member has an allocated station to write all their concepts related to the problem statement or central concept. After a while, the team members walk around the room to look and make notes on the other team member's stations. Next, they return to their original station and continue improving their original ideas, using the other team members' ideas for motivation. This technique can help stimulate other ways of looking at a problem (Indeed Editorial Team, 2021).

#### 4.3.29. Storyboarding

Teams often use storyboarding to strategize business proposals or presentations. With this technique, team members generate a framework for developing the project. This framework can contain both written and visual elements and can be unfinished at this stage. This creativity technique assists team members to arrange their ideas. The framework format makes it easy to reposition the structure of the presentation or proposal, permitting teams to make remove segments as their ideas grow (Indeed Editorial Team, 2021).

#### 4.3.30. Roleplaying

In the roleplaying technique, team members assume character personas and picture problems and solutions from their viewpoints. For example, a sales team member may adopt the persona of a potential client. Thinking about the product from the client's perspective can enable the team to utilise ideas and solutions that meet their desires and needs. Depending on the situation, team members can roleplay using various personas to look at the problem from several perspectives, such as a first-time user versus an experienced user (Indeed Editorial Team, 2021).

#### 4.3.31. "Yes and..."

The "yes, and ..." technique comes from the realm of improvisational theatre. Sales teams can use this method to boost the unstructured development of ideas. Beginning with a single word, phrase or idea, the team members expand on the original statement by replying with "yes, and ...". This task encourages open-mindedness because it prevents "yes, but..." phrases that can introduce limits. Team members may feel more comfortable sharing ideas when they realise, they will not receive judgments or dismissals (Indeed Editorial Team, 2021).

For example, the first team member may begin with the statement, "Our goal is to develop our sales strategy." A second-team member can add to the idea by saying, "Yes, and we can increase our sales by developing a spreadsheet to track prospect records." Team members add to these

statements until they feel pleased with the solutions created (Indeed Editorial Team, 2021).

#### 4.3.32. Mind Mapping

With mind mapping, team members write a problem statement in the centre of a whiteboard or piece of paper. Then, they write connected ideas or resolutions around the problem statement, drawing lines between them to note connections. Team members can add another group of phrases that explain how they plan to achieve those ideas or explanations, again connecting this part with the previous one. This tool represents a network of ideas and how they connect, allowing team members to imagine the relationships between their ideas (Indeed Editorial Team, 2021).

#### 4.3.33. Reversals

Team members take the problem question and reverse it with the reversal technique. For example, a team might want to decrease employee turnover. Using this exercise, team members ask, "How can we increase employee turnover?". The team identifies aspects that add to this challenge by replying to this question, such as applying a negative culture or overworking employees. These replies prove what not to do, helping team members to develop solutions that decrease these factors and decrease turnover rates. This exercise can think of strategies for assigning manageable workloads and creating a more positive work environment (Indeed Editorial Team, 2021).

#### 4.3.34. Mood Boards

A mood board is a collection that can contain images, text, and material samples, often used by artists and designers. Mood boards can also serve as a source of motivation for other work environments. Organisations can use this tool to display intangible ideas in a more tangible format. For example, a team may create a mood board when developing marketing strategies for a new product. They can integrate branding colours and applicable phrases they want their operation to express to clients. They may also use images that embody their clients' feelings, such as happy families (Indeed Editorial Team, 2021).

#### 4.3.35. Picture Prompts

Picture prompts use pre-selected images to encourage free associations amongst a team. The team begins with a central topic or problem statement with this technique. An organiser can provide each team member with a binder with up to 10 prepared pictures or display each image one at a time to the team. The team creates ideas associated with the central topic or problem statement using the pictures. This technique can assist brainstorming by introducing outside elements to stimulate new and surprising associations (Indeed Editorial Team, 2021).

#### 4.3.36. Metaphorical Thinking

Metaphors compare two or more concepts and can be precise or theoretical. For example, a map may serve as a metaphor for a home because it represents that location. Team members can use metaphors to draw networks between concepts and create ideas. They can also use metaphors to make intangible ideas more tangible. For example, the sales team may use metaphorical thinking to compare its business to a flower. The business operates as a plant because it needs time, attention, and careful maintenance to grow. By making these comparisons, the team can think of activities to help the business flourish (Indeed Editorial Team, 2021).

#### 4.3.37. Similarities and Differences

This technique asks team members to choose two items. The first item signifies the problem they want to solve, and the second is an associated item. For example, if a team member wants to enhance his time management, he may pick a watch to represent the problem while a calendar represents a related object.

The team member must generate a list of similarities between the two objects, followed by their differences. Both items track time, but a clock focuses on seconds, minutes, and hours while a calendar focuses on dates. The team member can use these similarities or differences to stimulate ideas to help manage his time more effectively, such as arranging his tasks hourly or planning his week (Indeed Editorial Team, 2021).

#### 4.3.38. Ideal Final Result

The ideal final result method works in both individual and team scenarios. With this problem-solving technique, team members identify a problem statement then explain its ideal solution. When debating the perfect outcome, team members should not consider limitations such as deadlines or budgets. This technique allows them to imagine the perfect way to solve the problem without restricting limitations. Once they find potential ideas, they can begin concentrating on practical options (Indeed Editorial Team, 2021).

#### Creative vs Critical Thinking:

Creative thinking means the advisor can come up with original ways to think about the surrounding world to make something ground-breaking.

Critical thinking can be described as "thinking about thinking" it means he can understand the way his observation works to detect flaws in his reasoning and avoid prejudices (Tomaszewski, 2022).

#### 4.4. Critical Thinking

Michael Scriven and Richard Paul made the following statement at the 8th Annual International Conference on Critical Thinking in 1987: "Critical thinking is the intellectually disciplined process of actively and skilfully conceptualising, applying, analysing, synthesising, and / or evaluating information gathered from, or generated by, observation, experience, reflection, reasoning, or communication, as a guide to belief and action" (Michael Scriven and Richard Paul, 2022).

According to Scriven and Paul, critical thinking can be seen as having two components: "1) a set of information and belief generating and processing skills, and 2) the habit, based on intellectual commitment, of using those skills to guide behaviour" (Michael Scriven and Richard Paul, 2022).

Linda Elder believes that: "People who think critically consistently attempt to live rationally, reasonably, empathically. They are keenly aware of the inherently flawed nature of human thinking when left unchecked. They use the intellectual tools critical thinking offers – concepts and principles that enable them to analyse, assess, and improve thinking" (Elder, 2007).

Richard Paul and Linda Elder wrote in *The Miniature Guide to Critical Thinking Concepts and Tools*:

"A Well Cultivated critical thinker:

- 4.4.1. Raises vital questions and problems, formulating them clearly and precisely;
- 4.4.2. Gathers and assesses relevant information, using abstract ideas to interpret it effectively comes to well-reasoned conclusions and solutions, testing them against relevant criteria and standards;
- 4.4.3. Thinks open-mindedly within different systems of thought, recognising and evaluating their expectations, implications, and practical outcomes; and
- 4.4.4. Communicates effectively with others in figuring out solutions to complex problems" (Richard Paul and Linda Elder, 2008).

A financial advisor could develop his critical thinking by asking and formulating essential questions and problems clearly and precisely. By gathering and assessing the information through abstract ideas, he can interpret the data and come to well-reasoned conclusions and explanations.

How to Think Critically:

- 4.4.5. Find a problem.
- 4.4.6. Develop inferences on why the problem continues and how it can be fixed.
- 4.4.7. Gather information or data on the issue through research.

4.4.8. Organise and sort data and findings.

4.4.9. Develop and execute solutions.

4.4.10. Analyse which solutions worked or did not work.

4.4.11. Identify ways to improve the solutions (Indeed Editorial Team, 2021).

Critical Thinking Skills:

4.4.12. Observation

Observant people can quickly sense and identify a new problem. Those accomplished in observation are also skilled at realising why something could be a problem. They may even be able to foresee when a problem might arise before it happens based on their experiences.

Improving observations skills:

4.4.12.1. Slow down your tempo of processing information.

4.4.12.2. Teach yourself to pay stricter attention to your environment.

4.4.12.3. Practice mindfulness, journaling, and active listening.

4.4.12.4. Think about tendencies in behaviour, transactions or data that might be helpful (Indeed Editorial Team, 2021).

4.4.13. Analysis

Once a problem is known, analytical skills become crucial. The skill to scrutinise and successfully assess a situation includes identifying what facts, data or information about the challenge are important. It consists of gathering impartial research, asking pertinent questions about the data to guarantee its accuracy, and objectively evaluating the results.

Improving analytical skills:

4.4.13.1. Take on new experiences. For example, you could read a book about a notion you are unaccustomed to or take an online mathematics class to force yourself to think in innovative ways and chew over new ideas. Doing that can enable you to develop the skills to understand new information and make rational decisions based on sound analysis (Indeed Editorial Team, 2021).

4.4.14. Inference

The inference is an ability that involves concluding the data you collected and may necessitate you to have technical or industry-specific knowledge or experience. When you make an inference, that suggests you are



developing answers based on incomplete data. For example, a car mechanic may need to infer why a car's engine is stalling at seemingly random times based on their information.

Improve your inference skills:

4.4.14.1. Focus on making well-informed speculations rather than drawing quick conclusions. It involves cautiously looking for and studying as many clues as possible - such as images, data, or reports - that might help you assess a situation (Indeed Editorial Team, 2021).

#### 4.4.15. Communication

The ability to communicate is vital when it comes to decision time. It is essential to explain and discuss issues and their possible solutions with colleagues and other stakeholders.

Improving communication skills:

4.4.15.1. Engage under challenging debates, for example, in situations when you and another member may have a dispute about the topic.

4.4.15.2. Keep good communication habits, such as active listening and respect, understanding other points of view, and explaining your ideas in a calm, rational manner. Doing that will help you assess solutions more effectively (Indeed Editorial Team, 2021).

#### 4.4.16. Problem-Solving

After you have isolated and analysed a problem and decided on a preferred solution, the last step is to execute your solution.

Problem-solving often involves critical thinking to apply the best solution and understand whether the solution is working as it relates to the goal.

Improving problem-solving skills:

4.4.16.1. Set goals to get more industry knowledge within your field. Problem-solving at work naturally becomes easier if you know industry-specific information.

4.4.16.2. Observe how your colleagues solve problems. Take note of their methods and ask questions about their procedure (Indeed Editorial Team, 2021).

### 4.5. Problem-Solving

What is a Problem?

The Concise Oxford Dictionary (1995) defines a problem as: "A doubtful or difficult

matter requiring a solution” and “Something hard to understand or accomplish or deal with” (Skills You Need, 2022).

Alexander & Renshaw define a problem in their book, *Super Coaching*, as follows: “A problem is a state in which a coachee is “stuck” in a situation and unclear about how to proceed. Usually, it involves a topic that plays on his mind, causing distraction and internal conflict” (Graham Alexander and Ben Renshaw, 2005).

It is helpful to consider the following questions when faced with a problem:

4.5.1. Is the problem real or perceived?

4.5.2. Is the problem an opportunity?

4.5.3. Does the problem need solving?” (Skills You Need, 2022)

All problems have two aspects in common: goals and barriers.

4.5.4. Goals

Problems include setting out to accomplish some objective or desired situation and avoiding a situation or event.

Goals can be anything you wish to accomplish or where you want to be. If you are thirsty, then your goal is possibly to drink something. If you are a financial advisor, then your primary goal may be to maximise revenues, and the primary goal may need to be split into many sub-goals to fulfil the final aim of increasing earnings (Skills You Need, 2022).

4.5.5. Barriers

With no barriers to attaining a goal, there would be no problem. Problem-solving involves overcoming the barriers or obstacles that stop the instant achievement of goals.

Following our examples above, if you feel thirsty, your goal is to drink. A barrier to your thirst may be that you have nothing to drink accessible – so you buy something to drink, removing the barrier and thus solving the problem. Of course, there may be many more barriers stopping the goal from being reached for the financial advisor wanting to increase earnings. The financial advisor needs to recognise these barriers and remove them or find alternative ways to achieve them (Skills You Need, 2022).

If we look at problem-solving from an insurance industry perspective, the definition would be to handle problematic or unforeseen situations in the office and multifaceted business challenges. Insurance companies rely on people who can evaluate both kinds of situations and find answers. Problems-solving skills are attributes that enable you to do that. While insurance companies appreciate problem-solving skills, they are also valuable in other areas of life like relationship building and day-to-day decision making (Indeed Editorial Team, 2020).

Problem-solving involves being aware of the primary issues of the problem – not just focusing on the symptoms. A client complaint may be seen as a problem that needs to be solved, but what the financial advisor dealing with the complaint should be asking is what has caused the customer to complain in the first place. If the reason for the complaint can be removed, the problem is solved (Skills You Need, 2022).

Problem-solving skills help you uncover the source of a problem and find an effective solution. To solve a problem successfully, an advisor will use a few various skills, for example:

#### 4.5.6. Creativity

Problems are generally solved either intuitively or analytically. Intuition is used when no new information is needed – the advisor knows enough to make a fast decision and solve the problem or uses common sense or experience to solve the problem. More multifaceted problems or problems he has not experienced before will likely need a more systematic and logical solution. For these, he will need to use creative thinking (Skills You Need, 2022).

#### 4.5.7. Emotional Intelligence

It is worth bearing in mind the effect of a problem and its solution on the advisor and team members. Emotional intelligence is the ability to understand his own emotions and the emotions of others; it will help guide the advisor to a suitable solution (Skills You Need, 2022).

#### 4.5.8. Research

Researching is a vital skill linked to problem-solving. As a problem solver, the advisor needs to find the root of the problem and understand it completely. He can collect more data about a problem by brainstorming with other team members, turning to more skilled colleagues or obtaining information through online investigation or training programmes (Indeed Editorial Team, 2020).

#### 4.5.9. Analysis

The financial advisor can start to solve a problem by analysing the puzzle. His analytical skills will assist him in understanding the problem and successfully creating answers. He will also require his analytical skills while researching to help differentiate between effective and ineffective solutions (Indeed Editorial Team, 2020).

#### 4.5.10. Decision-Making

Eventually, he will need to choose how to solve the problem. Dependable research and analytical skills can help the advisor who has less knowledge in his field. Sometimes it is better to create a solution and discuss or escalate the issue to someone more capable of solving it (Indeed Editorial

Team, 2020).

#### 4.5.11. Communication

When discovering possible solutions, the advisor will need to communicate the problem to his team members. He will also need to know what communication channels are the most suitable when seeking help. Once he finds a solution, communicating it will help reduce any misunderstanding and simplify applying a solution (Indeed Editorial Team, 2020).

#### 4.5.12. Dependability

Dependability is an essential skill for problem-solvers. Solving problems in a well-timed manner is essential. Insurance companies value advisors they can trust to identify and execute solutions as fast and efficiently as possible (Indeed Editorial Team, 2020).

Stages of Problem-Solving:

#### 4.5.13. Problem Identification

The first step of problem-solving may sound clear but often requires more consideration and investigation. Identifying a problem can be challenging. The advisor needs to ask himself the following questions: Is there a problem? What type of problem is it? Is there more than one problem? How can the problem be described? By taking time to outline the problem, the advisor will understand it more clearly, but he will communicate its features to others (Skills You Need, 2022).

#### 4.5.14. Structuring the Problem and Research

This stage includes a period of examination, careful inspection, information-gathering, and a clear picture of the problem. This stage is about fact-finding and analysis, building a complete picture of the goals and the barriers. This stage may not be necessary for elementary problems but is vital for problems of more multifaceted nature (Skills You Need, 2022).

#### 4.5.15. Looking for Possible Solutions

During this stage, the advisor will create various possible solutions, but with little effort to assess them at this stage. He must start thinking about possible solutions to the pinpointed problem. In a team situation, this stage is often carried out as a brainstorming session, letting each group member utter their views on possible solutions. In organisations, different people will have diverse expertise in different areas, and it is valid to hear the views of each concerned party (Skills You Need, 2022).

#### 4.5.16. Making a Decision

This stage includes careful analysis of the various possible solutions and choosing the best solution for implementation. This is the hard part of the problem-solving process. The advisor must look at each possible solution and cautiously examine it. Due to other complications like time constraints or budgets, some possibilities may not be possible. It is crucial to consider what might happen if nothing was done to solve the problem; sometimes, trying to solve a problem that led to many more problems requires some very creative thinking and innovative ideas. Finally, it is time to decide – refer to decision making skills later in this chapter (Skills You Need, 2022).

#### 4.5.17. Implementation

This stage includes accepting and carrying out the chosen solution. During implementation, more glitches may arise specifically if identification or structuring of the initial problem was not carried out thoroughly (Skills You Need, 2022).

#### 4.5.18. Monitoring / Seeking Feedback

The last stage is about going through the results of problem-solving over time, including seeking feedback as to the realisation of the outcomes of the chosen solution.

The final stage of problem-solving is involved with checking that the process was successful. This can be reached by monitoring and gaining feedback from people affected by any changes. It is good practice to record outcomes and any additional problems that occurred (Skills You Need, 2022).

#### How to Improve Your Problem-Solving Skills:

4.5.19. It is easy for the advisor to become hyper-focused on the circumstances that created the challenge. Moving his attention away from the existing problem to probable outcomes and resolutions can give him a more positive attitude and open his eyes to new explanations (MasterClass staff, 2020).

4.5.20. It is difficult to solve an unclear problem. The advisor must take time to define the problem clearly. If the advisor gets overwhelmed and unfocussed during the problem-solving process, he must go back to step one and make sure he is handling a specific problem (MasterClass staff, 2020).

4.5.21. If he is problem-solving as part of a team, he must agree to uncomplicated ground rules and procedures beforehand. It will simplify the process and help him prevent conflict (MasterClass staff, 2020).

4.5.22. The financial advisor must get more technical knowledge in his line of work.

- 4.5.23. Problem-solving requires him to take in a variety of contributions and ideas and cautiously evaluate them. It is vital that the team involved in the process feel heard. He must use active listening skills (MasterClass staff, 2020).
- 4.5.24. He must look for opportunities to problem solve and then practice solving the problems.
- 4.5.25. He can watch how others problem-solve.

Alexander and Renshaw use another technique in their book, *Super Coaching*. Their procedure requires cards:

- 4.5.26. Write the different aspects of the problem on the index card so that the advisor can form a visual image.
- 4.5.27. The advisor must identify the subject or problem.
- 4.5.28. Then write the essence of the problem on an index card in a word, summary, or image.
- 4.5.29. The advisor must describe his current reality or circumstances in a word.
- 4.5.30. After that, the advisor should describe the situation if the problem is sorted out. For example, he needs to use sensory-based language, which he would like to see, feel, and hear. Write it on an index card.
- 4.5.31. The adviser must next identify the barriers, obstacles, or constraints he foresees that lie between him and the elected outcome now. It is also written down on an index card.
- 4.5.32. When the barriers, obstacles and constraints are identified, the adviser must determine "where" it is. Is it in himself, someone else, and he must name the names, or is it in his environment?
- 4.5.33. The advisor can then clearly see where the problem is, and accordingly, he can then decide what to do.
- 4.5.34. Most of the time, the barriers are in himself, and he can act (Graham Alexander and Ben Renshaw, 2005).

#### **4.6. Christian Perspective on Creative Thinking, Critical Thinking and Problem Solving**

Genesis 1:26-27 Amplified Bible

:26 "God said, Let Us (Father, Son, and Holy Spirit) make mankind in Our image, after Our likeness, and let them have complete authority over the fish of the sea, the birds of the air, the (tame) beasts, and over all of the earth, and over everything that creeps upon the earth.

:27 So God created man in His own image, in the image and likeness of God He created him; male and female He created them” (The Lockman foundation, 1987).

Luke 1:37 Amplified Bible

:1 “For with God nothing is ever impossible and no word from God shall be without power or impossible of fulfilment” (The Lockman foundation, 1987).

What is Creative Thinking?

According to Michael Tomaszewski: “Creative thinking is a skill which lets you consider things from a fresh perspective and different angles. It’s an inventive thought process which results in surprising conclusions and new ways of doing things. Creative thinking can be aided by brainstorming or lateral thing to generate ideas” (Tomaszewski, 2022).

The writer believes that it is precisely the fact that we are created in God's image, which gives us the ability to think creatively. He is the creator of the universe. His creative work never stopped; it is constant. Therefore, we have the skill to contemplate things from a new viewpoint and different perspectives.

According to Luke 1:37, nothing is impossible with God and His Word is powerful. If we are created in His image, then nothing is impossible for us because we are His image bearers and the Holy Spirit dwells in us. Through creative thinking and through the workings of the Holy Spirit, we can also make miracles happen.

Linda Elder believes that: "People who think critically consistently attempt to live rationally, reasonably, empathically. They are keenly aware of the inherently flawed nature of human thinking when left unchecked. They use the intellectual tools critical thinking offers – concepts and principles that enable them to analyse, assess, and improve thinking" (Elder, 2007).

Steven Ball a Professor of Physics wrote an article about critical thinking: “In coming to college, you can expect professors to invite you to participate in the thinking process with the goal of achieving a deeper level of understanding. An emphasis on critical thinking is especially important at a Christian college, where students are to become leaders who will engage a secular culture with certain truth claims. Let us consider what is involved in critically thinking about a problem and illustrate it with some examples. First, we note that any claim to truth will not be threatened by a closer look. Anything true will remain true upon a careful investigation. Any claim to truth that refuses a close examination may have something to hide that will weaken its claim. This is especially true regarding matters of faith, where it may not be possible to “prove” something beyond a shadow of doubt. A confident claim to truth will nonetheless invite us to carefully examine it and see whether it stands up to reason.

We begin our examination of any truth claim by carefully distinguishing observations from any impressions or interpretations on our part. We must be willing to first focus only on the unvarnished evidence, without jumping to conclusions of how to interpret it. This requires us to seek first person sources and to reconstruct as accurately as possible the setting in which the truth claim takes

place. We may need to ask many questions before proceeding. Often, this can clear up confusion and invite some level of agreement before continuing. In attempting to make objective observations, we should consider our vantage point as compared to the vantage point of others examining this same claim. If we can attempt to put aside biases or unnecessary assumptions that can distort our perception, it will greatly aid our ability in the process of critical thinking. Others may understand it differently because of their background. It behoves us to recognize differences in our vantage point and attempt to view the truth claim from a different perspective. This in itself may help us to see things that we would not have seen otherwise. As we attempt to interpret our observations, we must consider the context of the truth claim. Who is making the claim? At whom is it directed? What surrounding influences are relevant to its origin? If the truth claim is part of a larger work or set of claims, we consider what lies before or after the item of interest and look for patterns. There may be many contextual perspectives to consider, and for us to have confidence in the claim, we should find that it is an appropriate fit to the bigger picture. A claim taken inappropriately out of context rightfully loses its credibility. Self-consistency is a very important part of examining any truth claim. Finally, how does the truth claim stand up to standards of truth we accept? If it passes the self-consistency test, we ask further questions. Does it agree with other relevant observations or established criteria of truth and reason? Does the truth claim lend itself to any tests that could either confirm it or falsify it? This may be the most difficult part because it does involve judgment on our part as to what standards to apply. However, if we have done a good job in making observations and applying reasonable interpretations, we may find that it is not so formidable to choose appropriate standards, especially when several different standards are all telling us the same thing.

However, lest we decide that there are only two categories of doctrines, those central to the Christian faith and those that form the misguided basis of cults, let us think again. Critical thinking can help us avoid a dogmatic insistence on doctrinal matters that do not have clear support from scripture, reason, and available evidence. In any healthy community of believers, there will always be room for disagreement on such issues. The freedom to exercise critical thinking allows for the worshipping of God with the heart, soul, and mind. A community of believers that refuses its members freedom of personal conviction on these matters does harm to its members and its message. Even the central message of Christianity is tainted in the eyes of nonbelievers who perceive that Christians are not allowed to question dubious doctrinal matters. Regardless of its controversial nature, let us look as objectively as we can at a hot topic in many Christian communities today, the age of the Earth. For some it has become a test of orthodoxy, holding that the Bible clearly shows us that the age of the Earth is around 6000 years. Usually, this claim accompanies an argument against evolution, in favour of creation. Once again, critical thinking leads us to question the basis of this claim. Is the length of time in which God accomplished creation a clear teaching of scripture? This doctrine is derived from the account of creation given in Genesis 1, in which God speaks into existence all of creation over six days. We note that the Sun does not appear until day 4. This leads us to question what constrains the length of the days before the Sun appears. Are there differing interpretations for these days promoted by respected theologians? How might the original Hebrew audience have understood The Genesis Debate: Three Views on the Days of Creation, ed. David G. Hagopian, authors Duncan, Hall, Ross, Archer, Irons, Kline, Global Publishing



Services, 2000. this account? What important contextual considerations help us understand the purpose of Genesis 1? Specifically, is there a purpose for the 7-day format of creation that is independent of the actual time frame? It appears there are many important considerations that should be addressed before we can claim a clear doctrinal teaching from scripture on the age of the Earth. Critical thinking also urges us to check for external evidence. Does science support a 6000-year-old Earth, or a much older Earth? Do the evidence from astronomy, cosmology, geology, and radiometric dating suggest a consistent answer to this question? Do we consider the evidence from nature trustworthy? These considerations caution us against making a strong case for the age of the Earth as a clear message of the Bible. If it is not central to the Christian faith, focusing on it becomes a needless distraction. In these examples, we see the value of critical thinking. It takes us beyond merely the gathering of information and helps us pursue a clear goal. It begins with using our observation skills before rendering judgment. We learn to ask appropriate questions. We consider how our perspective may limit us and how a different perspective might help us view the information more clearly. We examine the context of the truth claim to aid our understanding. Finally, we rely upon established standards of self-consistency, reason, and independent checks to establish the validity of a truth claim. This can serve to expose the weakness of unsupported claims or to establish the strength of well-supported ones. The process of critical thinking also helps us to move beyond empty side issues to the central issues at stake. For a Christian, critical thinking is essential to one's credibility, especially if one wishes to engage an unbelieving world with the central messages of the Bible" (Ball, 2022).

Biblical problems solving depend on our relationship with God. Problems arise not because of what happens to us, but because of our response to them as well as our unfulfilled human expectations (Ballenger, 2022).

#### **4.7. Decision-Making**

Decision-making is making choices by identifying a decision, researching, and evaluating different solutions. With a step-by-step decision-making process, the advisor can make more deliberate, thoughtful decisions by arranging applicable data and other possibilities. This method enhances the probability that he will choose the most satisfying other solution (UMass Dartmouth, 2022).

7 Steps to Effective Decision Making:

##### **4.7.1. Identify the decision**

When the advisor understands that he needs to decide, he must first try to state the nature of the choice he must make. The first step is very significant (UMass Dartmouth, 2022).

##### **4.7.2. Gather relevant information**

He must gather applicable data before he decides what facts and figures are required, the best sources of data, and how to find them. Some info is internal; he will try to find it through a self-assessment procedure. Another material is external; he will find it online, in books, from other people, and

other resources (UMass Dartmouth, 2022).

#### 4.7.3. Identify the alternatives

As he gathers data, he will perhaps find many possibilities or alternatives. He can also use his creativity and extra material to create another possibility. In this step, he will record all conceivable and suitable alternatives (UMass Dartmouth, 2022).

#### 4.7.4. Weigh the evidence

The financial advisor needs to use his gathered data and feelings to visualise what it would be like if he carried out each of the alternatives to the end. Assess whether the prerequisite identified in step 1 would be met or solved by applying each alternative. As he goes through this challenging internal process, he will begin to like another possibility: those that seem to have a more significant potential for reaching his goal. Finally, he must prioritise the alternatives based on his value system (UMass Dartmouth, 2022).

#### 4.7.5. Choose among alternatives

Once he has considered all the facts, he is ready to choose the alternative that looks as if to be the best option for him. He may even select a blend of alternatives. The selection he made in step 5 may be the same or similar to the alternative he positioned at the top of his list at the end of step 4 (UMass Dartmouth, 2022).

#### 4.7.6. Take action

He is now prepared to take some confident action by starting to put into action the alternative he chose in step 5 (UMass Dartmouth, 2022).

#### 4.7.7. Review his decision and its after-effects

In this last step, the advisor must consider the consequences of his decision and assess whether it has put an end to the need he identified in step 1. If the decision has not resolved the recognised need, he may want to repeat specific process steps to make a new decision. For example, he might want to gather more details of somewhat different data or investigate additional alternatives (UMass Dartmouth, 2022).

There are different categories of decision-making in the insurance industry:

#### 4.7.8. Programmed and non-programmed decisions

Programmed decisions are unchanging and recurring. These decisions deal with mutual and frequently occurring complications in the insurance industry, such as clients' buying behaviour, authorising different kinds of leave to personnel, acquiring decisions, and wage increases.

Non-programmed decisions are not repetitive or familiar. These are associated with a unique situation in which procedures or routine management are not set. For example, complications arise from a decline in market share, increasing opposition in the business environment. The more significant part of decisions taken by executives does fall in this non-programmed category (Vedantu Learn Live Online, 2022).

#### 4.7.9. Operational and strategic decisions

Operational decisions are just the standard running of the company. These choices do not necessitate much time and take a shorter time than other conclusions. Many tasks are assigned to assistants. The main decision is to generate harmony in a company and to see whether the management is suitable or not.

Strategic decisions consist of all current matters and problems. The primary idea is to reach better working conditions, better equipment, and resourceful use of existing equipment. Typically, strategic decisions are taken by top-level management (Vedantu Learn Live Online, 2022).

#### 4.7.10. Organisational and personal decisions

Suppose the decision is taken jointly, focussing on the company's goal. In that case, it is known as the organisation's goal, and if the manager takes any decision personally (affecting his / her life). It is known as personal decisions. These choices may influence the running of the company as well. For example, if the financial advisor has decided to resign, it may affect the company. The authority to make personal decisions cannot be assigned and relies on the individual itself (Vedantu Learn Live Online, 2022).

#### 4.7.11. Major and Minor decisions

These are categorised as the type of decision-making in management where a decision related to purchasing a new building is a significant decision. Top management takes these decisions, whereas the acquisition of stationery is a minor decision. The supervisor can make minor decisions (Vedantu Learn Live Online, 2022).

#### 4.7.12. Individual and group decisions

When a person takes the decision, it is considered an individual decision. Generally, routine decisions are taken by individuals within the policy outline of the company.

A group of individuals takes group decisions in the form of a standing committee. Usually, vital decisions in management are referred to this committee. The primary goal of a group decision is to include the maximum number of individuals in the process of decision making (Vedantu Learn Live Online, 2022).

#### 4.7.13. Tactical and operational decisions

Decisions about several policy matters in the company are known as policy decisions. These are taken by top executives and have a longstanding influence on the company, for example, decisions regarding the volume of sales. These are strategic and tactical decisions.

Operational and functional decisions are all day-to-day decisions that need to be taken for the proper functioning and operation of the company. These can be taken by sales team managers in the insurance industry. For example, the computation of bonuses given to each financial advisor is an operational decision performed by middle or lower-level managers. These are the types of managerial decisions performed by top, middle and lower-level management in the organisation to get things done in alignment and achieve the organisational goal effectively and efficiently (Vedantu Learn Live Online, 2022).

### 4.8. Christian Perspective on Decision-Making

10 Biblical Values to Consider When Making a Decision:

#### 4.8.1. What Biblical values should influence my decision?

Proverbs 2:6 “For the Lord gives skilful and godly Wisdom; from His mouth come knowledge and understanding” (Amplified Bible, 1954).

Proverbs 3: 5-6

:5 “Lean on, trust in, and be confident in the Lord with all your heart and mind and do not rely on your own insight or understanding.

:6 In all your ways, know, recognize, and acknowledge Him, and He will direct and make straight and plain your paths” (Amplified Bible, 1954).

Uncertainties to clear up:

4.8.1.1. What does the Bible have to say about this decision?

4.8.1.2. Who can help me better understand what God's Word says about this decision?

4.8.1.3. Make sure you are not the only one who holds to your interpretation (Holmes, 2019).

#### 4.8.2. Do I have all the facts?

Proverbs 18:13 “He who answers a matter before he hears the facts – it is folly and shame to him” (Amplified Bible, 1954).

Proverbs 18:17 “He who states his case first seems right, until his rival comes and cross-examines him” (Amplified Bible, 1954).

Uncertainties to clear up:

4.8.2.1. Ask many questions.

4.8.2.2. Do not fall prey to “wishful thinking” or let your emotions get the best of you.

4.8.2.3. Remember that there are different sides to every story (Holmes, 2019).

4.8.3. Is the pressure of time forcing me to make a premature decision?

Proverb 19:2 “Desire without knowledge is not good, and to be overhasty is to sin and miss the mark” (Amplified Bible, 1954).

Proverbs 21:5 “The thoughts of the (steadily) diligent tend only to plenteousness, but everyone who is impatient and hasty hastens only to want” (Amplified Bible, 1954).

Uncertainties to clear up:

4.8.3.1. Beware of the “once in a lifetime” deal and the lure of instant gratification.

4.8.3.2. Do not let the fear of missing out drive your decision.

4.8.3.3. When in doubt, leave it out.

4.8.4. What possible motives are driving my decision?

Proverbs 16:2 “All the ways of a man are pure in his own eyes, but the Lord weights the spirits (the thoughts and intents of the heart)” (Amplified Bible, 1954).

Uncertainties to clear up:

4.8.4.1. Acknowledge that you have “blind spots.”

4.8.4.2. Honestly assess your motives, both good and bad.

4.8.4.3. Permit others to speak into your life.

4.8.5. How should past experiences influence my decision?

Proverbs 26:11 “As a dog returns to his vomit, so a fool returns to his folly” (Amplified Bible, 1954).

Proverbs 17:10 “A reproof enters deeper into a man of understanding than a hundred lashes into a (self-confident) fool” (Amplified Bible, 1954).

Uncertainties to clear up:

4.8.5.1. Look for patterns of behaviour – "triggers."

4.8.5.2. Understand how your family background might affect your thinking.

4.8.5.3. Learn from your mistakes.

4.8.6. What is the collective counsel of my community?

Proverbs 11:14 "Where no wise guidance is, the people fall, but in the multitude of counsellors there is safety" (Amplified Bible, 1954).

Proverbs 18:1 "He who wilfully separates and estranges himself (from God and man) seeks his own desire and pretext to break out against all wise and sound judgment" (Amplified Bible, 1954).

Uncertainties to clear up:

4.8.6.1. Avoid having many separate conversations.

4.8.6.2. Recognize the difference between "selling" and "sharing."

4.8.6.3. Know when to "open the circle."

4.8.7. Have I honestly considered the warning signs?

Proverb 10:17 "He who heeds instruction and correction is (not only himself) in the way of life (but also) is a way of life for others. And he who neglects or refuses reproof (not only himself) goes astray (but also) causes to err and is a path toward ruin for others" (Amplified Bible, 1954).

Proverbs 16:25 "There is a way that seems right to a man and appears straight before him, but at the end of it is the way of death" (Amplified Bible, 1954).

Uncertainties to clear up:

4.8.7.1. Do not think you are the "exception" to the rule.

4.8.7.2. Remember that God's way is the best.

4.8.8. Have I considered the possible outcomes for my course of action?

Proverbs 14: 1 "Every wise woman builds her house, but the foolish one tears it down with her own hands" (Amplified Bible, 1954).

Proverbs 14:15 "The simpleton believes every word he hears, but the prudent man looks and considers well where he is going" (Amplified Bible, 1954).

Proverbs 27:12 "A prudent man sees the evil and hides himself, but the simple pass on and are punished (with suffering)" (Amplified Bible, 1954).

Uncertainties to clear up:

- 4.8.8.1. Do the "long math."
- 4.8.8.2. Assess the potential risks.
- 4.8.8.3. Have a contingency plan.
- 4.8.9. Could this decision jeopardize my integrity or hinder my witness for the Lord?

Proverbs 25:26 "Like a muddied fountain and a polluted spring is a righteous man who yields, fall, and compromises his integrity before the wicked (Amplified Bible, 1954).

Proverbs 10:9 "He who walks uprightly walks securely, but he who takes a crooked way shall be found out and punished" (Amplified Bible, 1954).  
 Proverbs 20:7 "The righteous man walks in his integrity blessed (happy, fortunate, enviable) are his children after him" (Amplified Bible, 1954).

Uncertainties to clear up:

- 4.8.9.1. Work toward the "centre" rather than flirt with the "edge".
- 4.8.9.2. Ask yourself, "Would this pass the "newspaper test?"
- 4.8.9.3. Keep short accounts
- 4.8.10. Is there a better option that would allow me to make a more significant impact on God's kingdom?

Proverb 11:30 "The fruit of the (uncompromisingly) righteous is a tree of life, and he who is wise captures human lives (for God, as a fisher of men – he gathers and receives them for eternity)" (Amplified Bible, 1954).

Uncertainties to clear up:

- 4.8.10.1. Ask yourself, "What story could God be writing?"
- 4.8.10.2. Do not assume that just because something is demanding that it is not God's will.
- 4.8.10.3. Understand how God has uniquely gifted and resourced you.

## 4.9. Communication

It is conceivable to have a positive influence on people with each interaction. The advisor must ask himself if he projects positive energy or is he draining people.

Interpersonal intelligence has to do with communication and interaction between people, empathy, influence, concern for people, understanding and atonement (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Interaction between people is a complicated process that consists of various interwoven aspects. Practical communications skills are essential because we are social beings in constant interaction with each other (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Communication consists of verbal and non-verbal messages between people. Misunderstanding can quickly occur because of a lack of communication skills and different perceptions about things. There are different components of communication that the advisor must take into consideration (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

People notice your body language first. The advisor must ensure that his body language (non-verbal communication) and his words agree. He must try to control his perceptions, and he needs to consider cultural differences (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

It is essential that his tone of voice, the pitch and the rhythm of his speech are in harmony with the verbal message he is trying to convey. The advisor cannot say in a high voice: "I am not angry with you." He must remember that his facial expression portrays his real feelings. He must refrain from making assumptions. He needs to make sure that his perception observation is correct to prevent misunderstandings. The advisor will likely interpret events according to his frames of reference, such as his cultural norms and experiences. He must also be aware of smaller non-verbal messages like he is breathing, facial colour and enlarged pupils (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

The speaker and the listener have both responsibilities in communication.

The speaker must ensure:

- 4.9.1. His message is clear and understandable.
- 4.9.2. He has the attention of the listener.
- 4.9.3. He knows what his body language is saying.
- 4.9.4. He knows who the listener is.

The listener must ensure:

- 4.9.5. He understands the message correctly.
- 4.9.6. He gives his full attention to the speaker.
- 4.9.7. His verbal and non-verbal messages are the same.
- 4.9.8. He listens with empathy (Dr Rina de Klerk-Weyer & Dr Ronél le Roux,



2001).

Body language forms an essential part of the communication of emotions. We tend to focus first on someone's body language, and when his words and body language convey a mixed message regarding his feelings, we often choose to believe the body language's message. Because we naturally tend to interpret people's body language from our reproach frame, the advisor must check his interpretations and perceptions. If he is unsure of the person's feelings, it is always better to ask him about them than draw conclusions (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Communication is the basis of all relationships, and different roles require different communication methods. Effective communication means that the listener receives the message as the speaker intended. Misunderstanding happens because of differences in perspectives and cultures, in other words, differences in interpretation. The advisor must always make sure that he has all the possible information from the speaker before concluding or making an interpretation. We make mistakes when we communicate (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Common Mistakes in Communication:

- 4.9.9. You do not organize your thoughts before you speak.
- 4.9.10. There are too many irrelevant ideas in your messages.
- 4.9.11. Your statements do not contain enough information to be clearly understood.
- 4.9.12. You ignore the information on the topic that the listener already has and therefore repeat unnecessary information.
- 4.9.13. Your message is not appropriate for the listener's frame of reference.
- 4.9.14. You do not give your undivided attention to the speaker.
- 4.9.15. You start thinking about an answer before you listen to the whole message.
- 4.9.16. You hear details instead of listening to the message.
- 4.9.17. You decide whether the speaker is right or wrong before you correctly understand the message.
- 4.9.18. You ignore or reject the feelings and messages of other people. For example, you say, "I do not have time."
- 4.9.19. You hear details instead of listening to the message.
- 4.9.20. You only give advice or false compliments.
- 4.9.21. You quickly change or dodge the subject.

- 4.9.22. You use general and unclear terms.
- 4.9.23. You are sarcastic, for example: "Everyone knows you're never late" instead of "I feel unhappy because you're late."
- 4.9.24. For example, you give orders: "Shut up" or "Put your clothes away."
- 4.9.25. You threaten, for example: "If you don't. I will ..."
- 4.9.26. You make gross generalizations like "always" and "never."
- 4.9.27. You are vague, for example, "I wish you were less cold" instead of "I wish you would smile more and talk to me or give me a hug."
- 4.9.28. You ask that your humanity (mistakes) be overlooked.
- 4.9.29. You make assumptions instead of making sure you have all the facts.
- 4.9.30. You keep quiet about the things that bother you or defend yourself, for example: "You never notice what I am doing."
- 4.9.31. You get furious, attacked, damned, or humiliated: "That is the dumbest idea I have ever heard."
- 4.9.32. You speak on behalf of other people.
- 4.9.33. You are not specific.
- 4.9.34. You interrupt other people.
- 4.9.35. You complete other people's sentences.
- 4.9.36. For example, you label, "You're unfit" instead of "It annoys me if you interrupt me."
- 4.9.37. For example, you blame, "You don't care about anything" instead of "I feel rejected as..."
- 4.9.38. For example, you accuse, "You have never been able to work with money", instead of "I am worried because your bank account is overdraft again."
- 4.9.39. You send "You should" messages, for example, "You should not feel bad" instead of "I am worried about you if you are upset."
- 4.9.40. You cause blockages by using words that provoke strong feelings and stop you from listening, for example: "You never listen" (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Use Annexure K: Self-Evaluation Scale for Communication to help the advisor evaluate his current communications style.

#### 4.10. How to Express Your Feelings

Being emotionally literate means being able to identify and communicate your feelings precisely. It also means having a good vocabulary of feelings and being aware that feelings can vary in intensity (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

It would be best to use "I – messages" in your communication. Learn the following phrases: "I feel.... (Name of feeling) because... (reason for the feeling)" or "I feel ... Because... and I prefer that..." (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

"I- messages" are valuable for the following reasons:

- 4.10.1. Other people can understand you, and it is easier for them to empathize with you. It prevents misunderstandings and conflicts.
- 4.10.2. The other person does not feel exposed and will not withdraw, defend himself, or attack you.
- 4.10.3. Messages like "You annoy me when." or "You shouldn't..." cut off communication as the person feels attacked (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

How we Sabotage Feeling Language:

Please avoid the following ways to express your feelings as they will cause adverse reactions rather than positive reactions, providing understanding and comfort.

- 4.10.4. Concealment or denial of the actual feeling, for example, "I hope he's not mad at me" rather than "I'm afraid he might be mad at me."
- 4.10.5. There is an irregularity between verbal and nonverbal messages – telling someone you love him, but your body language is cold and detracted.
- 4.10.6. Misuse of the feeling words for the wrong reasons, for example, "I love vegetables" and "I love you." Instead, say, "I like vegetables." Only a loved one rightfully deserves the words "I love you."
- 4.10.7. Exaggeration (lying) to get attention, like when something happened to you, and you say "I lost my mind" instead of "I was shocked." People find this unacceptable. You can also underestimate the feeling and pretend it was not as crucial as "It was not that serious."
- 4.10.8. Accusations, sarcasm and questions, such as "You should have been paying attention to it for a long time; you knew I felt neglected." or "You do not even care that I am sad," or "You know I never get hurt," or "Can you just imagine how I feel about what you did?" (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

### The Indirect Expression of Feelings:

Misunderstandings can occur when feelings are not directly expressed and can damage relationships. A feeling is expressed indirectly or unclearly when a word other than a word of feeling is used.

The following are direct expressions of feelings (the word "feeling" is followed by a word of feeling)

"I feel unhappy because I made a mistake."

"I feel upset because everything was wrong."

"I feel angry and want to strangle him."

There is no doubt about what the person is experiencing in the examples above (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

### Validation of Feelings:

Validating feelings means accepting someone's feelings and giving him the confidence to experience and express them. You show empathy, pay attention, and listen to the person. You use the phrase: "You feel... because...." You show the person that you care and are attuned to him. It is safe for him to express his feelings, and your communication is strengthened (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

### Non-Validation of Feelings:

Non-validation of feelings means rejecting, ignoring, underestimating, mocking, or judging someone else's feelings. You disapprove of his feelings, and he feels abnormal because he has feelings. The negative consequences of non-validation are that communication is impaired, and a person whose feelings are not validated will not have the confidence to share them with you. Feelings are the most profound expression of a person's uniqueness, and non-validation hurts people (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

### Dangers of Non-Validation of Feelings:

A person whose feelings are not validated must defend himself. This can lead to confusion, reduced self-worth, and a loss of self-confidence. The person learns not to trust his feelings.

Validation does not mean you agree with the person, but it opens communication channels. Logical reasoning does not solve emotional problems. People want to be heard rather than their problems discussed. Feelings are natural and part of every human being; we cannot deny them (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Conflict management will be dealt with later in this thesis.

#### 4.11. Christian Perspective on Communication

Communication is critical in our daily lives. It is the most common everyday activity and forms part of the core of all human contact. It permeates every aspect of who we are and what we do and is a highly complex human phenomenon. The ability to communicate is a gift from God that enables us to develop relationships with others and create culture. Studying and theorizing communication will enable us to discover "serviceable insights," which will help us be good stewards of all God has entrusted to us. The Bible gives us an extensive historical narrative of the cosmos that helps us understand that God created the world and man (Aye, 2013).

Philippians 4:8 "For the rest, brethren, whatever is true, whatever is worthy of reverence and is honourable and seemly, whatever is, whatever is pure, whatever is lovely and lovable, whatever is kind and winsome and gracious, if there is any virtue and excellence, if there is anything worthy of praise, think on and weigh and take account of these things (fix your minds on them)" (Amplified Bible, 1954).

Two types of communication are fundamental: the communication between man and God and the communication between people. Communication is more than just the ability to talk; it is also the listening skill (Got Questions: Your questions, Biblical answers, 2022).

When we communicate with God, the first part is to listen. God communicates with His children through His Word (Got Questions: Your questions, Biblical answers, 2022).

Romans 10:17 "So faith comes by hearing (what is told), and what is heard comes by the preaching (of the message that came from the lips) of Christ (the Messiah Himself)" (Amplified Bible, 1954).

God also talks to us through the Holy Spirit. John 14:26 "But the Comforter (Counselor, Helper, Intercessor, Advocate, Strengtheners, Standby), the Holy Spirit, Whom the Father will send in My name (in My place, to represent Me and act on My behalf). He will teach you all things. And He will cause you to recall (will remind you of, bring to your remembrance) everything I have told you" (Amplified Bible, 1954).

God speaks to His children through His Word; therefore, His children need to take His Word seriously. To hear God, speak to us, we must be diligent in reading, studying, memorizing, and meditating on His Word. According to 2 Timothy 3: 16, "Every Scripture is God-breathed (given by His inspiration) and profitable for instruction, for reproof and conviction of sin, for correction of error and discipline in obedience, (and) for training in righteousness (in holy living, in conformity to God's will in thought, purpose, and action)" (Amplified Bible, 1954).

The purpose of the Holy Spirit's communication with us is to convince us of sin, first and foremost, lead us into the truth.

John 16:7-11 "However, I am telling you nothing but the truth when I say it is profitable (good, expedient, advantageous) for you that I go away. Because if I do

not go away, the Comforter (Counselor, Helper, Advocate, Intercessor, Strengtheners, Standby) will not come to you (into close fellowship with you); but if I go away, I will send Him to you (to be in close fellowship with you).

:8 And when He comes, He will convict and convince the world and bring demonstration to it about sin and about righteousness (uprightness of heart and right standing with God) and about judgment:

:9 About sin, because they do not believe in Me (trust in, rely on, and adhere to Me);

:10 About righteousness (uprightness of heart and right standing with God), because I go to My Father, and you will see Me no longer;

:11 About judgment, because the ruler (evil genius, prince) of this world (Satan) is judged and condemned and sentence already is passed upon him" (Amplified Bible, 1954).

The Holy Spirit intercedes for us with God the Father when we are weary and downhearted.

Romans 8:26 "So too the (Holy) Spirit comes to our aid and bears us up in our weakness; for we do not know what prayer to offer nor how to offer it worthily as we ought, but the Spirit Himself goes to meet our supplication and pleads in our behalf with unspeakable yearnings and groanings too deep for utterance."

Our primary way to communicate with God is in prayer. We can go to God with all our needs.

James 4: 2-3 "You are jealous and covet (what others have), and your desires go unfulfilled; (so) you become murderers, (To hate is to murder as far as your hearts are concerned.)

You burn with envy and anger and are not able to obtain (the gratification, the contentment, and the happiness that you seek), so you fight and war. You do not have because you do not ask.

:3 (Or) you do ask (God for them) and yet fail to receive, because you ask with wrong purpose and evil, selfish motives. Your intention is (when you get what your desire) to spend it in sensual pleasures" (Amplified Bible, 1954).

Second, we communicate with our fellow human beings.

Colossians 3:8 "But now put away and rid yourselves (completely) of all these things; anger, rage, bad feeling toward others, curses and slander, and foulmouthed abuse and shameful utterance from your lips!" (Amplified Bible, 1954).

James 1:19-20 "Understand (this), my beloved brethren, let every man be quick to hear (a ready listener), slow to speak, slow to take offense and to get angry,

:20 For man's anger does not promote the righteousness God (wishes and requires)" (Amplified Bible, 1954).

Notice that everyone should be ready to listen, be careful about speaking, and be slow to get angry. When we fail to do these three things, we fail to show God's love toward our neighbour (Got Questions: Your questions, Biblical answers, 2022).

As believers, we must constantly pay attention to our communication skills. We need to pay attention to the tone of voice, our body language, the words we use, and our facial expressions.

We should ask ourselves:

4.11.1. Is it true? Exodus 20:16 "You shall not witness falsely against your neighbor" (Amplified Bible, 1954).

4.11.2. Is it kind? Titus 3:2 "To slander or abuse or speak evil of no one, to avoid being contentious, to be forbearing (yielding, gentle, and conciliatory), and to show unqualified courtesy toward everybody" (Amplified Bible, 1954).

4.11.3. Is it necessary? Proverb 11:22 "As a ring of gold in a swine's snout, so is a fair woman who is without discretion) (Amplified Bible, 1954).

Theoretical and Practical Assignment:

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## 5. Chapter 4: Intelligence-, Emotional-, Adversity-, and Spiritual Quotient

### 5.1. Discussion on Intelligence-, Emotional-, Adversity- and Spiritual Quotient

Objectives and Outcomes:

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Content:

### 5.2. Definition of IQ

“An intelligence test score that is obtained by dividing mental age, which reflects the age-graded level of performance as derived from population norms, by chronological age and multiplying by 100: a score of 100 thus indicates a performance at exactly the normal level for that age group. Abbreviation: IQ” (Dictionary.com, 2021).

According to Thakur, IQ stands for an intelligent quotient of an individual, which signifies mental potential, efficiency, calibre, ability to understand things especially on the intellectual front, which is essential to succeed, position, monetary things and so on in an individual's life (Thakur, 2020).

IQ primarily solves logical problems.

5.2.1. Logically = Rationally

5.2.2. Strategically = Deliberately

5.2.3. Diplomatically = Tactfully

5.2.4. Tactical = Planned

IQ will be dealt with in detail later.

### 5.3. Definition of EQ

According to Akers and Porter, your EQ is the level of your ability to comprehend other people, what inspires them, and how to work with them (Michael Akers & Grover Porter, 2020).

Thakur believes that EQ stands for the emotional quotient of an individual, which indicates the emotional ability of an individual to control emotional issues of one's life successfully. Persons with a high emotional bank account are well-versed in managing such emotional issues (Thakur, 2020).

EQ allows us to evaluate the situation we are in and behave appropriately by using the following skills:

5.3.1. Self-awareness



5.3.2. Mindfulness

5.3.3. Motivation

5.3.4. Empathy

5.3.5. Socially skilled

EQ will be dealt with in detail later in this thesis.

#### **5.4. Definition of AQ**

According to Thakur, AQ stands for the adversity quotient of an individual who can manage the equilibrium of mental state in adverse situations of life and find solutions (Thakur, 2020).

These are three types of individuals:

5.4.1. Quitters: those who quit before they have even started.

5.4.2. Campers: those who can only go so far.

5.4.3. Climbers: those who continue to move forward in life (Addis, 2021).

AQ will be dealt with in detail later in this thesis.

#### **5.5. Definition of SQ**

If the financial adviser wants to increase his spiritual quotient, he must live out his values, be genuine and act with integrity, believe that he has a purpose, and live his unique talents and gifts (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Our values and associated assumptions guide our humanity and form the core of our life. We often do what we believe is suitable for relationships and the values and expectations of the community or to survive (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

We rarely question our values, beliefs, and actions. Sometimes we must face a setback first, such as a severe illness or divorce before we can begin to evaluate our life and its meaning. We are then forced to ask questions about who we are and our goals and values. Often, we do not know the answers or may experience no purpose or meaning in our lives. When we know what our values and beliefs are, we can effectively plan to take responsibility for our lives (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

The financial advisor should ask himself the following questions:

5.5.1. What are you striving for?

5.5.2. Where do you spend your money?

5.5.3. How do you spend your time?

5.5.4. What do you consider necessary?

5.5.5. What guides your life?

If he pursues the correct values, he experiences health and happiness. If he pursues the wrong values, he has the wrong goals and experiences an unfulfilled life. He can remain unhappy even after he has reached his goals (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

What are the "right" and "wrong" values? It depends on the priority you assign to specific values and to what extent you pursue a value. A healthy value can negatively influence your life if you become obsessive about it, such as in competition, for example. Competition, which, under control, can be a positive value, can become a negative influence when the adviser compares himself with others (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

If recognition of other people is essential to the adviser, he can often be disappointed as other people control what they give you, and it is a fact that people do not easily give validation (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Values are about what he wants to achieve or acquire. However, values can be changed, and he can turn them into values that hold more positive feelings for him. His motivation is directly linked to his value system (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

The financial advisor is responsible for the following:

5.5.6. To identify the values that guide his life;

5.5.7. Evaluate them based on the consequences they have for him; and

5.5.8. Deciding what to change and what to keep (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Blain Lee said: "The principles by which you live create the world in which you live; If you change your principles, you change your world" (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

When the advisor discovers the root of who he is, he will also enhance his spiritual quotient. It happens if he increases his IQ, EQ, and AQ. Despite his circumstances, his SQ is the standard of his behaviour according to his values (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

His spiritual quotient is the most fundamental intelligence, his root intelligence, because it nourishes and guides all his other bits of intelligence.

His SQ is about his search for meaning, values, and vision. It is his connection with his spirit, compass, and consciousness (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Persons with balanced IQ, EQ, AQ, and SQ are the best individuals who can effectively manage the ups and downs and emotional traumas with their neutral approach to understanding life situations. Each Q has essential value in life at different stages, such as IQ is very important in career development, achievements, and so on. However, it depends on the nature of an individual, as everyone is different from others. The IQ, EQ, and AQ would differ depending on the family, society, environment, and surroundings (Bright Brain, 2022).

As we grow, the importance of Q's also changes in different aspects / stages of life. For example: during childhood, IQ matters the most, and as we enter teenage years, there is a blend of IQ and EQ representing an individual. Later, after marriage, EQ becomes essential and desirable.

Furthermore, AQ stands to become highly required in many areas of life where individuals face adversities such as financial crisis, loss of loved ones, and natural calamity. People who can withstand the above-said adversities and find the best possible solutions tend to display their AQ, which becomes fundamental in such situations of life.

According to Dr Thakur, EQ and AQ seem to be highly important in understanding life in depth to control the equilibrium of life situations, which will eventually facilitate a better understanding of individuals to lead a happier and healthy life (Thakur, 2020).

It is important to remember that each person's life consists of the following five aspects: emotional / psychological, intellectual, physical, spiritual / religious, and social. The adviser should strive for a balance of fulfilling his needs in all these areas, but some needs are more important than others (according to Maslow's hierarchy) (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Use Annexure L: Increase Your Spiritual Quotient to work conscientiously on increasing the advisor's spiritual quotient.

Spiritual Quotient and the Power of the Present:

A life can be divided into three periods, each of which is accompanied by different feelings. It can be illustrated as follows:

*Table 8: Life Divided in Three Periods and Accompanying Feelings*

<b>Past</b>	<b>Present</b>	<b>Future</b>
Anger	Power	Concern
Hurt		Fear
Sad		Anxiety
Guilt		

When you live too much in the past or worry too much about the future, you may lose the present (where your power lies), and as a result, the future will become just like the past. It is only in the present that you have the power to effect changes and experience happiness. To gain consciousness on all levels, you must live in the present. It means that you need to take time to listen to your inner wisdom and

notice what is happening in and around you on a more conscious level (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Meditation:

Meditation is a great way to promote your self-awareness and increase your SQ. You learn to access your wisdom and find the answers in yourself. It is impossible to hear yourself if you are not still and peaceful (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

With meditation, you can also connect with God.

Reflection:

Reflection means taking time each day to reflect and learn from your experiences and use the knowledge to live a more meaningful life (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Service and Goals:

Service means being available to others and helping them develop (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Pierre Teilhard de Chardin said: "We are not human beings with spiritual experiences, we are spiritual beings with human experiences" (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Theoretical and Practical Assignment:

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## **5.6. In-Depth Discussion on Intelligence Quotient and Emotional Quotient**

Objectives and Outcomes:

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Content:

## **5.7. Intelligence Quotient**

Definition of Intelligence Quotient:

An intelligence test score is obtained by dividing mental age, which reflects the age-graded level of performance as derived from population norms, by chronological age and multiplying by 100: a score of 100 thus indicates

performance at precisely the expected level for that age group (Dictionary.com, 2021).

In science, intelligence typically refers to what we could call academic or cognitive intelligence. Professors Resing and Drenth (2007) answer the question "What is intelligence?" using the following definition: "The whole of cognitive or intellectual abilities required to obtain knowledge and to use that knowledge in a good way to solve problems that have a well-described goal and structure" (Thiel, 2020).

IQ is an acronym for intelligence quotient, and it is a measurement of your intelligence and is expressed in a number (Thiel, 2020).

Position of IQ in Your Life:

IQ is associated with understanding language, analysing, reasoning, thinking, solving problems, making decisions, judging, evaluating, and understanding something (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Looking at only the IQ is a simplistic way of looking at a person. A person must be seen as a holistic being, and all the different bits of intelligence of a person must be considered.

For this thesis and to show the connection with emotional quotient, the focus will be on thinking patterns.

Assumptions and Prejudices:

A persons' assumptions and prejudices can be described as the persons' "reality." People develop a belief system from their early childhood. They form specific beliefs through their experiences or by watching how their role models behave. It will form the frame of reference for the financial advisor against which he will judge his behaviour and the world around him (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Sometimes we learn things from people and believe them because it works for us. On other occasions, we change our convictions because it does not work anymore. We do not change our convictions, although it does not work anymore. It is our irrational convictions (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Assumptions and prejudices develop over the long term, and it can take a long time to change them. However, the first step is to admit that they are wrong.

Beliefs, assumptions, and prejudices are formed by conditioning, leading to certain expectations. These expectations lead to a specific behaviour, and this behaviour forms habits (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

To change a habit, the advisor needs to be "reprogrammed." To change the advisor's automatic programming, he needs to be aware of his irrational and distorted views. Then he needs to reformulate his views to be more constructive and consistent (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

One of the most helpful techniques in coaching is the ability to directly (yet respectfully) challenge the advisor's beliefs, assumptions, and values. Drilling to the root sources, determining whether they still added value, was correct for the advisor or needed to be let go (Lee, 2005).

In his book, *Being Manager, Leader, and Coach*, Bengt Kallenberg writes: "Regularly question your own assumptions and preconceptions. Do this by, listening actively, asking questions and understanding that you only have part of the truth. Do not let your own sense of individual prestige take over to the point where you maintain that you are right at all costs. When the reptilian instincts take over and you want to show who is right, your abilities to both listen and learn diminish" (Kallenberg, 2015).

Assumptions always cost time and money (Holliday, 2001).

There are a few assumptions, however, that are excellent for you to make as a coach:

5.7.1. Assume that your communications were somehow inadequate the first time. Then follow the ABCs of ensuring understanding:

**A**sk the advisor what he thinks you want or said.

**B**lame no one if that understanding is wrong.

**C**ommunicate more clearly ... then confirm comprehension.

5.7.2. Assume that the advisor can learn to do anything and have the potential. Realistically you may need to temper your decisions with the fact that, for some people, improvement is indeed possible, just not in this lifetime.

5.7.3. Assume that the advisor wants to learn and grow and excel.

A positive attitude gives you the benefit of being open, regardless (Holliday, 2001).

Unspecified and unchecked assumptions cause all kinds of complications in communications. The coach needs to pay attention to uncover assumptions that underlie coaching issues and help the advisor see how his assumptions may contribute to a misunderstanding. A common assumption made is that the advisor knows what is expected. Unmet expectations can cause misunderstandings, which can be avoided by investing some time at the beginning of a new project or new relationship to clearly state how two people will work together and what they can expect from each other (Anderson & Anderson, 2005).

The only way to change your life is to change your thoughts.

## 5.8. Emotional Quotient

Definition and Explanation of Emotional Intelligence:

Peter Salovey and John Mayer improved a psychological theory called emotional intelligence. According to them: "Emotional Intelligence is the ability to perceive emotions, to access and generate emotions to assist thought, to understand

emotions and emotional knowledge, and to reflectively regulate emotions to promote emotional and intellectual growth (Sonoma State University, 2020).

In practical terms, the financial advisor is aware that emotions can drive his behaviour and impact people (positively and negatively); he needs to know how to manage those emotions – both his own and others – especially when under pressure (Institute for Health and Human Potential, 2020).

*Table 9: Five Elements of Emotional Quotient*

<b>Component</b>	<b>Definition</b>	<b>Hallmarks</b>
Self-awareness	Self-awareness is the skill to identify and understand your moods, emotions, and drives and their effect on others.	Self- confidence. Realistic self-assessment. A self-deprecating sense of humour.
Self-regulation	Self-regulation is the ability to control or change direct disruptive impulses and moods. Furthermore, it is the propensity to suspend judgment – to think before acting.	Trustworthiness and integrity. Comfort with ambiguity. Openness to change.
Motivation	Motivation is a zeal for working for reasons beyond money or status. Motivation is a tendency to pursue goals with energy and persistence.	It is a solid drive to achieve. Optimism, even in the face of failure. Organizational commitment.
Empathy	Empathy is the skill to understand the emotional make-up of other people. It is a skill in treating people according to their emotional reactions.	Expertise in building and retaining talent. Cross-cultural sensitivity. Service to clients and customers.
Social skill	Social skills are proficiency in managing relationships, building networks. Finding common ground and building rapport.	Effectiveness in leading change. Persuasiveness. Persuasiveness is expertise in building and leading teams.

When would a financial advisor need to manage his emotional intelligence?

5.8.1. Giving and receiving feedback.

- 5.8.2. Meeting tight deadlines.
- 5.8.3. Dealing with challenging relationships.
- 5.8.4. Not having enough resources.
- 5.8.5. Dealing with change.
- 5.8.6. Dealing with setbacks and failure (Institute for Health and Human Potential, 2020).

In his book, *Working with Emotional Intelligence*, Daniel Goleman cites: "the Harvard Business School research that determined that EQ counts for twice as much as IQ and technical skills combined in determining who will be successful" (Institute for Health and Human Potential, 2020).

EQ is neuroscience-based change; it drives real behavioural change with a program rooted in neuroscience and research (Institute for Health and Human Potential, 2020).

The key for the financial advisor is to learn to work with his emotions constructively, see them as enablers for his performance, and develop strategies that help him work with his feelings rather than against them (Graham Alexander and Ben Renshaw, 2005).

The pioneering work in the field of emotional intelligence, popularised by Daniel Coleman, has allowed emotions to take their rightful place as a vital ingredient for being successful at work. People now recognize that to build relationships, lead and inspire others and achieve high performance, the ability to be self-aware, manage emotions, empathize and have advanced social skills is the order (Graham Alexander and Ben Renshaw, 2005).

The financial advisor with a high emotional literacy will distinguish and name the different emotions. The ability to manage emotions is called emotional control (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

The advisor cannot change the emotion if he does not recognize it. He cannot recognize it if he is not aware of the emotion. The first step is to be aware of his and other people's emotions. Emotional awareness is the ability to recognize the different emotions, understand the emotion, acknowledge what happened that caused the emotion, and know why you have the emotion (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Self-disclosure is the ability to show oneself to others by sharing your feelings and needs. Self-knowledge is the first step in self-disclosure. Before sharing his feelings and reactions with others, he must first know what they are. He may also feel defenceless when he shares himself with others, but the extent to which he shares himself will again determine how much of themselves they will share with him. The degree of self-disclosure will determine the level of the relationship. The adviser must be careful whom he shares himself with; he needs to make sure that the situation is correct and knows why he wants to do it. For example, he cannot



share his bank balance with a client (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

#### Self-Awareness:

Self-awareness is the skill to recognize and understand personal moods and emotions and drives and their effect on others. Hallmarks of self-awareness include self-confidence, realistic self-assessment, and a self-deprecation sense of humour. Self-awareness depends on one's ability to monitor one's emotional state and correctly identify and name one's emotions (Sonoma State University, 2020).

It is essential to understand emotions; it is an internal physical reaction to an external stimulus that externally happened to the advisor. A stimulus can be something that the advisor noticed with his senses, and the interpretation thereof triggered an emotion, or it can be just a thought that triggered the emotion. Emotions are always internal. The advisor uses behaviour to communicate his emotions, such as laughing or crying. Emotions are energy, and they can create energy: love and anger can create energy, creating specific behaviour. Emotions can be conscious and unconscious. Being aware of his own emotions will allow the advisor to be aware of other people's emotions.

The advisor cannot enjoy his emotions if he is unaware of them. He cannot acknowledge his emotions if he ignores or suppresses them. Emotions trigger a chemical reaction in the body, explaining why stress affects the immune system (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

To increase self-awareness, the advisor needs to learn more about himself. He must be willing to observe and question his assumptions. He must be willing to study and learn from every situation. It starts with making an active decision to increase his self-awareness (Kallenberg, 2015).

To be able to increase his self-knowledge and self-disclosure, the advisor needs to work through Annexure M: Activity to Promote Self-Knowledge and Self-Disclosure.

Annexure N: Self-Knowledge and Self-Acceptance will give the advisor insight into his self-knowledge and self-acceptance.

A life devoid of emotion would be death. There are three main reasons for having emotions – information, inspiration, and growth.

**Information:** Emotions are valuable information; they tell us something important. Feelings act like the signals from a lighthouse beam, letting us know that there is imminent danger ahead, or like the beeping of a metal detector as it is about to unearth precious gold (Graham Alexander and Ben Renshaw, 2005).

**Inspiration:** Emotion inspires us to move in the direction we want to head away from where we do not want to be. It is energy that we can harness in either positive or destructive ways (Graham Alexander and Ben Renshaw, 2005).

**Growth:** Emotions enable us to learn and develop. What makes humans unique is our ability to combine our feelings with reason (Graham Alexander and Ben

Renshaw, 2005).

If we look at the formula  $\text{Performance} = \text{Potential} - \text{Interference}$ , the interference that prevents a financial advisor from using more potential is often emotionally based (Graham Alexander and Ben Renshaw, 2005).

Some of the key emotions in question are:

- 5.8.7. Fear: In so many situations, fear impacts confidence and prevents action. Nevertheless, is fear real? What evidence does the financial advisor have that causes him to doubt his capability and position? In most cases, fear is "false evidence appearing real." As Eleanor Roosevelt put it, "The only thing to fear is fear itself" (Graham Alexander and Ben Renshaw, 2005).

Fear is a powerful emotion. It can paralyze the advisor in times of crisis, cause him to cower in the face of an adversary, or lash out in the wrong direction. Fear will keep him silent when he should speak. Fear will open his mouth when it is better-left shut. Fear is a powerful emotion. Rational fears cause the advisor to think carefully and research before investing large sums of money. The advisor needs to think about fear this way; he must control fear rather than letting fear control him (Clarke-Epstein, 2002).

Rationalizing fear helps the financial advisor distinguish between whether it is an irrational fear or a genuine issue. A coach can request the financial advisor to provide specific evidence to back up his fear to support this. In the case of a financial advisor fearing to challenge his manager on an issue, it is essential to find out when he last did it and what happened. It is remarkable how often it turns out that he has never done it, and his fear is based on third-hand stories or fiction. By exploring the worst-case scenario of doing it, such as losing his job or getting a reputation as a troublemaker, the financial advisor can weigh up the reality of the possible consequences. Taking this step usually galvanizes the financial advisor into action, and he begins to work on a strategy that enables him to move forward (Graham Alexander and Ben Renshaw, 2005).

The fear of failure is also a standard block to high performance. A way to guarantee success is for employees to have the courage to request feedback from colleagues to rectify any dissatisfaction immediately. The fear of hearing negative feedback often prevents him from asking, thereby missing out on crucial learning. Perceiving failure as part of your development is constructive, as long as we learn the lesson and do not do it again (Graham Alexander and Ben Renshaw, 2005).

Self-doubt is another manifestation of fear that can play havoc with confidence. If a financial advisor has a knock, it is incredible how easy it is for all his other achievements to go out of the window. It is also curious how self-doubt shows up when we need our confidence the most. Coaching helps a financial advisor identify, accept and ultimately control the self-doubt not to sabotage his performance (Graham Alexander and Ben Renshaw, 2005).

- 5.8.8. Anxiety: An underlying belief in business today is that being responsible means worrying. This type of anxiety becomes a habit and usually results in people becoming hyperactive in an attempt to squash it. Unfortunately, hyperactivity is comparable to putting a sticking plaster over the anxiety – it continues to fester until it is truly resolved (Graham Alexander and Ben Renshaw, 2005).

Anxiety is also the result of heightened adrenalin levels caused by the hyper-stress experienced by most people in business. Hyper-stress occurs when there is an imbalance between our pressure and our perceived ability to cope. A coach needs to offer the financial advisor direct feedback if he sees him in this state. When a financial advisor feels anxious over long periods, it becomes his norm, and it is difficult for him to conceive of any other reality. A coach needs to help him think through the long-term implications of feeling anxious. It is not possible to sustain high performance based on adrenalin (Graham Alexander and Ben Renshaw, 2005).

Another source of anxiety has to do with what happens if the coaching turns out not to be successful. The advisor may wonder: Was it my fault? Does it mean that a dead end in my career has been reached? Is my career derailed or plateaued? These are just anxieties and are not likely to be realities in almost all cases. Coaching is not a surefire solution to problems, nor is it guaranteed to make the most of an opportunity. What is important to state is that it is not uncommon for an advisor to be concerned about these things. These anxieties can be debated with the coach (Lee, 2005).

Rehearsing or role-playing is an effective tool to practice possible responses to anticipated situations and let the advisor polish his skills, and reduce some of the anxiety associated with the fear of the unknown (Lee, 2005).

- 5.8.9. Guilt: Guilt is called the “mafia of the mind.” The financial advisor who struggles with work-life balance, but does not leave work on time because he feels guilty about his boss and colleagues, is his own worst enemy. The individual who can not say “no” out of a sense of guilt sacrifices his own life. Like fear, guilt needs to be rationalized in order to regain perspective. The financial advisor struggling with work-life balance needs to discuss his hours with his manager to find a solution. Talking about it often dispels the myths of getting fired for leaving on time or letting everyone down. The financial advisor, unable to say “no”, needs to get support from his manager to mutually decide his priorities, which will enable him to push back on other demands. Seeing guilt for what it is – a feeling that inhibits performance rather than a moral position or a solution for feeling bad – can resolve it (Graham Alexander and Ben Renshaw, 2005).

It is essential to clarify that responsibility is not the same as blame. Blame implies that the advisor has done something wrong and should suffer as a result. Blame is also associated with shame, guilt, and suffering. Responsibility, however, is simply about acknowledging the advisor's influence in situations, and as a coach, you must create a clear distinction

between the two (J. Starr, 2003).

Self-acceptance and self-image play a vital role in the advisor's life:

Self-acceptance: The first step in the financial advisor's life is to accept himself. The advisor can accept himself just as he is, without changing anything, or he can decide to learn a new skill and grow and develop as a person. The decision is his, and only he can change himself. It depends on how significant the change is for the financial advisor to make an effort to change (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

There will be certain aspects of himself that the adviser will not be able to change; he will have to accept it this way. It makes more sense to use his energy for something he can change. If he accepts himself, he has confidence in himself and his ability. Then it does not matter if he wins or loses; he will believe he has value (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

People who accept themselves feel good about themselves and are more efficient and productive. They are proud of what they have achieved (however slight they may be), and they usually do not compare their achievements with others. They can enjoy life and trust themselves (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

These people can act independently, make well-thought-out decisions, take responsibility, and are successful in their work and relationships. They do not need anyone else's approval to feel good about themselves. People who accept themselves can take chances, accept their mistakes, and handle themselves in various situations. They can leave the past behind, live fully in the present, and pursue their goals (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

The most significant contribution the advisor can make to any relationship is to love and accept himself because whatever he believes about himself will be projected in all his relationships. It is crucial that the advisor believes in and accepts himself. He is unique and worthy of respect and love.

Dr Rina de Klerk-Weyer and Dr Ronel le Roux quoted Marvin Gayle in their book, *Emosionele intelligensie, n werksboek vir volledige menswees*: "As jy nie vrede in jousef kan vind nie, sal jy dit nêrens anders vind nie."

When the adviser has made peace with the fact that there are aspects of himself that he cannot change, he releases energy to change what he can. Be mindful that he does not set unrealistic goals, which will only discourage him. If he is never satisfied with his accomplishments, he will always be frustrated no matter what others may think of him or tell him (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Tips for self-acceptance:

5.8.10. He must accept his appearance and emotions and make peace with himself. The advisor must have realistic expectations of himself.

- 5.8.11. He should not compare himself with others. Everyone is unique.
- 5.8.12. He should focus on his strengths and work on his growth areas if essential to him.
- 5.8.13. The advisor needs to take responsibility for his happiness and emotional health. Choose to be happy.
- 5.8.14. He should take a risk, move out of his comfort zone, and be willing to make mistakes. His willingness to learn from his mistakes reflects his emotional intelligence level.
- 5.8.15. He should not try to be perfect or expect it from others. Just keep ongoing.
- 5.8.16. Self-acceptance will happen when other people's opinions do not dictate their actions anymore (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Self-image: The definition of self-image is what the advisor thinks of himself. His image of himself is based on the feedback from others, especially people he holds in high regards, like his parents and partner, and secondly, his behaviour and skills. It is essential for the advisor to remember not to judge himself against a single event but to be objective. He must choose self-acceptance (Dr. Rina de Klerk-Weyer & Dr. Ronél le Roux, 2001).

Your self-image is often described as a feeling you have about yourself. However, it is not a feeling but rather a view of your worth based on the two sources: the feedback you receive from others (especially those whose opinions you value, such as your parents and spouse) and your behaviour or skills (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Therefore, the adviser's self-esteem is based on all the feedback he has had in his life, from all the people he has been in contact with and all the skills or behaviours he has displayed during this time, taking into account its consequences for him and other people (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Let us practically explain this. Your partner says that you do not look so good in your new outfit or that he wants to end the relationship. Your first reaction will most likely be an overreaction. Instead of seeing the situation in context – as a single example of negative feedback – you judge your total person accordingly and immediately see yourself as worthless. Think about how would you have reacted if the same thing had happened to your best friend or girlfriend. You would have seen it more in context and not felt that their self-worth should be less as a result. You cannot measure your value by a single event but must be objective and see the event in perspective. You are worth far more than a single skill or a single piece of negative feedback (which may not even be valid). It is pointless to think you are worth nothing simply because you can not play golf or make food well. Think about the other things you can do well. We often focus only on the adverse reaction or what we cannot do, or we choose to focus only on certain traits and forget about the others. Choose self-acceptance (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Making realistic choices and setting the corresponding targets and actions requires self-knowledge and self-awareness – otherwise, a feeling of being "in the fog" will prevail. The advisor illuminates essential by gradually forming a clear picture of motivators, strengths, abilities, values, fears, interests, characteristics, and self-image. It becomes increasingly clear what choices he should make and which goals he should concentrate on. Achieving this means he will be piloted "from within" and therefore move beyond the "fog" (Kallenberg, 2015).

Constructive feedback increases self-awareness, offers options, and encourages development. The advisor needs to learn to give and receive it (Institute of Leadership and Management, 2007).

At American Express, financial advisors' awareness of their own emotions is central to excellent performance. The interaction between a planner and client is delicate, dealing with complex questions about money and the even more sensitive issue of mortality when life insurance comes up (Goleman, 1999).

The company found these interactions rife with feelings of distress, uneasiness, and distrust, all too often ignored in haste to make a sale. American Express realized they would have to help their financial advisors tune in to this sea of feelings and handle it effectively to serve their clients better (Goleman, 1999).

When financial advisors at American Express were trained to be more emotionally self-aware and to have more empathy for their clients, they were better able to build long-term, trusting relationships. Furthermore, those relationships translated into higher sales per customer (Goleman, 1999).

American Express financial advisors recognized that their planners needed awareness of feelings and an ability to sense whether their own work-life, health, and family concerns are in balance and the capacity to align work with personal values and goals (Goleman, 1999) .

When someone consistently mishandles a given situation, that is a sure sign of a blind spot. Here is a list of the more regular and costly blind spots from a study of forty-two otherwise highly successful executives studied by Robert E. Kaplan (Kaplan, 1991).

- 5.8.17. Blind ambition: Blind ambition is when a person must win or give the impression to be "right" at all costs; competes instead of cooperates; exaggerates his or her value and contribution; is boastful and arrogant; sees people in black-and-white terms as allies or enemies.
- 5.8.18. Unrealistic goals: Sets overly ambitious, unattainable goals for the group or organization; is unrealistic about what it takes to get jobs done.
- 5.8.19. Relentless striving: Relentless striving is to work hard at the expense of all else in life; runs on empty; are vulnerable to burnout.
- 5.8.20. Drives others: It is the tendency to push other people too hard, burning them out; micromanages and control takes over instead of delegating; comes across as abrasive or ruthless and insensitive to the emotional

harm to others.

- 5.8.21. Power-hungry: Seeks power for his or her interests, rather than the organization's; pushes a personal agenda regardless of other perspectives; is exploitative.
- 5.8.22. An insatiable need for recognition: Addicted to glory; takes credit for others' efforts and blames them for mistakes; sacrifices follow-through in pursuit of the subsequent victory.
- 5.8.23. Preoccupation with appearances is the need to look good at all costs; is overly concerned with the public image; craves the material trapping of prestige.
- 5.8.24. Need to seem perfect: The advisor gets enraged by or rejects the criticism, even if accurate; blames others for his or her mistakes; cannot admit mistakes or personal weaknesses (Goleman, 1999).

Such blind spots can motivate people to avoid self-awareness.

Self-confidence must be in line with the truth. For this reason, a lack of self-awareness is an obstacle to realistic self-confidence (Goleman, 1999).

People with self-confidence are decisive without being arrogant or defensive, and they stand by their decisions.

Repressed emotions take much energy. The financial advisor needs to practice accepting his emotions. He needs to tell himself that he can be angry, upset, or sad. The intensity of the emotion will decrease once the emotion is identified and accepted.

The emotion and the behaviour are not the same, meaning all emotions are acceptable, but not all behaviour is (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Annexure O: Emotional Awareness Exercises Between Situations and Emotions will help the advisor to investigate the relationship between his emotions and certain situations.

The primary emotion is the advisor's first emotion in a situation, e.g., hurt. Hurt is most likely disguised in secondary emotion as anger, stress, or sadness. The primary emotion needs to be addressed to fulfil the unspoken need. The intensity of the emotion is necessary to acknowledge (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Table 10: Strong Vocabulary of Emotions

Vocabulary of Emotions							
	Happiness	Depression	Fear	Hurt	Anger	Loneliness	Remorse
<b>STRONG</b>	Delighted	Alienated	Appalled	Abused	Batter	Abandoned	Abashed
	Ecstatic	Barren	Desperate	Aching	Burned up	Cut off	Debased
	Elated	Beaten	Distressed	Anguished	Enraged	Deserted	Degraded
	Energetic	Bleak	Frightened	Crushed	Fuming	Destroyed	Delinquent
	Euphoric	Dejected	Horrified	Degraded	Furious	Empty	Depraved
	Excited	Depressed	Intimidated	Destroyed	Heated	Forsaken	Disgraced
	Exhilarated	Despondent	Panicky	Devastated	Infuriated	Isolated	Evil
	Overjoyed	Dismal	Petrified	Discarded	Outraged	Marooned	Exposed
	Thrilled	Gloomy	Terrified	Forsaken	Provoked	Neglected	Humiliated
	Vibrant	Hopeless	Terror-stricken	Rejected	Seething	Rejected	Judged

Table 11: Medium Vocabulary of Emotions

Vocabulary of Emotions							
	Happiness	Depression	Fear	Hurt	Anger	Loneliness	Remorse
<b>MEDIUM</b>	Aglow	Awful	Afraid	Belittled	Aggravated	Alienated	Apologetic
	Buoyant	Blue	Alarmed	Cheapened	Annoyed	Alone	Ashamed
	Cheerful	Demoralized	Apprehensive	Critiqued	Antagonistic	Apart	Contrite
	Elevated	Devalued	Awkward	Damaged	Cranky	Cheerless	Downhearted
	Happy	Discouraged	Defensive	Devalued	Exasperated	Dejected	Demeaned
	In high spirits	Distressed	Fearful	Discredited	Fuming	Despondent	Flustered
	Jovial	Downcast	Fidgety	Distressed	Hostile	Estranged	Regretful
	Light-hearted	Downhearted	Fretful	Impaired	Ill-tempered	Excluded	Guilty
	Lively	Fed up	Jumpy	Injured	Irate	Left out	Remorseful
	Merry	Lost	Nervous	Maligned	Irritated	Leftover	Repentant
	Sparkling	Melancholy	Scared	Mistreated	Resentful	Lonely	Sorrowful
	Up	Tearful	Troubled	Resentful	Ticked off	Uncherished	Sorry



Table 12: Light Vocabulary of Emotions

Vocabulary of Emotions							
	Happiness	Depression	Fear	Hurt	Anger	Loneliness	Remorse
<b>LIGHT</b>	Contented	Disappointed	Anxious	Annoyed	Bugged	Blue	Bashful
	Cool	Down	Careful	Let down	Dismayed	Detached	Blushing
	Fine	Glum	Cautious	Neglected	Grim	Distant	Chastened
	Glad	Low	Disquieted	Put away	Impatient	Insulated	Embarrassed
	Gratified	Moody	Tense	Minimized	Petulant	Melancholy	Hesitant
	Keen	Morose	Uneasy	Put down	Resentful	Remote	Humble
	Pleasant	Sombre	Unsure	Tender	Sullen	Separate	Meek
	Pleased	Subdued	Watchful	Touched	Uptight	Withdrawn	Sheepish
	Satisfied	Uncomfortable	Worried	Unhappy			
	Serene	Unhappy		Used			
	Sunny	Weepy					

Self-regulation: It is the skill to control or redirect disruptive impulses and moods and the propensity to suspend judgment and to think before acting. Hallmarks include trustworthiness and integrity, comfort with ambiguity, and openness to change (Sonoma State University, 2020).

Daniel Coleman describes the brain processes as follows in his book, *Working with Emotional Intelligence*: "Located in the ancient emotional brain, the alarm circuitry centres on a series of structures that ring the brain stem, which is called the limbic system. The part that plays the key role in emotional emergencies that makes us "snap" is the amygdala.

The administrative centre's prefrontal area links to the amygdala through what amounts to a neural superhighway. These neural links between the amygdala and prefrontal lobes act as the brain's alarm, a setup that has had excellent survival value during the millions of years of human evolution.

The amygdala is the brain's emotional memory bank, a repository for all our moments of triumph and failure, hope and fear, indignation, and frustration. It uses these stored memories in its role as a sentinel. Scanning all incoming information, everything we notice, what we see and hear from moment to moment, to assess its threats and opportunities by matching what is happening now to the stored templates of our past experiences.

The brain's crisis response still follows that ancient strategy; it heightens sensory acuity, stops complex thought, and triggers the knee-jerk, automatic response, though this can have dramatic drawbacks in modern work life.

There is no division between home and work, stress builds on stress, no matter

the source. When the amygdala hits the brain's panic button, it induces a cascade that begins with releasing a hormone known as CRF and ends with a flood of stress hormones, mainly cortisol.

Cortisol steals energy resources from working memory and intellect and shunts them to the senses. When cortisol levels are high, people make more errors, are more distracted, and cannot remember as well, even something they have just recently read. If stress is sustained, the likely end state is burnout or worse."

Coleman defines self-regulation as follows: "Managing impulse, as well as distressing feelings, depends on the working of the emotional centres in tandem with the brain's executive centres in the prefrontal areas. These primal skills – handling impulse and dealing with upsets - are at the core of the five emotional competencies."

These five emotional competencies are:

5.8.25. Self-control: Managing disruptive emotions and impulses effectively.

5.8.26. Trustworthiness: Displaying honesty and integrity.

5.8.27. Conscientiousness: Dependability and responsibility in fulfilling obligations.

5.8.28. Adaptability: Flexibility in handling change and challenges.

5.8.29. Innovation: Being open to novel ideas, approaches, and new information.

There are three ways to control emotional intensity:

5.8.30. The financial advisor needs to prepare himself in time. Work on his irrational thought patterns and visualize a situation in advance.

5.8.31. He needs to stay calm while experiencing the emotion. Remember to breathe deeply, drink some water or excuse yourself. Practice changing his inner talk.

5.8.32. Prevent increased emotional intensity by following a balanced lifestyle. The advisor needs to follow a balanced diet, get enough sleep, exercise, relax, and use his support system (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

It is essential to understand that the advisor alone is responsible for his emotions. Nobody can force him to experience any emotion. His emotions emanate from his needs and thought patterns. Therefore, all emotions are acceptable, but not all behaviour is because his emotions give him information about his needs and assumptions. He must choose to behave appropriately (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

It is essential for an unwavering thought process between his emotions and behaviour. There must be a course of time between him experiencing the emotion

and his reaction. That moment will give him the time to think logically about his reaction. Even positive emotions like enthusiasm need to be controlled (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Annexure P: Exercise About Emotional Control will help the advisor to take control over his emotions.

Increasing Your Emotional Quotient:

Much research suggests that the ability to identify and deal with emotions and thoughts is the basis for the social and emotional skills that are important for success in all areas of life. This ability will become increasingly important as the rate of change in the world demands more of people's cognitive, emotional and physical abilities.

Dr Rina de Klerk-Weyer and Dr Ronel le Roux describe emotional intelligence as a kind of personal and social intelligence, including:

- 5.8.33. The ability to perceive, understand and respond to feelings in yourself and others (emotional consciousness).
- 5.8.34. The ability to distinguish between different feelings and give names to them (emotional literacy).
- 5.8.35. The ability to express and control feelings appropriately (emotional control).
- 5.8.36. The ability to listen to others, show empathy with them, and communicate when it comes to emotions and thoughts.
- 5.8.37. The ability to use that information to direct feelings, thoughts, and actions in such a way that your actions are practical, you are motivated and pursue a goal (conformity of thoughts, feelings, and behaviours).

The financial adviser cannot change what he does not recognize. He cannot admit anything until he is aware of it. His first step is to become aware of it!

Annexure Q: The Financial Advisor's Present Status Regarding Emotional Quotient will give the advisor a starting point from which to grow his emotional intelligence.

What are feelings?

A feeling is an internal physical response to something you experience (a stimulus). A stimulus can be something you perceive with your senses and what you think about (interpreting) or a mere thought that comes to mind. Feelings are always internal.

We use observable behaviour to communicate feelings, for example, by crying or laughing. All emotions are forms of energy, and they also provide energy; for example, love and anger can both generate energy to make you manifest certain

behaviours. Feelings are unique to man and a natural and wonderful part of us. It is one quality that all people share, which binds us together. Feelings are awakened consciously and unconsciously. The environment (socialization) and the person's genetic composition both play a role in the development of feelings (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Research shows that a complex chemical process occurs in our bodies when we experience emotions. It suggests that emotions not only "happen" in our heads but have an impact on our entire body, which explains why penetrating stress can lower our immunity, for example.

What happens when the financial adviser does not experience or accept (but ignores, denies, or suppresses) his feelings?

- 5.8.38. Feelings that are not acknowledged and accepted can cause illnesses with symptoms such as stomach pain, migraine, back pain, stiff neck, ulcers, colds, asthma, and insomnia. It could eventually lead to severe illnesses such as cancers and tumours. Suppressed feelings can harm your immune system, while positive feelings and laughter positively affect them.
- 5.8.39. Suppressed feelings can cause compulsive behaviour in a person, for example, smoking, drinking, taking drugs, overwork, overeating, obsessive exercise, obsessive meditation, persistent socialization, and other obsessive behaviours. Suppose a person eats when he feels lonely, drinks to feel more relaxed in a new situation, or goes shopping when the advisor feels depressed. In that case, he learns that an external activity or remedy relieves an internal emotional state, so he becomes dependent on it. Determine what prompts his compulsive behaviour and evaluate his feelings after each compulsive action. Does he feel better every time? Only by accepting his feelings and experiencing them can he stop compulsive behaviours that can adversely affect his life.
- 5.8.40. Repressed feelings can cause him to do the wrong things at the wrong time and do or say - or nothing, which is passive rather than assertive behaviour.
- 5.8.41. He can shut himself off from his emotions and intellectualize or rationalize them (invent excuses for the situations), blaming others or losing contact with reality. Then he loses his motivation and energy because his intense negative and positive feelings motivate him. For example, when does one typically change jobs? Most often when your negative feelings are strong enough or when a positive alternative attracts you. So, your emotions make you move away from a situation (negative emotions) or into a new situation (positive emotions) (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Several Factors Influence his Experience of his Emotions:

Internal Factors:

Genetic factors, temperament, brain dominance, lack of sleep, hormonal

disturbances, vitamin and mineral levels, neurotransmitters (e.g., serotonin), past experiences, subconscious mind programming, values, culture, and perceptions.

#### External Factors:

Relationships, crime, music, financial security, exercise, safety, imbalance due to overload, e.g., single parenting, education, and medication. It is his responsibility to become more aware of these factors and control what he can to experience more positive emotions (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

To accept his feelings, he must be aware of them and accept them. He should not let the experience of strong feelings deter him. If he does not fully accept them, he will never learn what they are, where they come from, and the cause. For example, people who do not accept their feelings can blame others for their anger or convince themselves that their sadness or anxiety is something to feel ashamed of. Feelings that are accepted only partially are often distorted. It wastes time and energy and dulls your senses. If he accepts his feelings, he learns that he can handle any feeling, no matter how intense it is (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

#### Why are Feelings Important?

Emotions are messages that there is something important he needs to pay attention to. We distinguish between positive and negative feelings, and it is essential to remember that negative or less pleasant emotion is just as valuable because it indicates an unfulfilled need. Therefore, negative emotions must not be suppressed (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Feelings are supposed to motivate him, make him ask questions, and act to change something. He must pursue a balance between his feelings and mind; we do not want to make emotions more important than logic. They must be in balance. Remember that feelings are signals from his body to determine what is right and what his needs are. He may sometimes experience a feeling erroneous because of his interpretation of a situation or his automatic patterns (what he does without thinking about it). It is his responsibility to check what reality is (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

#### The Origin of a Feeling:

The information he takes in through his senses (face, hearing, smell, taste, and touch) is interpreted based on his values (needs), assumptions, and past experiences (emotional memory). It happens very quickly (mostly automatically) in the time it takes you to slap your fingers. The limbic system, the neocortex and nerve, and endocrine and immune systems are involved. This sensory information guides behavioural responses (verbal and nonverbal) and automatic, physical, chemical, and hormonal reactions, and its entire body is affected by reactions here. Some emotional reactions, such as fight or flight, are automatic, based on saved memories. Although these processes are not always aware, he has a choice of how he interprets this information. So, he can decide from what point of view he wants to look at this information (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

We give other people or situations control over us when we think they cause our feelings; for example, we say, "You make me angry," or "It is because I do not have a job - that I feel depressed." Then we depend on people or circumstances to experience positive feelings, and the behaviour of others can easily make us negative (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

How we interpret the information we receive determines how we are going to feel about it to a large extent. The advisor can manage his feelings by controlling his interpretation of the information and thus also his reaction or observable behaviour. Then his behaviour would not be impulsive, for he thought logically about it. If he does not think before responding, his behaviour will be very impulsive, and he can do something he will later regret. He always has a choice as to how he wants to behave. Remember that no one can make him feel anything, for his feelings come from his needs and thought patterns. So, he must ask himself if he allows other people to pull his emotional strings. His fulfilled needs and constructive thought patterns lead to positive feelings. His uncomfortable feelings (like frustration) can inspire him to new heights and satisfy his unmet needs. Sometimes he cannot fulfil his needs, but he can still choose how he will think about it, reducing the intensity of his feelings in this way (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

The adviser must make sure that he knows the difference between what he perceives with his senses and his interpretation. The two often differ significantly. Feelings that become suppressed require much energy. He must practice accepting feelings by saying, "I may be angry, I may be upset, I may be sad." He will experience that the intensity of the feeling will decrease. Feelings and behaviours are not equal, which means that all feelings are acceptable, but not all behaviours (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

How to Identify Emotions:

- 5.8.42. Ask yourself what you are observing. (use all your senses- hearing, smell, taste, touch, sight). Become aware of the physical symptoms in your body:
  - 5.8.42.1. How am I feeling now? Where in my body can I feel it?
  - 5.8.42.2. What did I feel during and after the situation?
  - 5.8.42.3. How emotional was I?
  - 5.8.42.4. Did I express my true feelings or try to hide them?
  - 5.8.42.5. Was I focused on my feelings, or was I aware of the other person's feelings?
  - 5.8.42.6. Why do I feel that way?
- 5.8.43. Acknowledge the feelings.
- 5.8.44. Distinguish between different feelings, identify each feeling, and give it a name, sad, for example.

5.8.45. Accept the feelings. All feelings are acceptable, but not all behaviours.

5.8.46. Verbalize the feelings. "I feel..." (not, "I think..." or "I feel like...")

5.8.47. Predict feelings in yourself. Learn from your experiences (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Distinguish Between old and new Feelings:

Conveying old feelings to new situations is a mistake that everyone makes at one time or another. It happens when you have not processed a previous situation or feeling, a new similar or other situation arises, and you again experience all the feelings of the previous situation. You may become very upset and misbehave. For example, a person is not going through the grieving process after losing a loved one. Sometime after that, he loses a beloved pet, and suddenly he experiences overwhelming feelings of loss and mourning, which is not entirely appropriate for the new situation. Alternatively, you may be angry at your husband and take it out on your child. Thus, feelings are passed from one situation to another even if the situation is not always similar (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Evaluate your situation and be on the lookout for conveying old feelings in the new situation. You will experience appropriate feelings in a situation when you try to accept and process the feelings you experience around your experiences each time. The more you own your feelings and process them, the less it will happen that you inappropriately convey your feelings to new situations (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Primary and Secondary Feelings:

A primary feeling is the first feeling you experience in the situation, for example, feeling hurt. The primary feeling is often obscured or unclear, which means you do not realize you are experiencing it unless you try to identify it. After the primary feeling, secondary feelings such as anger, tension, and sadness are felt. If you are experiencing secondary feelings, ask yourself what caused them. It is vital to distinguish between primary and secondary feelings, as these are the primary feelings that indicate your unmet needs (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

The financial adviser should remember that he controls his feelings and that he is responsible for his feelings and reactions. No one can make him feel anything and he cannot blame anyone for his feelings (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

While it is important for the adviser to reason logically and cognitively to solve problems, it is equally important to be in touch with his feelings. The core truth is that one more easily influence people when appealing to their feelings rather than trying to convince them logically (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

## 5.9. Skills Development: Management of EQ

To be able to manage his emotions and to normalize his cognitive thinking processes, the advisor can do one or more of the following exercises:

- 5.9.1. Make a list of the names of six magazines.
- 5.9.2. Recall the cell phone numbers of two of his friends out loud.
- 5.9.3. Calculate the numbers on the registration plate of the car in front of him.
- 5.9.4. Think about the names of the last six people he talked to.

Techniques to Control Emotions:

- 5.9.5. Physical exercise.

Any reasonable intense physical exercise will help the advisor control his emotions and even help alleviate the symptoms of mild depression.

- 5.9.6. Logic thinking.

The advisor must distance himself from his emotions to identify the problem that caused his emotions.

- 5.9.7. Inner talk:

What he tells himself how he experiences the emotion is critical. He can make a list of things he can tell himself to calm down.

Example:

If I am calm, I am in control.  
 Take a deep breath and relax.  
 I have a plan.  
 It will not help if I get upset.  
 Is this worth it?  
 There is always a solution.  
 Things happen for a reason.

- 5.9.8. Music:

Music has a direct influence on his emotional state.

- 5.9.9. Robot technique:

The advisor must visualise the lights of a traffic light. When he is in a situation where he needs emotional control, he can see the red, orange and green lights in his imagination:

Red: Stop -      Calm down, think before acting.  
                          Breathe.



Count.  
 Change his inner talk.  
 Take himself out of the situation.

Orange: Think – Name the problem.  
 Name the emotion.  
 Formulate positive goals.  
 Think about alternative solutions.

Green: Act – Continue with the best plan.

#### 5.9.10. Rubber band:

The advisor must place a rubber band around his wrist and snap himself when he feels out of control. It will enable him to think logically about the problem.

#### 5.9.11. Visualization:

Visualize positive results. Visualize how the advisor experiences emotion and then prepare himself for the actual situation. The brain cannot distinguish between his imagination and the actual situation.

#### 5.9.12. Empty chair:

Take a seat across an empty chair in a quiet room, visualize the person involved in the emotion sitting in the chair. Talk to this person in detail about how you feel about the incident. Name the primary and secondary emotions.

#### 5.9.13. Emotional diary:

When he experiences an intense emotion, he needs to write it down in detail. Make sure the records the intensity of the emotion (1-10). Write down all the negative emotions and thoughts. It will bring a better perspective. A diary creates distance and enables him to integrate his experiences.

#### 5.9.14. Humour:

If the advisor can bring humour to his life and emotions, he will handle negative situations easier. Humour brings a new perspective and creates energy. Be creative in your humour.

#### 5.9.15. Deep breathing:

Deep breathing relieves stress and gives the advisor time to think. When experiencing intense emotions, he must take a deep breath.

5.9.15.1. Sit in a comfortable chair or stand in a relaxed manner.

5.9.15.2. Become conscious of his breathing—breath deep and slow for six seconds.

5.9.15.3. The advisor must close his eyes and breath slowly through his nose. He must fill his lungs with oxygen and keep it for six seconds.

5.9.15.4. Breath out slowly and let the stress drain from his body.

5.9.15.5. Keep breathing this way for five minutes.

5.9.15.6. He must open his eyes and remain in the same position for a moment.

5.9.15.7. Afterward, he can return to his regular duties.

5.9.16. Change your body language:

The advisor's body language changes as his emotions change. If he feels discouraged, he must sit upright, lift his chin, pull his shoulders back and walk faster. He will feel the change in his emotional state.

The advisor can change his body to experience the joyous feeling he visualizes.

5.9.17. Mindfulness:

The financial advisor's reactions to the stressful events in his life can become so habituated that they occur essentially out of his awareness. These reactions can include tensing the body, experiencing painful emotional states, even panic and depression, and being prisoners of habits of thinking and self-talk, including obsessional list-making and intense, even toxic self-criticism.

A critical antidote to this tendency to "tune out" to go on "automatic pilot" is to pay more careful attention. It is to be mindful in a particular way. The quality of bare awareness knows what is here in the present moment.

The advisor must establish attention in the present moment and allow himself to be with what is here. To rest in the cognizance of what is here. To notice without trying to change anything. To allow himself to become more deeply and completely aware of what he is sensing. Furthermore, to the extent, he can practice "being" and become more present and be more aware of his life and be more in his life (Prorep Academy (Pty) Ltd, 2007).

## **5.10. Emotional Intelligence and Forgiveness**

Everyone in life experiences emotional pain at some point in their lives. People cheat and abuse each other, leave, and turn their backs on each other. Some people hold on to this emotional pain and relive it daily; others choose to let go and move on with their lives (Williams, 2020).

Some incidents are impossible to process - such as child abuse or animal abuse. However, there is still something very liberating about forgiveness. Although forgiveness does not mean that what the person has done is just forgotten or approved (Williams, 2020).

Williams writes in his book, *Practical Emotional Intelligence*: “The problem is that the pain and anger caused by the hurt or injustice you experienced will continue to live on in your subconscious, constantly reminding you of that trauma – especially when something triggers the memories of the incident, which is bound to happen from time to time. But when you forgive, you choose to let go of the pain and move on with your life” (Williams, 2020).

Someone who can forgive is someone with higher emotional intelligence, personifying maturity, and the ability to move past their own current emotions (Williams, 2020).

Forgiving does not mean you forget what happened; it is just that you decided to move past the pain and take your power back. Forgiveness is an ongoing process. Forgiving takes courage, but the principle of emotional intelligence includes forgiveness. Forgiveness brings peace to the victim (Williams, 2020).

Revenge may seem like a solution, but it burdens your mental and emotional well-being tremendously (Williams, 2020).

Williams quoted Mahatma Gandhi: “The weak can never forgive; forgiveness is the attribute of the strong.”

Being hurt is about fairness. We expect someone to make it up to us or acknowledge what they have done. However, this process puts all the power in the hands of others. Anger is a powerful feeling and can be self-destructive if targeted toward the self - you may be angry with yourself for having unintentionally contributed to the incident or for not having reacted differently (Williams, 2020).

Emotional intelligence inspires us to admit our feelings, identify them and remain with them until they have been dealt with so we can appropriately communicate them. Whatever you experience, stay with those feelings. Feel the pain, the hatred, the humiliation, or bitterness. Analyse them, so you understand what triggered them and when you have processed them and are ready to move on, let go. Then, decide to put it all behind you (Williams, 2020).

Williams mentions in his book, *Practical Emotional Intelligence*, ways to let go of past hurts:

#### 5.10.1. Acknowledge:

Examine your part in the situation that is causing the pain. How could you have handled the matter better with the information you now have at your disposal?

#### 5.10.2. Decide to let it go:

You have a hundred percent control over this process. You can choose to stay in the situation or let it go.

#### 5.10.3. Express the pain:

Whatever distress is the pain-causing you - shame, guilt, self-blame, anger, fear - express it in whatever way you see fit by crying, screaming into a pillow, writing it out, talking to someone, meditating, praying, or whatever works for you. Alternatively, the negative feeling may stay with you and become another bottled-up emotion. Depending on what it is, this may take weeks or years. Feel it, learn from it, and get rid of it.

#### 5.10.4. Stop the blame game:

When you blame others, even if you have every reason to do so, you are a passive participant in what happened to you. It makes you adopt a victim mentality, which is very disempowering. Living with this kind of mentality can mean feeling sorry for yourself and does not allow you the power to take back control of your life.

#### 5.10.5. Do not dwell on the past:

People can spend months and years reliving a painful memory - when their partner eloped with their best friend, when their child died when they were humiliated in public. However, there is no need to analyse such memories for years; nothing will change what happened. Seeking professional help usually speeds up the healing process.

#### 5.10.6. Focus on the present or the future, not the past:

When you let go of the past, you are free to focus on the present or the future. It does not mean you will forget what has happened to you, but that is okay. Rather than trying to ignore past events, acknowledge them and let them go. It is essential because when you stop crowding your brain with memories from the past, you create space for new experiences and people.

#### 5.10.7. Forgive yourself:

Forgiving yourself is about admitting you are not perfect - if there is something you should not have done or should have said but did not, at least you will know better next time. However, anger and pain because of something you have experienced are sometimes so overwhelming that it is impossible to let go. In that case, the anger should be acknowledged and processed in a way that will bring you closure. Fantasising about revenge can sometimes help but revenge itself is not a solution. Furthermore, as long as you dream of it, you remain stuck in the past. Before any healing can take place, you should forgive yourself for the part you played in what happened. So, instead of thinking about what should

have been done or how the incident could have been avoided, accept the painful reality, and try to overcome the whole episode. While you should not dwell on the past and repeatedly bring back the painful memories by reliving the incident, you should not try to forget it. That will not make it go away; it will be stored in your subconscious, waiting for a trigger to come back and haunt you again. Emotional intelligence can help you deal with what happened by processing the painful memories and expressing them in a way that will bring emotional release (Williams, 2020).

### 5.11. Christian Perspective on Forgiveness

Matthew 18: 21-34

:34 “And in wrath his master turned him over to the torturers (the jailers), till he should pay all that he owed.

:35 So also My heavenly Father will deal with every one of you if you do not freely forgive your brother from your heart his offences” (Amplified Bible, 1954).

We must forgive from our hearts.

Reasons why you should forgive:

5.11.1. It is God's desire for us to forgive.

5.11.2. He sees unforgiveness as a sin.

5.11.3. God gives you over to the "tormentors" if you do not want to forgive! (Wilkinson, 2022).

God does give us a period of grace in which we must deal with the trauma of what has happened to us (Wilkinson, 2022).

5.11.4. This period of grace is not an unlimited time.

5.11.5. For example, if you have suffered an inner wound as a child, you are innocent, but it is your responsibility to deal with that inner wound once you are mature.

5.11.6. It is not God's wish that you be handed over to the tormentors. Unforgiveness, however, is a sin.

God's wish for us is:

Jeremiah 29:11 “For I know the thoughts and plans that I have for you, says the Lord, thoughts and plans for welfare and peace and not for evil, to give you hope in your final outcome” (Amplified Bible, 1954).

Matthew 18:34, the word "tormentors" is in Greek, Basanizo, which means the following:

5.11.7. To test (metals) by the touchstone, which is a black siliceous stone used to test the purity of gold or silver by the colour of the streak produced on it by rubbing it with either metal.

5.11.8. To question by applying torture.

5.11.9. To torture.

5.11.10. To vex with grievous pains (of body or mind), to torment.

5.11.11. To be harassed and distressed like those who at sea are struggling with a headwind (Biblestudy Tools, 2022).

Places in the Bible where this Word is also used are:

Matthew 8:5-6

:5 "As Jesus went into Capernaum, a centurion came up to Him, begging Him,

:6 And saying, Lord, my servant boy is lying at the house paralyzed and distressed with intense pains" (Amplified Bible, 1954).

2 Peter 2:7-8

:7 "And He rescued righteous Lot, greatly worn out and distressed by the wanton ways of the ungodly and lawless –

:8 For that just man, living (there) among them, tortured his righteous soul every day with what he saw and heard of (their) unlawful and wicked deeds" (Amplified Bible, 1954).

Revelation 12:2 "She was pregnant and she cried out in her birth pangs, in the anguish of her delivery" (Amplified Bible, 1954).

Revelation 20:10 "Then the devil who had led them astray (deceiving and seducing them) was hurled into the fiery lake of burning brimstone, where the beast and false prophet were; and they will be tormented day and night forever and ever (through the ages of the ages)" (Amplified Bible, 1954).

Jesus does not want us to be given over to the "tormentors," so He wants us to form a habit of forgiveness.

One of Satan's most important objectives is to wound every person born in this world emotionally (Roux, 1998).

These bruises he inflicts on humanity create room for him to do his degrading work in one's life (Roux, 1998).

Innocent children, the enemy's target, are never free to become the people God created them to be because they carry these bruising around with them and so must go through life (Roux, 1998).

Emotions such as fear, insecurity, bitterness, rejection, and an inability to build relationships are evidence of this destructive work (Roux, 1998).

As a result of this bruising, many children never grow up to be adults, and many grown-ups were never children (Roux, 1998).

The enemy's work remains established until it is revealed and undone (Roux, 1998).

Gen 3:15 "And I will put enmity between you and the woman, and between your offspring and her Offspring; He will bruise and tread your head underfoot, and you will lie in wait and bruise His heel" (Amplified Bible, 1954).

Ever since God spoke these words, the enemy has planned to bruise and thus destroy every seed of man (Roux, 1998).

However, Jesus is triumphant— He crushed Satan's head, and Jesus is the same yesterday, today, and forever. He came to undo Satan's works and healed and deliver those who are bruised and crushed in the heart (Roux, 1998).

God's Word must renew our minds, our will must be aligned with God's will, and then the badly bruised emotions are ready to receive healing (Roux, 1998).

Realize that forgiveness is a process. Forgiveness begins in your mind and then moves on to your emotions. Once you align with God's Word that tells us to forgive, even if you do not feel like forgiving, you will find that your emotions obey your will later, and it starts to work together (Gschwend-Bosch, 2000).

When you get to know the freedom of forgiveness and allow yourself to form a habit of forgiveness, you will feel your emotions change and improve. You will want to continue to live a life of forgiveness (Gschwend-Bosch, 2000).

When you learn to forgive right away, you maintain God's peace, protect yourself from emotional pain and bitterness, and change your attitude toward others (Gschwend-Bosch, 2000).

This forgiveness process brings out many facets of one's humanity. It will amaze you at all the "mess" we have built up. The Holy Spirit plays a crucial role because God cannot be deceived. He knows our innermost thoughts; He also sees our willingness to do His will. He is faithful and will show us whom we should forgive (Gschwend-Bosch, 2000).

Psalms 94:11 "The Lord knows the thoughts of man, that they are vain (empty and futile – only a breath)" (Amplified Bible, 1954).

We make thousands of decisions daily, and then we reap the fruits of our choices, whether positive or negative. Forgiveness is a choice we make, and it is not an emotion that comes by itself. This choice to forgive or not to forgive will affect you for the rest of your life (Gschwend-Bosch, 2000).

Human nature naturally seeks vengeance for deliberate - or accidental - wounds

inflicted. We want to take revenge or confront the people - but the Word of the Lord tells us to forgive (Gschwend-Bosch, 2000).

We choose whether we want to continue to be handed over to the “tormentors” or be free and become the person God wants us to be.

We cannot wait for the feeling of forgiving since forgiveness is not in human nature. Forgiveness is a choice, a decision of the will (Gschwend-Bosch, 2000).

By forgiving, you choose the list of violations you feel others owe you, and you choose to let it go. Once you have sincerely forgiven everyone on your list for every offence, they have committed toward you, their transgression has nothing more to do with you. Vengeance belongs to God. Everything is forgiven, and you cannot bring it up in the future (Gschwend-Bosch, 2000).

It is not easy to forgive. That is why you need the help of the Holy Spirit.

When we change, we will begin to see our circumstances from a different perspective.

A saying says, "Prayer changes everything", but the truth is that "Prayer changes people", and then things begin to change on their own.

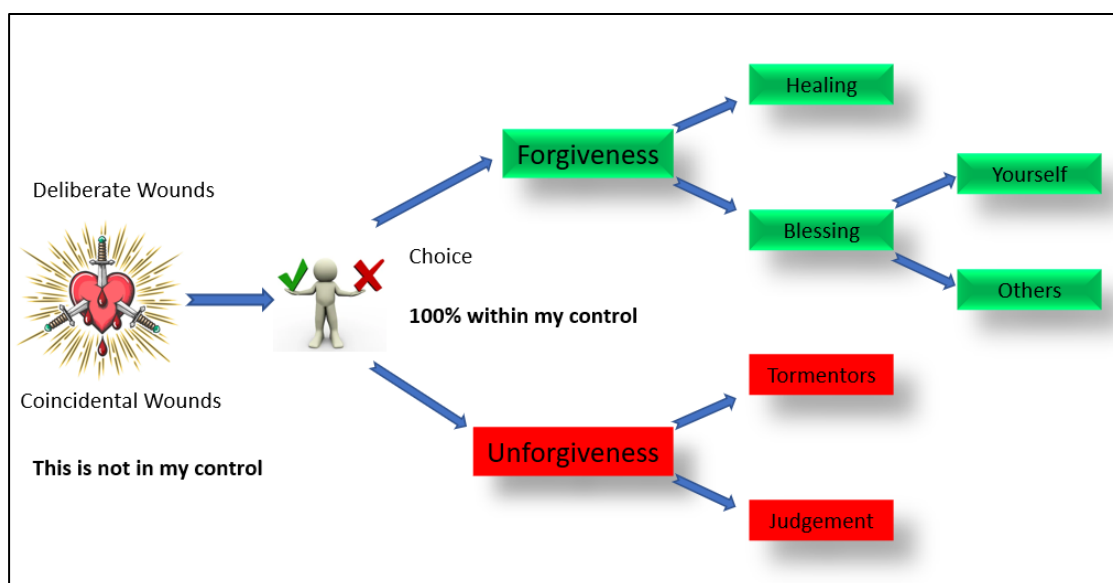


Figure 7: Deliberate Wounds vs Coincidental Wounds

Forgiving Once:

Preparation:

5.11.12. You need to open your heart to continue preparing for forgiveness. There must be a specific time when you deliberately choose to forgive (Wilkinson, 2022).

5.11.13. You can change your heart any time you choose.

Matt 18:27 “And his master’s heart was moved with compassion, and he



released him and forgave him (cancelling) the debt” (Anon., 1954).

Matt 18: 33 “And should you not have had pity and mercy on your fellow attendant, as I had pity and mercy on you?” (Anon., 1954).

Show compassion to the person you need to forgive. You can arouse compassion in your own heart. Empathy softens your heart toward the other party. Put yourself in the other person's shoes.

#### 5.11.14. Free the person from your "heart prison."

5.11.14.1. Distinguish between the person and what he has done to you.

5.11.14.2. Remember that the person in your "heart prison" will stay put until you release him. He cannot change either. For example, if your husband emotionally abuses you and you keep him in this prison of yours, then he cannot change, and your abuse will continue. Furthermore, this is your own doing.

5.11.14.3. Matthew 18:27, the word "release" is the same word used when the Jews demanded that Barabbas be released, and Jesus was crucified (Wilkinson, 2022).

#### 5.11.15. Forgive everything that person has done to you.

In Matthew 18:35, the word "his transgressions" is used.

5.11.15.1. Forgive everyone who has deliberately or unconsciously wounded you.

5.11.15.2. Forgive everyone for every offence against you.

5.11.15.3. Forgive individuals and groups of people who have wounded you, for example, a church or the government.

5.11.15.4. Forgive also those who have already died.

5.11.15.5. Forgive people whether they repent or not.

5.11.15.6. Forgive people whether they change their behaviour or not. There should be no condition for poison.

5.11.15.7. Forgive people whether they restore the loss you led or not.

5.11.15.8. Forgiveness does not mean that you approve or accept their actions.

5.11.15.9. Forgiveness does not mean that you should not maintain healthy boundaries.

5.11.15.10. Forgiveness does not mean that the relationship is always restored (Wilkinson, 2022).

5.11.16. Bless the person and do good to him (Wilkinson, 2022).

Matt 5: 44 “But I tell you, love your enemies and pray for those who persecute you.

:45 To show that you are the children of your Father Who is in heaven; for He makes His sun rise on the wicked and on the good, and makes the rain fall upon the upright and the wrongdoers (alike)” (Anon., 1954).

Ephesians 4:32 “And become useful and helpful and kind to one another, tender-hearted (compassionate, understanding, loving-hearted), forgiving one another (readily and freely), as God in Christ forgave you” (Anon., 1954).

Colossians 3:13 “Be gentle and forbearing with one another and, if one has a difference (a grievance or complaint) against another, readily pardoning each other; even as the Lord has (freely) forgiven you, so must you also (forgive)” (Anon., 1954).

5.11.17. Our unforgiveness toward others causes God not to forgive us for our sins.

Matthew 6:9-15 is our Father's prayer.

Matt 6: 12 “And forgive us our debts, as we also have forgiven (left, remitted, and let go of the debts, and have given up resentments against) our debtors” (Anon., 1954).

Matt 6: 14 “For if you forgive people their trespasses (their reckless and wilful sins, leaving them, letting them go, and giving up resentment), your heavenly Father will also forgive you.

:15 But if you do not forgive others their trespasses (their reckless and wilful sins, leaving them, letting them go, and giving up resentment), neither will your Father forgive you your trespasses” (Anon., 1954).

5.11.17.1. God forgives our sins only when we forgive others.

5.11.17.2. Our unforgivable sins are the legal basis for our current "torment".

5.11.17.3. This torment can be physical, mental, emotional, financial or psychological.

5.11.17.4. The pain you endure can worsen because of your unforgivable sins that increase in number.

5.11.17.5. This torment of unforgiveness does not cease by praying, doing good works, or by medicine (Wilkinson, 2022).

Practical Guidelines on how to Forgive Someone:

5.11.18. Decide you will forgive.

5.11.19. Make a list of the people you need to forgive.

*Table 13: Example of List of People to Forgive*

<b>Person</b>	<b>What he did</b>	<b>How it makes you feel</b>

5.11.20. Open your heart to every person you need to forgive.

5.11.21. Show compassion to every person you need to forgive.

*Table 14: Example of How to Show Empathy Towards People*

<b>Person</b>	<b>Describe your empathy and compassion</b>

5.11.22. Free the person from your heart's prison. Imagine how you open your heart door to the person.

5.11.23. Forgive every person for every injury you have suffered (Wilkinson, 2022).

I have decided to forgive you from my heart for every wound you have done to me. I have had unforgiveness for you for too long. I open my heart and forgive you for everything you have done for me (Wilkinson, 2022).

(Name of the person) I forgive you for hurting me when you (mention what the person did).

It made me feel (call the emotion you felt).

I have no forgiveness in my heart toward you for that. I sincerely forgive you (Wilkinson, 2022).

5.11.24. Bless that person and do good to him.

5.11.25. Repent your sin of unforgiveness to God and ask Him to forgive you. Thank Him for helping you to forgive and for stopping the torment (Wilkinson, 2022).

What to do if you do not want to forgive:

If you do not want to forgive, tell God about your decision. Sometimes people prefer to pamper their pain and their grief. They want to be self-pitying. In such a way, they get attention and sympathy from other people (Gschwend-Bosch, 2000).

Tell Him how you feel. He understands you. Repent to Him that you do not want to forgive (Gschwend-Bosch, 2000).

Once you express your reluctance to forgive, even if you do not feel you want to forgive, the need will begin to develop to forgive (Gschwend-Bosch, 2000).

God asks us to forgive. He commands us to forgive no matter how we feel. He will help us forgive in our weakness if we ask him to do so; We are in His perfect will to forgive (Gschwend-Bosch, 2000).

Keep on forgiving until you experience total freedom and peace. You would be surprised at how liberating and healing it is to forgive the person. Once you forgive, the bond between you and the person is broken, and you are free. The other person is also free, and the Lord can begin to work in his life (Gschwend-Bosch, 2000).

Why can't some people forgive?

5.11.26. They feel insecure and fearful since prayer is an agreement with God, a strange concept.

5.11.27. Some people like to hate someone that hates them. They do not realize they are just like the people they hate.

Ephesians 4: 31 "Let all bitterness and indignation and wrath (passion, rage, bad temper) and resentment (anger, animosity) and quarrelling (brawling, clamour, contention) and slander (evil-speaking, abusive or blasphemous language) be banished from you, with all malice (spite, ill will, or baseness of any kind).

:32 And become useful and helpful and kind to one another, tender-hearted (compassionate, understanding, loving-hearted), forgiving one another (readily and freely), as God in Christ forgave you."

5.11.28. Jealousy can thwart forgiveness. You may feel that the other person has more material possessions than you do and that you are unwilling to humiliate yourself even more by forgiving them.

5.11.29. Fear that you will get hurt again after forgiving the person. There is no guarantee that you will not get hurt again if you have forgiven someone. However, a habit of forgiveness brings peace, and the Lord tells us to forgive 490 times a day.

5.11.30. Self-pity hinders true forgiveness. For example, people say, "Nobody

knows what I went through, I can't see why I have to forgive, I have done my part."

Romans 8:28 "We are assured and know that (God being a partner in their labour) all things work together and are (fitting into a plan) for good to and for those who love God and are called according to His design and purpose."

5.11.31. Perhaps you have an attitude of "I am not the guilty one" The Lord does not ask who the guilty party is.

5.11.32. Pride also hinders true forgiveness. Forgiveness is not a humiliation. Forgiveness is a blessing because it brings so much joy, freedom and peace.

5.11.33. The fear that you will not be able to forget. You will never be able to forget what happened ultimately, but after forgiveness, it no longer matters. The memory becomes vague with time.

You may feel that the guilty party does not deserve forgiveness. God does not ask whether the person should be worthy to be forgiven. The Lord has not asked us if we are worthy to forgive. He just wholly forgave us. He never said that we were too bad to receive forgiveness.

5.11.34. The Need for Revenge Prevents Forgiveness.

Hebrews 10:30 "For we know Him Who said, Vengeance is Mine (retribution and the meting out of full justice rest with Me); I will repay (I will exact the compensation), says the Lord. And again, The Lord will judge and determine and solve and settle the cause and the cases of His people" (Gschwend-Bosch, 2000).

## 5.12. Vengeance

Is the desire for vengeance right or wrong? Is the call for justice a sin?

The Comfort of Vengeance:

Genesis 27:41-42 "And Esau hated Jacob because of the blessing with which his father blessed him; and Esau said in his heart, the days of mourning for my father are very near. When (he is gone) I will kill my brother Jacob" (Amplified Bible, 1954).

It is difficult to admit, but the thought of vengeance gives the average man comfort—the thought of someone that hurt you and suffering comforts us. Vengeance begins in the wounded person due to feelings of injustice. Vengeance deepens over time, and it produces emotional comfort (Wilkinson, 2022).

Is the desire for vengeance sinful?

Revelation 6:9-10 "When the Lamb broke open the fifth seal, I saw at the foot of the altar the souls of those whose lives had been sacrificed for (adhering to) the Word of God, and for the testimony, they had borne.

:10 They cried in a loud voice, O (Sovereign) Lord, holy and true, how long now before You will sit in judgement and avenge our blood upon those who dwell on the earth?" (Amplified Bible, 1954).

According to this scripture, the martyrs are crying out for justice in the presence of God. There is no sin in heaven.

5.12.1. The desire for vengeance exists in the sinless heaven in martyred believers.

5.12.2. 2 Thessalonians 1:4-8 "And this is a cause of our mentioning you with pride among the churches (assemblies) of God for your steadfastness (your unflinching endurance and patience) and your firm faith in the midst of all the persecutions and crushing distresses and afflictions under which you are holding up.

:5 This is positive proof of the just and right judgement of God to the end that you may be deemed deserving of His kingdom (a plain token of His fair verdict which designs that you should be made and counted worthy of the kingdom of God), for the sake of which you are also suffering.

:6 (It is a fair decision) since it is a righteous thing with God to repay with distress and affliction those who distress and afflict you,

:7 And to (recompense) you who are so distressed and afflicted (by granting you) relief and rest along with us (your fellow sufferers) when the Lord Jesus is revealed from heaven with His mighty angels in a flame of fire,

:8 to deal out retribution (chastisement and vengeance) upon those who do not know or perceive or become acquainted with God and (upon those) who ignore and refuse to obey the Gospel of Our Lord Jesus Christ" (Amplified Bible, 1954).

Your desire for vengeance may be just like God's. He wants vengeance too. You should not be ashamed of the desire for vengeance. It is a righteous thing for God to take out vengeance for you (Wilkinson, 2022).

God views taking vengeance on those troubling you as righteous.

5.12.3. Deuteronomy 32:39-41 "See now that I, I am He, and there is no god beside Me; I kill and I make alive, I wound and I heal, and there is none who can deliver out of My hand.

:40 For I lift up My hand to heaven and swear, As I live forever,

:41 If I whet My lightning sword and My hand takes hold on judgment, I will

wreak vengeance on My foes and recompense those who hate Me” (Amplified Bible, 1954).

God, Himself vows to take vengeance on those who are His enemies.

How to Deal With Your Desire for Vengeance:

Romans 12:17-21 “Repay no one evil for evil but take thought for what is honest and proper and noble (aiming to be above reproach) in the sight of everyone.

:18 If possible, as far as it depends on you, live at peace with everyone.

:19 Beloved, never avenge yourselves, but leave the way open for (God’s) wrath; for it is written, Vengeance is Mine. I will repay (requite), says the Lord.

:20 But if your enemy is hungry, feed him; if he is thirsty, give him drink; for by so doing, you will heap burning coals upon his head.

:21 Do not let yourself be overcome by evil but overcome (master) evil with good” (Amplified Bible, 1954).

5.12.4. Choose to repay no one evil for evil.

5.12.5. Start thinking about when evil happens to you; what will you do? Plan ahead. If you do not have a plan and evil happens to you, you will most likely react emotionally and return evil for evil.

5.12.6. Never seek vengeance against anyone, anytime or for anything.

5.12.7. Give place to wrath. God owns vengeance. Delegate your wrath to God, who claims all vengeance is His. Say: "I am full of wrath, but I give all my wrath to You, O God, because vengeance belongs to You. Please exercise wrath on my behalf."

5.12.8. "Vengeance is Mine; I will repay." Says the Lord. We do not believe that God will take out vengeance on our behalf.

5.12.9. Believe that God keeps His promises and that He will take out vengeance for you.

5.12.10. You can give place to your godly desire for vengeance and give that wrath to God. If you believe God will take care of the vengeance to your satisfaction, do you still need to have vengeance? You do not have to have vengeance because God dealt with it. You are free to be kind.

5.12.11. Because vengeance is exacted, release yourself to show kindness, and do not allow yourself to be overcome by evil; overcome evil with good (Wilkinson, 2022).

How to Express to God Your Desire for Vengeance:

Jeremiah 20:12 "But, o Lord of hosts, You Who try the righteous, Who see the heart and the mind, let me see Your vengeance on them, for to You have I revealed and committed my cause" (Amplified Bible, 1954).

5.12.12. Consider extending mercy instead of vengeance.

Luke 23: 33 "And when they came to the place which is called The Skull (Latin: Calvary; Hebrew: Golgotha), there they crucified Him, and (along with) the criminals, one on the right and one on the left.

:34 And Jesus prayed, Father, forgive them, for they know not what they do. And they divided His garments and distributed them by casting lots for them" (Amplified Bible, 1954).

Act 7:59 "And while they were stoning Stephen, he prayed, Lord Jesus, receive and accept and welcome my spirit!

:60 And falling on his knees, he cried out loudly, Lord, fix not this sin upon them (lay it not to their charge)! And when he had said this, he fell asleep (in death)" (Amplified Bible, 1954).

We have the freedom to negotiate with the Judge for vengeance or mercy.

2 Timothy 4:14 "Alexander the coppersmith did me great wrongs. The Lord will pay him back for his actions.

:15 Beware of him yourself, for he opposed and resisted our message very strongly and exceedingly.

:16 At my first trial no one acted in my defence (as my advocate) or took my part or (even) stood with me, but all forsook me. May it not be charged against them!" (Amplified Bible, 1954).

You have a choice; do you want God to take vengeance or show mercy to the person who hurt you? Both choices are godly.

Proverb 24:17 "Rejoice not when your enemy falls and let not your heart be glad when he stumbles or is overthrown.

:18 Lest the Lord see it and it be evil in His eyes and displeases Him, and He turns away His wrath from him (to expend it upon you, the worse offender)" (Amplified Bible, 1954).

Be very careful with your desire for vengeance.

1 Peter 2:20 "(After all) what kind of glory (is there in it) if, when you do wrong and are punished for it, you take it patiently? But if you bear patiently with suffering (which results) when you do right and that is undeserved, it is acceptable and pleasing to God.



:21 For even to this were you called (it is inseparable from your vocation). For Christ also suffered for you, leaving you (His personal) example, so that you should follow in His footsteps.

:22 He was guilty of no sin, neither was deceit (guile) ever found on His lips.

:23 When He was reviled and insulted, He did not revile or offer insult in return; (when) He was abused and suffered, He made no threats (of vengeance), but He trusted (Himself and everything) to Him Who judges fairly" (Amplified Bible, 1954).

Theoretical and Practical Assignment:

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## 6. Chapter 5: Empathy and Motivation

### 6.1. Discussion on Empathy and Motivation

Objectives and Outcomes:

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Content:

### 6.2. Empathy

Empathy is the attempt to place yourself in another person's thoughts, emotions, and the world; to experience it like he does and not as you do. The advisor must consider himself in the other person's shoes. His attitude must be one of warmth, understanding, and acceptance (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

To be empathetic, the advisor should think before answering, give accurate and precise answers, and regularly respond during a conversation, even if only with a nod or a "hmmm" (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

The objective of empathy is to understand the other person's world, support that person, avoid misunderstandings, and encourage that person to talk about his problems (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

There is a difference between sympathy and empathy. Sympathy is: "I am so sorry for you, but I think it will hurt." Empathy is: "You look scared. Are you? Let me explain what will happen." Empathy is the ability to know what the other person is feeling without him saying it to you (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

The advisor should show empathy by saying the following: You feel \_\_\_\_\_ (name the emotion) because \_\_\_\_\_ (give a reason for the emotion).

It would be best to listen carefully to what the other person said to identify the emotions. The conversation must never feel like an interrogation or judgment. He must give his full attention to the discussion (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

You can use the following statements:

6.2.1. It is essential for you to \_\_\_\_\_

6.2.2. Like I understand it \_\_\_\_\_

6.2.3. Are you saying \_\_\_\_\_?

- 6.2.4. If I understand you correctly \_\_\_\_\_
- 6.2.5. According to you \_\_\_\_\_
- 6.2.6. It sounds like \_\_\_\_\_
- 6.2.7. Do you mean \_\_\_\_\_?
- 6.2.8. You think \_\_\_\_\_
- 6.2.9. I am not sure, but \_\_\_\_\_
- 6.2.10. It makes you feel \_\_\_\_\_
- 6.2.11. What bothers you is \_\_\_\_\_
- 6.2.12. It sounds like you are saying \_\_\_\_\_ (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

#### How to Give Attention with Empathy

- 6.2.13. Give the other person your total concentration and stop doing other things.
- 6.2.14. Be aware of the other person's emotions; take note of his facial expressions, body language, language, and behaviours.
- 6.2.15. Be aware of the influence of your emotions on the other person and vice versa.
- 6.2.16. Ask yourself if you can predict the person's emotions and how he would want you to feel in contrast to how you feel (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

#### Your Body Language Must Show Your Interest

- 6.2.17. Sit comfortably close to the other person.
- 6.2.18. Keep eye contact.
- 6.2.19. Use an open posture (do not cross your arms or legs).
- 6.2.20. Lean a little bit forward.
- 6.2.21. Relax (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

#### Listen with Empathy:

There is a difference between hearing and listening. You also have to deal with filters that make listening even harder, for example:

- 6.2.22. Hear what you want to hear.

6.2.23. To listen with prejudice.

6.2.24. Not listening for emotions.

6.2.25. To think about other things (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

To listen with empathy means that he makes an effort to understand the words and the emotions with respect. It is an acquired skill (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

To listen with empathy, the adviser should not interrupt the other person or complete his sentences for him. He needs to listen to the feelings underneath the words (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

He needs to listen to the content: who, what, when, where, why, and how? Listen to understand and not to answer. Empathy means to listen, experience his emotions, to see the world as he does. Often, the other person only wants to be heard and does not expect the adviser to give advice. The adviser must listen with an open mind, which means that he does not judge the person or allow his assumptions to stand in the way. Reassure the person to keep talking by saying "So?" and "Tell me more" (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

The advisor's attitude is essential. Is he bored or confused? Empathy does not mean evaluating, asking too many questions, interpreting, interrupting, exaggerating, counselling, or reasoning. Empathy shows do not mean that he agrees with the person. It means that he listens and accepts his feelings and sees the world as he sees it (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Clients think about sales as the advisor being able to pay attention and understand what they want and then find a way to meet those needs (Goleman, 1999).

To respect someone's viewpoint – understanding why they feel as they do – does not mean unavoidably accepting it. Accepting how someone feels needs not lead to giving in but to more clever cooperation and management (Goleman, 1999).

Empathy represents the essential skills for social skills that are important in a work environment. It includes the following:

6.2.26. Understand others: The sense of other people's feelings and perspectives and be interested in their apprehensions.

6.2.27. Service orientation: Expectation, acknowledgement and fulfilling the client's needs.

6.2.28. Leveraging variety: Develop opportunities with different people.

6.2.29. Political awareness: To read the political and social undercurrents in the organisation (Goleman, 1999).

## Understanding Others:

The adviser must be sensitive to emotional signals and alter his behaviour accordingly at work. Without such a radar, he is unprotected by the unpredictable emotions of those he works with. Empathy is indispensable as an emotional guidance system, steering him in getting along at work.

Empathy is essential for excellent performance, especially in the insurance industry, where the focus is on people (Goleman, 1999).

The skill to read customers' desires comes effortlessly to top managers of product development teams. "Being able to read what the market wants means empathising with customers and then developing a product that suits their needs" says Daniel Goleman in his book, *Working with Emotional Intelligence*.

### 6.2.30. The art of listening

If the financial advisor is desperate to make a sale, he will not listen thoroughly. If he cannot or does not listen, he will be seen as unsympathetic or uncaring, which in turn makes others less communicative (Goleman, 1999).

Managers with an open-door policy are accessible, and they go out of their way to hear what their staff is saying. Managers who are easy to talk to are those who hear what is going on with their staff.

Active listening means doing more than just asking questions; for example, asking questions and paraphrasing the answers to make sure you understand what is said.

Daniel Goleman made the following statement: "A more enlightened view of sales, though, sees the task as being able to listen well and understand what the customer or client needs, and then find a way to meet those needs. This lesson, that empathy is at the heart of effective selling, was borne out by survey of a random sample of buyers from both large and small American retailers who were asked about sales reps." The buyer's consensus preferred the most empathic reps who cared about their needs and concerns (Goleman, 1999).

The survey outcome preferred the most empathic advisors – who took an interest in their clients' requirements and worries (Goleman, 1999).

### 6.2.31. Empathy Avoidance

It is not enough to have the potential to be able to empathise; it is imperative that the adviser must care. Some people seem to have no empathy, but this may be a deliberate strategy: they want to evade being kind. It helps them to resist the impulse to help. According to Daniel Goleman, managers who focus only on the relationship or the emotional needs of the staff at the expense of the organisation's requirements are less successful.

### 6.2.32. Empathy Distress

This condition arises when the very empathetic adviser has been exposed to another person's negative mood and if he does not have the self-regulation skills to calm himself down. It also happens regularly with people in professions where they often have to work with people in a bad mood. It is essential for the advisor who also works with people to adopt emotional management (Goleman, 1999).

### 6.2.33. Developing Others

Advisors with this skill:

6.2.33.1. Acknowledge and reward people's strengths and achievements.

6.2.33.2. Give feedback and identify people's needs for further growth.

6.2.33.3. Mentor gives coaching on early and challenging tasks that promote a person's growth (Goleman, 1999).

Dedicated coaching or mentoring helps employees achieve their goals, improves faithfulness and job gratification, leads to promotions and pay increases, and lowers turnover rates. The best coaches express a sincere personal interest in those they mentor and empathise with and an understanding of their coachees. Trust is crucial (Goleman, 1999).

### 6.2.34. Service Orientation

Advisors with this skill:

6.2.34.1. Identify the client's needs and match them with their service and products.

6.2.34.2. Look for ways to increase customer satisfaction and increase loyalty.

6.2.34.3. Have no problem with offering help.

6.2.34.4. Understand the client's perception and act as a trusted advisor (Goleman, 1999).

How clients feel when they interact with an advisor determines how they feel about the company itself.

“To paraphrase business maven Peter Drucker, the purpose of business is not to make a sale, but to make and keep a client” (Goleman, 1999).

### 6.2.35. Leveraging Diversity

The advisor with this skill:

6.2.35.1. Respect and get along well with people from different backgrounds.

6.2.35.2. Understand various worldviews and are sensitive to group differences.

6.2.35.3. See diversity as an opportunity, create an atmosphere where different people can grow.

6.2.35.4. Test prejudice and narrow-mindedness.

### 6.2.36. Political Awareness

The advisor with this skill:

6.2.36.1. Accurately read important power contacts.

6.2.36.2. Distinguish strong social networks.

6.2.36.3. Recognise the influences that shape clients, customers, or competitors' views and actions.

6.2.36.4. Accurately read organisational and external realities (Goleman, 1999).

The adviser needs to be skilled at reading the currents that influence the real decision-makers; it hinges on the capacity to empathise on an executive level, not just an interpersonal one (Goleman, 1999).

## 6.3. Christian Perspective on Empathy

Gal 6: 1-7 “Brethren, if any person is overtaken in misconduct or sin of any sort, you who are spiritual (who are responsive to and controlled by the Spirit) should set him right and restore and reinstate him, without any sense of superiority and with all gentleness, keeping an attentive eye on yourself, lest you should be tempted also.

:2 Bear (endure, carry) one another’s burdens and troublesome moral faults, and in this way fulfill and observe perfectly the law of Christ (the Messiah) and complete what is lacking (in your obedience to it).

:3 For if any person thinks himself to be somebody (too important to condescend to shoulder another’s load) when he is nobody (of superiority except in his own estimation), he deceives and deludes and cheats himself.

:4 But let every person carefully scrutinize and examine and test his conduct and his own work. He can then have the personal satisfaction and joy of doing something commendable (in itself alone) without (resorting to boastful comparison with his neighbour.

:5 for every person will have to bear (be equal to understanding and calmly receive)

his own (little) load (of oppressive faults).

:6 Let him receive instruction in the Word (of God) and share all good things with his teacher (contributing to his support).

:7 Do not be deceived and deluded and misled; God will not allow Himself to be sneered at (scorned, disdained, or mocked by mere pretensions or professions, or by His precepts being set aside). (He inevitably deludes himself who attempts to delude God.) For whatever a man sows that and that only is what he will reap” (Amplified Bible, 1954).

Genuine empathy has nothing to do with condemnation or rebuke. It is a deliberate attempt to become aware of the other person's reality, an attempt to sincerely understand what the other person's outlook is like on the matter, to identify with the other person, and then to respond with a gentle spirit and a prayerful heart. Empathy is carrying someone's burdens. Genuine empathy is the response of genuinely sharing in the misery of another.

As Christians, God expects us to love one another. Matthew 22:39 “And a second is like it; You shall love your neighbour as (you do) yourself.” Another verse which highlights this love is 1 Peter 4:8 “Above all things have intense and unfailing love for one another, for love covers a multitude of sins (forgives and disregards the offenses of others)” (Amplified Bible, 1954).

We may intend to love each other, but we miss the opportunity to ease each other's pain. It may be because we are unaware of someone's needs, or perhaps, we do not practice empathy. Empathy is the key that opens the door to kindness and compassion (Got Questions Team, 2022).

Because Jesus came to earth as a human being, He empathizes with our weaknesses. Hebrews 4:15 “For we do not have a High Priest Who is unable to understand and sympathize and have a shared feeling with our weaknesses and infirmities and liability to the assaults of temptation, but One Who has been tempted in every respect as we are, yet without sinning” (Amplified Bible, 1954).

Psalms 103:14 “For He knows our frame, He (earnestly) remembers and imprints (on His heart) that we are dust” (Amplified Bible, 1954).

1 Peter 3:8 “Finally, all (of you) should be of one and the same mind (united in Spirit), sympathizing (with one another), loving (each other) as brethren (of one household), compassionate and courteous (tender-hearted and humble) (Amplified Bible, 1954).

The “one mind” that the apostle Peter refers to in this passage is the mind of Christ, which all Christians aspire to have. However, Peter's call for unity among believers cannot be answered without empathy and compassion. To genuinely show empathy, we must develop a deep understanding of:

6.3.1. Who are they?

6.3.2. How they became that person



- 6.3.3. What they know
- 6.3.4. How they learned it
- 6.3.5. What they hold dear
- 6.3.6. Why they hold it dear
- 6.3.7. How they feel
- 6.3.8. Why do they feel that way? (Thomas Nelson Bibles, 2018).

According to Peter, oneness is created by treating one another with compassion, love, tenderness, and courtesy - four qualities that lie at the heart of empathy (Thomas Nelson Bibles, 2018).

John 11:35 "Jesus wept." Jesus knew that He would raise Lazarus from death. He did not minimize the emotions of Lazarus' next of kin. He did not try to talk them out of their grief. He did not belittle them for their unbelief. Jesus saw that they were in pain, and it hurt Him. He empathized so strong with them that He cried (Thomas Nelson Bibles, 2018).

Empathy is a critical component of emotional intelligence; it is an integral part of having strong people skills and the ability to succeed in various relationships.

Luke 10:33-34 "But a certain Samaritan, as he travelled along, came down to where he was; and when he saw him, he was moved with pity and sympathy (for him).

:34 And went to him and dressed his wounds, pouring on (them) oil and wine. Then he set him on his own beast and brought him to an inn and took care of him" (Amplified Bible, 1954).

When Jesus saw that people were confused, helpless, sick, hurting, hungry, blind, grieving, or weak, He had compassion for them. Jesus was saddened and grieved when people did not understand the way to peace and how that would, in turn, cause destruction and pain. He even grieved alongside others who grieved and were deeply moved and troubled in his own Spirit (Happy, Healthy, Prosperous Life Skills for Success, 2022).

We have the capacity for empathy because we are made in God's image. If we are made in the image of God, then we also can show empathy because He has shown empathy.

It is important to remember that empathy alone is not enough, but empathy must go into action. Compassion Causes Us to Act, Serve, and Help (Happy, Healthy, Prosperous Life Skills for Success, 2022).

#### **6.4. Self-Motivation**

Self-motivation is the aptitude for pushing oneself to take imagination and act to

chase goals and complete responsibilities. It is internal energy to take action – to produce and to achieve. It drives the advisor to keep going on responsibilities, especially those he is chasing, because he chooses to, not because someone told him to (Christian, 2019).

We mean the skill of making a positive change in life without giving up. Self-motivation asks that he believes in himself, that he will remain inspired, and go on despite setbacks (Christian, 2019).

In his book *Working with Emotional Intelligence*, Daniel Goleman mentions that: "motive and emotion share the same Latin root, *motere*, "to move." Emotions are what move us to pursue our goals; they fuel our motivations and our motives, in turn, drive our perceptions and shape our actions" (Goleman, 1999).

When working for a big goal, self-motivation plays a vital role. However, altering your life involves perseverance, and many of us find it tough to stay motivated over time (Christian, 2019).

Psychologist Angela Duckworth studied the characteristics of the top achievers and discovered that passion and endurance the keys are to long-term success (Christian, 2019).

The most forceful motivators are internal, not external (Goleman, 1999).

Internal motivation refers to pursuing a goal based on internal factors. Emotions like joy, finding purpose, and achieving excellence come from pursuing intrinsically motivated goals. Our deepest desires, want, and dreams come from within and drive self-motivation (Christian, 2019).

External motivation relates to actions that we pursue based on external factors. We aim to attain rewards such as money, status, or good performance (Christian, 2019).

The adviser must make sure to recognise his motivators, so he can avoid chasing empty goals. After all the work of significant achievement, he cannot enjoy success when it is all about living someone else's dream (Christian, 2019).

I can take myself as an example. I love doing counselling and coaching; the key to that happiness is not the counselling or coaching itself but the state of mind I create as I work, a state called "flow." Flow moves people to give their most remarkable effort, no matter their work (Goleman, 1999).

According to Goleman: "Flow blossoms when our skills are fully engaged by a project that stretches us in new and challenging ways. The challenge captivates us, and we lose ourselves in our work that we lose touch with reality. In this state we seem to handle everything effortlessly, nimbly adapting to shifting demands. Flow itself is a pleasure. Flow is the ultimate motivator" (Goleman, 1999).

The excellence of being emotionally present at work begins with self-awareness. Self-awareness is knowing what the advisor is feeling in the moment and using

those choices to lead his decision making, having a genuine assessment of his capabilities and a well-acquainted sense of self-confidence (Goleman, 1999).

Motivation is the emotional tendency that guides or facilitates the advisor in reaching his goals. He needs the commitment to align with the team's goals, a readiness to act on opportunities, and determination to achieve his goals despite opposition and setbacks (Goleman, 1999).

Except for financial desperation, people do generally not just work for money. What fuels their passion for their work is a greater awareness of a purpose in life. Instead, when people are given a choice, they will be attracted to work aligned with their goal, which aligns with their commitments, talents, energy, and skills (Goleman, 1999).

Established incentives miss the point when motivating people to outperform themselves. To be successful on all levels of the advisor's life, he must love what he does.

Self-motivation involves a long-term obligation, courage, and endurance. It does not mean that the goal is unattainable. It simply means he must find ways to give himself a boost when he needs it and avoid giving up when he hits a dip (Christian, 2019).

Sources of Self-Motivation:

The advisor himself is the most important source of motivation.

6.4.1. The advisor needs a positive mindset.

Several additional thinking skills can help him reduce stress and increase creative performance.

6.4.1.1. **Befriending:** Befriending is a powerful thinking skill that many of us already possess but rarely use ourselves to counter unnecessary and self-critical thoughts. When a colleague or friend makes a mistake, what statements of support would you typically make? Likely, you would not be critical or harsh but somewhat positively encouraging. However, note that you can be yourself under the same circumstances. Instead of thinking, "I was useless to make the presentation," take a step back and think about it more realistically. "I only made two or three mistakes for the whole hour. It is not bad, given that this was my second presentation. By accepting that you have made mistakes and supporting yourself when you focus on the positives, your internal dialogue will reduce stress and maintain motivation.

6.4.1.2. **Look for evidence:** Challenge your stressful ideas by looking for evidence instead of making assumptions. Ask the class to give us feedback on a task you have undertaken, such as chairing a meeting or making a presentation. You can also test hypotheses by deploying behavioural interventions. For example, if you

believe you cannot wait in supermarket queues, select the longest queue to wait for the next time you shop and practice distraction – perhaps starting a conversation with the person standing in front of or behind you. It will prove that you can endure the wait, even if you do not particularly like it. It is essential to avoid reading the mind (GladeanaMcMahon, Stephen Palmer & Christine Wilding, 2006).

#### 6.4.2. He must visualise himself reaching his goals.

State problem: Giving a poor presentation

Performance interfering thinking (PIT)

6.4.2.1. I “must” perform well.

6.4.2.2. Otherwise, the outcome will be awful.

6.4.2.3. I will never get that contract.

6.4.2.4. It will prove I am useless (GladeanaMcMahon, Stephen Palmer & Christine Wilding, 2006).

Performance-enhancing thinking (PET)

6.4.2.5. Although it is preferable to perform well, I do not have to realistically.

6.4.2.6. If I do not perform well, the outcome will be wrong but hardly awful and devastating. Certainly not the end of the world!

6.4.2.7. "All or nothing" thinking and "fortune telling" again! It is unlikely I will be judged on one event.

6.4.2.8. It may prove I have presentation skills deficits but not that I am useless. Perhaps instead of avoiding presentations, in future, I need to get more practice by offering to do them (GladeanaMcMahon, Stephen Palmer & Christine Wilding, 2006).

#### 6.4.3. Motivation imagery

Motivation imagery was developed by Palmer and Neenan (1998) to help de-motivated people become more motivated and prepare themselves for action. It can be taken advantage of for both personal and work-related problems. The first stage is to imagine not doing what you want to do for the rest of your life, and the second stage is to visualise doing what you want to do (GladeanaMcMahon, Stephen Palmer & Christine Wilding, 2006).

#### 6.4.4. Drive and self-motivation

So personal motivation and drive are essential qualities. They mean you must want to succeed and be prepared to do whatever it takes workwise to achieve this. People with drive and motivation are more likely to view obstacles and failures as challenges than unfortunate setbacks. They are positive, optimistic thinkers to whom it comes naturally to believe "I can" rather than "I cannot". You will need to believe in yourself and in your ability to provide services that clients will perceive as good value for money, and this self-belief may be something that you will personally need to work on (GladeanaMcMahon, Stephen Palmer & Christine Wilding, 2006).

#### 6.4.5. When his energy levels are low, he needs to listen to music and start to move.

Creating a life of simplicity regarding self-motivation will keep distractions at bay and stop him from feeling overwhelmed, especially during the change. Simplicity brings a space to our psyche and causes creativity and growth during the changes.

Instead of pursuing many goals at once, the adviser needs to choose his area of focus. It will help simplify his life and enable him to direct all his talents toward his most important goal (Christian, 2019).

#### 6.4.6. Reduce a task into smaller, manageable tasks if he feels overwhelmed.

The adviser should look at the larger goal and consider smaller steps to get to his goal. He needs to break everything down into smaller, manageable portions to celebrate smaller achieved goals. As he celebrates, he will trigger dopamine release in his brain, an important chemical to maintain motivation (Christian, 2019).

#### 6.4.7. Friends, family, and colleagues can also be a source of motivation.

The advisor must have people around him who help him stay in touch with his desired outcomes. People who have an adequate support system or even one supportive person in their corner fare better than those going it alone.

It is where the company he keeps becomes critical. He must have people who can relate to him, see him, and support him to stay positive (Christian, 2019).

#### 6.4.8. Get an emotional motivator.

While trying to stay motivated in his task, the right help can distinguish between victory and failure. According to Professor Richard Boyatzis, who led a study of motivation, the adviser can benefit from coaching (Christian, 2019).

#### 6.4.9. He must manage his stress levels (Dr Rina de Klerk-Weyer & Dr Ronél le

Roux, 2001).

When he does not see progress as quickly as he expects or hits a snag in his plans, frustration is the first step to giving up. As the problems pile up, frustration becomes discouragement, and he may tell himself, "This goal is not attainable" (Christian, 2019).

Lyn Christian writes in her article about self-motivation the following: "Your brain is constantly calculating whether or not it's worth the effort to keep going. In the book, *Burnout*, authors Emily Nagoski, Ph.D., and Amelia Nagoski, DMA, call this concept "The Monitor." It's the process in your brain that keeps a running tally of the effort-to-progress ratio in any undertaking" (Christian, 2019).

Theoretical and Practical Assignment:

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## 6.5. Necessity of Influence

Objectives and Outcomes:

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Content:

## 6.6. Discussion on the Necessity of Influence

The art of influencing includes the effective handling of emotions in other people. Top performers send expert emotional signals, making them powerful communicators who can influence an audience (Goleman, 1999).

Emotions are Transmittable:

This skill of influencing people takes advantage of a fundamental fact: People influence each other's moods. Influencing another person's emotional state for better or worse is expected behaviour; people do it regularly, and we are "infected" by someone's emotions. It is a type of "social virus." This emotional transmission resulted in an invisible interpersonal economy, part of human existence. However, this is a very subtle action that is not noticed (Goleman, 1999).

The transfer of emotion is unusually powerful. A study on emotion was conducted with three volunteers. They sat quietly in a circle for two minutes; the most emotionally expressive person conveyed his mood to the other two within two minutes. In each session, the emotion the most expressive person had at the start of the session was the emotion with which the other two left the session – whether it was joy, boredom, anxiety, or anger (Goleman, 1999).

Emotions are contagious. Daniel Goleman quotes the Swiss psychoanalyst C.G. Jung in his book, *Working with Emotional Intelligence*: “In Psychotherapy, even if the doctor is entirely detached from the emotional contents of the patient, the very fact that the patient has emotions influences him. And it is a great mistake if the doctor thinks he can lift himself above it. He cannot do more than become conscious of the fact that he is affected. If he does not see that, he is too aloof and then misses the point.”

What happens in a psychologist's consulting room is no different from what happens in businesses, boardrooms, or offices. We convey emotions with ease because these are essential survival signals. Our emotions tell us what to focus on and when to be ready to respond to them. Emotions grab our attention and function as warnings, invitations, and alarms. It is vital information that is conveyed without a word. Emotions are a very effective way to communicate (Goleman, 1999).

Spreading fear from one person to another may unwittingly serve as an alarm, focusing everyone's attention on the impending danger. This communal mechanism still operates and causes a dangerous decline in sales, spreading fear about possible retrenchments or a new threat of whatever nature. Each person in the communication chain activates the same underlying emotion in the next person (Goleman, 1999).

This emotional economy is the honest exchange of emotions among people. In subtle and non-subtle ways, we make each other feel a little better or much worse because of the contact we have with each other. No wonder the Lord said in Psalm 1 that we should not sit in the circle of the ridiculer. This emotional scale ranges from beneficial to toxic. This emotional economic transfer can be of great benefit to a business (Goleman, 1999).

In work, no matter the business at hand, emotional elements play a critical role. Emotional capability entails piloting through the emotional suggestions always at play rather than being pulled under by them (Goleman, 1999).

The most effective employees in an organization use their emotional radar to predict their colleagues' reactions. They adapt their reactions to control the interaction and get what they want (Goleman, 1999).

Smiling is the most infectious emotional signal of all. Smiling has almost a tempting power to make other people smile too. And a smile primes a positive emotion (Goleman, 1999).

Goleman made the following statement in his book, *Working with Emotional Intelligence*: “The same brain mechanisms that underlie empathy and allow for emotional atonement also create the pathway for emotional contagion. But in addition to the circuitry emanating from the amygdala, the basal areas (including the brain stem), which regulate reflective, automatic functions, are also involved. These areas operate to create a tight loop of biological connectedness, re-creating in one person the physiological state of the other – and this seems to be pathway emotions follow in traveling from one person to another.”

It happens when a person skilled in influencing can influence an entire audience. Daniel Goleman quotes Howard Friedman, a psychologist at the University of California at Irvine, who observes: "The essence of eloquent, passionate, spirited communication seems to involve the use of facial expressions, voices, gestures and body movements to transmit emotions."

Social skills underlie quite a few aptitudes in the acute sense of handling another person's emotions artfully. These include:

- 6.6.1. Influence: Exercising effective strategies of persuasion.
- 6.6.2. Communication: Sending well-defined and conclusive messages.
- 6.6.3. Conflict management: Discussing and settling disagreements.
- 6.6.4. Leadership: Motivating and managing.
- 6.6.5. Change catalyst: Starting, encouraging, or handling change (Goleman, 1999).

Influence:

Advisors with this ability:

- 6.6.6. Is capable of convincing people.
- 6.6.7. Make outstanding presentations to persuade the listener.
- 6.6.8. Use complex strategies such as indirect influence to achieve collaboration.
- 6.6.9. Use dramatic events to make a point (Goleman, 1999).

Influence and persuasion depend on generating specific emotions in the other person, such as respecting our power, passion for a particular project, winning in a competition, or accepting anger over injustice.

Financial advisors who are good at influence can predict their audience's response and then use it to guide the audience towards a specific goal. It is critical to use this skill to determine when logical arguments do not work and then change the strategy to a more emotional approach (Goleman, 1999).

Empathy is vital for exercising influence; it is hard to have a positive influence on others without first detecting how they feel and understanding their situation. Persuasion is made more accessible by identifying a connection or commonality; the adviser must take time to establish one; it is an essential step (Goleman, 1999).

Despite their valuable efforts, advisors who are unsuccessful in connecting emotionally with their audience drop to the bottom of the influence competence pyramid; they lack the skill to get their message across.

Signs that the advisor needs to work on his persuasion abilities include:



- 6.6.10. Unsuccessful to assemble a coalition or get a "buy-in."
- 6.6.11. Using a regular strategy that usually works instead of a strategy for the specific situation.
- 6.6.12. He did not listen to the customer's feedback and just stormed ahead with his preconceived plan.
- 6.6.13. When he is being ignored or when he is not inspiring his audience.
- 6.6.14. Having a negative impact (Goleman, 1999).

The writer has discussed communication and conflict management already in this thesis.

Leadership:

Financial advisors in a leadership role are people with the following skills:

- 6.6.15. Communicate and provoke passion for a shared vision and mission.
- 6.6.16. Intervene when guidance is needed, regardless of whether it is expected of them.
- 6.6.17. Manage the performance of team members and hold them accountable for their performances.
- 6.6.18. Lead by setting a good example.

An intelligent leader recognizes the subtle undercurrent of emotions in his group and can read his influence on the group. This type of leader will increase their credibility if they can sense the group's unspoken emotions and reproduce them to the team or act so that the team knows their emotions are recognized. The leader validates the team's emotions.

The leader can also, through his enthusiasm, inspire the team in a specific direction. This emotional energy transmission lets leaders guide an organization, setting its path and focus (Goleman, 1999).

We have already seen how emotions spread from the most expressive person in a group. However, this ability to transmit emotions is amplified for leaders since people in groups spend more time looking at the leader than at anyone else. The attention magnifies the impact of the leader's mood on the group's slight change in the facial expression or tone of voice of an influential figure can have more impact than dramatic shows of feeling by someone in a lesser position of power. People not only pay more attention to leaders; they also tend to mimic them. Such mimicry is an unconscious way of sowing allegiance and atonement to the most influential person in a group (Goleman, 1999).

In general, emotional charisma depends on three factors: feeling strong emotions, being able to express those emotions forcefully, and being an emotional sender

rather than a receiver. Highly expressive people communicate through their facial expressions, voices, and gestures – their whole body. This ability allows them to move, inspire and captivate others (Goleman, 1999).

Change Catalyst:

Advisors with this ability:

6.6.19. Understands the need for change and remove barricades.

6.6.20. Confront the current situation to accept the need for change.

6.6.21. Stand up for change and enlist others in its pursuit.

6.6.22. Model the change expected of others.

Theoretical and Practical Assignment:

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## 7. Chapter 6: Adversity Quotient

### 7.1. Discussion on Adversity

Objectives and Outcomes:

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Content:

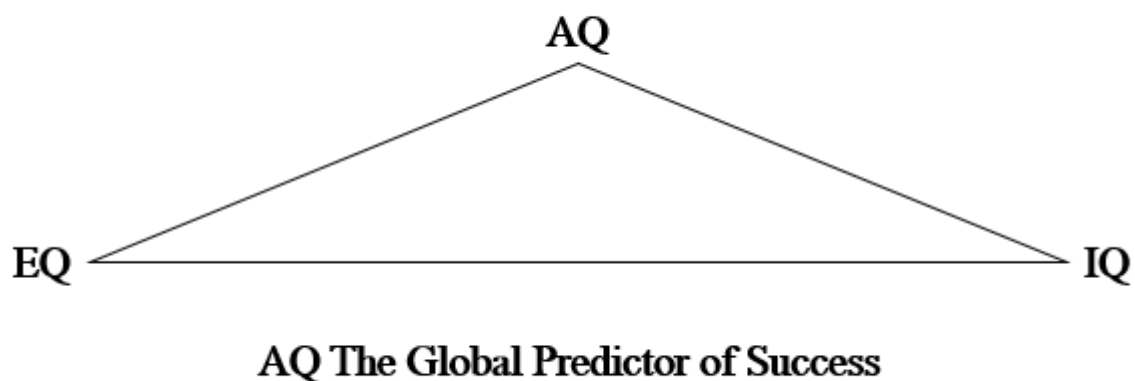
### 7.2. Definition and Explanation of Adversity Quotient

Parvathy Viswanath defines adversity quotient as the ability of an individual to reason, succeed, lead, and tolerate challenges and complications in (Viswanath, 2021).

An advisor assessed his intellectual capacity and cognitive abilities in the past. It is inaccurate to assume that his intellect only determines his success. Intellect is an integral part of excellence, but success is not only defined by his accomplishments but is also subject to his capability to persevere in times of adversity (Viswanath, 2021).

The advisor needs to develop skills that empower him to overcome challenges, and this ability is labelled adversity quotient (Viswanath, 2021).

Both IQ and EQ play a vital role in predicting success, but AQ plays the most critical part and carries the most weight in predicting success. A combination of the three is a global predictor of success:



*Figure 8: AQ The Global Predictor of Success*

Success is measured to the degree in which one moves forward and upward (succeeding in all areas of life), progressing in one's lifelong mission, despite all obstacles or other forms of adversity.

AQ tells us the following about an advisor's success in his work and his personal life:

- 7.2.1. How well he will withstand adversity and his ability to overcome it.
- 7.2.2. It predicts if he will overcome adversity or be crushed by it.
- 7.2.3. It indicates if he will exceed expectations of his performance and potential or if he will fall short.
- 7.2.4. It suggests if he will give up or if he will prevail.

Quitter, Camper, and Climber Lifestyles:

According to Viswanath, the hypothesis of AQ was suggested and conceptualized by Dr Paul Stoltz. Stoltz classified people into three categories based on their level of adversity quotient: quitters, campers, and climbers (Viswanath, 2021) .

There are three categories of people in the world; those who quit before they have even started, those who can only go so far, and those who continue to move forward in life.

Stoltz said that quitters are those who lead compromised lives. They are discouraged by undesirable events and become easily disheartened. They immediately quit from every effort to overcome the obstacle and seldom try to solve the problem (Viswanath, 2021).

These kinds of people choose to opt-out, back out, and drop out. Quitters abandon in the climb of life. They refuse the opportunity that life presents. They ignore, mask, or desert their primary human drive to move forward or succeed. They lose out on much that life has to offer. They do just enough to get by or be accepted.

Quitters are not go-getters and never volunteer for multifaceted tasks at work. They are not beneficial to their companies (Viswanath, 2021).

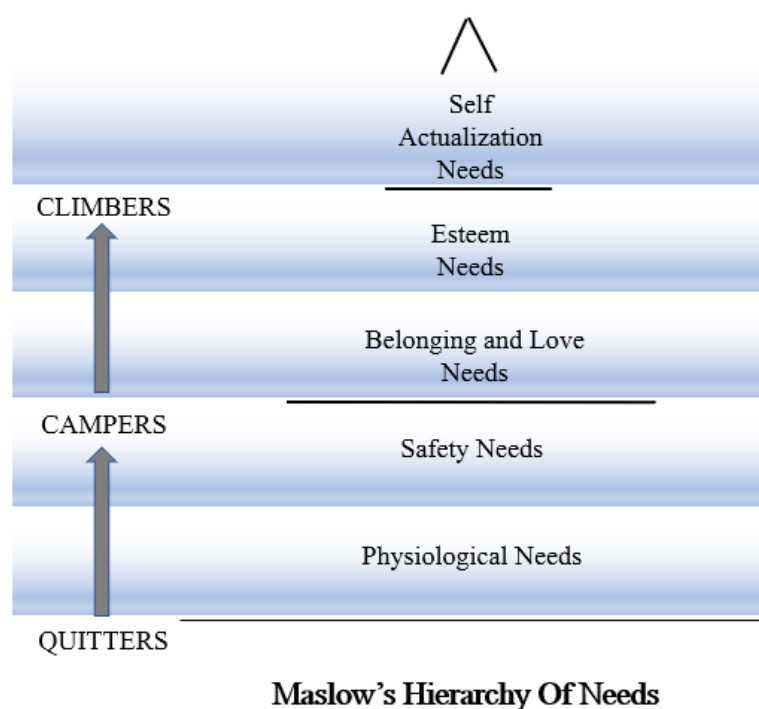
Campers will stand up and fight to a degree, but they are not committed to their hard work. They choose a laidback life, and a challenging experience will frighten them. They prefer an easy life (Viswanath, 2021).

Campers show some initiative or interest but go so far then they choose to stay at one level. They end their ability to move forward because they believe that it is safer to stay where they are than to face adversity or possibly fail.

These kinds of people will stay where they are for their remaining years "safe." Also, like quitters, they are missing out on much that life has to offer because being safe is perceived to be a better option. People like these never really experience success because they fail to climb in life.

According to Viswanath climbers, are go-getters. They are willing and able to stand up and fight till they achieve success irrespective of the trials they face. They are determined goal-getters. They have self-confidence and are self-motivated and consistent with their efforts. They are highly optimistic and never lose hope irrespective of their difficulties (Viswanath, 2021).

Climbers are dedicated to lifelong climbing. Regardless of background, misfortune, or good fortune, they continue to ascend and make things happen. They are the energizer bunnies of life. Climbers are always thinking about opportunities, never allowing age, gender, physical or mental disability, or any other obstacle to get in their way of way up or forward. Climbers are the ideal advisors; they are ambitious and dedicated. They have an attitude of growth and excellence.



*Figure 9: Maslow's Hierarchy of Needs*

### Measuring and Understanding your AQ

How many complex incidents do you go through on your typical day? Do these incidents destroy you, or are you using them to lead you to a formidable performance?

According to Dr Stoltz, who developed the adversity quotient (AQ), it tests the unintentional pattern of how people respond to adversity and shows how to increase it and, thereby, help individuals become valuable at work (Stoltz, 2021).

Use Annexure R: Adversity Response Profile to determine the pattern in which the advisor responds to adversity.

Use Annexure S: How to Improve Your AQ to develop the advisor's adversity quotient.

### 7.3. Christian Perspective on Adversity

Our lives on earth may be filled with wonderful times, but they are also filled with moments of unexplained sorrows, difficult times, and loss. The prophet Isaiah did not say "if" we should go through "floods and fire," he wrote, "when" (Ryan, 2022).

Isaiah 43:2 "When you pass through the waters, I will be with you, and through the rivers they will not overwhelm you. When you walk through the fire, you will not be burned or scorched, nor will the flame kindle upon you" (Amplified Bible, 1954).

Adversity comes in different ways, and everyone experiences it. Matt 5:45b "For He makes His sun rise on the wicked and on the good, and makes the rain fall upon the upright and the wrongdoers (alike)."

There is adversity that is caused by us, for example, King David's relationship with Bathsheba. The tragic consequence of their baby dying was the result of their sin and lust (Ryan, 2022).

There was also the times' King David was unfairly hunted by King Saul, not because of any sin on David's part, but because of Saul's jealousy, fear, and uncertainty. Likewise, bad things happen to good people for no reason, and we cannot explain them (Ryan, 2022).

One of the biggest mistakes we make is to think that God's children do not experience any problems and sorrows. God never promised that. He promised He would be there for us when we go through the storms.

Romans 8:31 "What then shall we say to (all) this? If God is for us, who (can be) against us? (Who can be our foe, if God is on our side?)" (Amplified Bible, 1954).

Christians also get cancer, are mistreated, and are also abused. They make mistakes, experience loss, and lose friends and loved ones. Adversity is part of life, both for the Christian and the unbeliever (Ryan, 2022).

Jesus warned His disciples that there was a price to be paid to follow Him.

Matthew 16: 24-25 "Then Jesus said to His disciples, if anyone desires to be My disciple, let him deny himself (disregard, lose sight of, and forget himself and his own interests) and take up his cross and follow Me (cleave steadfastly to Me, conform wholly to My example in living and, if need be, in dying also.)" (Amplified Bible, 1954).

Jesus warned that persecution would follow for everyone called by His name.

Matthew 5:10 "Blessed and happy and enviably fortunate and spiritually prosperous (in the state in which the born-again child of God enjoys and finds satisfaction in God's favour and salvation, regardless of his outward conditions) are those who are persecuted for righteousness' sake (for being and doing right), for theirs is the kingdom of heaven!" (Amplified Bible, 1954).

1 Peter 4:12-14 "Beloved, do not be amazed and bewildered at the fiery ordeal

which is taking place to test your quality, as though something strange (unusual and alien to you and your position) were befalling you.

:13 But insofar as you share Christ's sufferings, rejoice, so that when His glory (full of radiance and splendour) is revealed, you may also rejoice with triumph (exultantly).

:14 If you are censured and suffer abuse (because you bear) the name of Christ, blessed (are you – happy, fortunate, to be envied, "with life-joy", and satisfaction in God's favour and salvation, regardless of your outward condition), because the Spirit of glory, the Spirit of God is resting upon you. On their part, He is blasphemed, but on your part, He is glorified" (Amplified Bible, 1954).

This scripture points out that Christians are never alone, despite the difficulties they experience. The Spirit of God rests on His children and will strengthen them amid their struggles.

The Lord disciplines those He loves to allow us to grow spiritually. Discipline sometimes comes in the form of adversity. Its purpose is to teach and change us so we can reveal more character traits of Him.

Hebrews 12:6 "For the Lord corrects and disciplines everyone whom He loves, and He punishes, even scourges, every son whom He accepts and welcomes to His heart and cherishes" (Amplified Bible, 1954).

James 1:2-4 "Consider it wholly joyful, my brethren, whenever you are enveloped in or encounter trials of any sort or fall into various temptations.

:3 Be assured and understand that the trial and proving of your faith bring out endurance and steadfastness, and patience.

:4 But let endurance and steadfastness and patience have full play and do a thorough work, so that you may be (people) perfectly and fully developed (with no defects), lacking in nothing" (Amplified Bible, 1954).

God is not afraid to use adversity to remove all the impurities in our lives. His purpose is for us to be holy as He is holy.

Malachi 3: 2b-3 "For He is like a refiner's fire and like fullers' soap.

:3 He will sit as a refiner and purifier of silver, and He will purify the priests, the sons of Levi, and refine them like gold and silver, that they may offer to the Lord offerings in righteousness" (Amplified Bible, 1954).

The Lord is not the source of everything terrible in His children's lives. With Satan's intent as destructive, God can turn it around so that it works for His children's benefit.

Romans 8:28 "We are assured and know that (God being a partner in their labour) all things work together and are (fitting into a plan) for good to and for those who

love God and are called according to (His) design and purpose” (Amplified Bible, 1954).

Genesis 50:20 “As for you, you thought evil against me, but God meant it for good, to bring about that many people should be kept alive, as they are this day.”

What others mean by evil; God often turns to good (Ryan, 2022).

Furthermore, God has thoughts of prosperity for His children.

Jeremiah 29:11 “For I know the thoughts and plans that I have for you, says the Lord, thoughts and plans for welfare and peace and not for evil, to give you hope in your final outcome” (Amplified Bible, 1954).

God's plans may include temporary adversity. However, God's children know that not only are their suffering momentary, but life is also many trials that create endurance and endurance, which gives us the determination to persevere to the goal of eternal glory (Ryan, 2022).

2 Corinthians 4:17-18 “For our light, momentary affliction (this slight distress of the passing hour) is ever more and more abundantly preparing and producing and achieving for us an everlasting weight of glory (beyond all measure, excessively surpassing all comparisons and all calculations, a vast and transcendent glory and blessedness never to cease!).

:18 Since we consider and look not to the things that are seen but to the things that are unseen, for the things that are visible are temporal (brief and fleeting), but the things that are invisible are deathless and everlasting” (Amplified Bible, 1954).

Romans 5:3-4 “Moreover (let us also be full of joy now!) let us exult and triumph in our troubles and rejoice in our sufferings, knowing that pressure and affliction and hardship produce patient and unswerving endurance.

:4 And endurance (fortitude) develops maturity in character (approved faith and tried integrity). And character (of this sort) produces (the habit of) joyful and confident hope of eternal salvation” (Amplified Bible, 1954).

Hebrews 10:36 “For you have need of steadfast patience and endurance, so that you may perform and fully accomplish the will of God and thus receive and carry away (and enjoy to the full) what is promised” (Amplified Bible, 1954).

JC Watts wrote an article on 5 Biblical ways to turn adversity into advantage:

7.3.1. Reject bitterness and self-pity.

7.3.2. Trust in God's goodness.

7.3.3. Maintain a heart of gratitude.

7.3.4. Cultivate a spirit of determination.



7.3.5. Laugh (Watts, 2016).

Theoretical and Practical Assignment:

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## 8. Chapter 7: Conflict Management

### 8.1. Discussion on Conflict Management

Objectives and Outcomes:

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Content:

### 8.2. Introduction to Conflict Management

The advisor can have a positive impact on everyone he encounters. Communication exists out of verbal and non-verbal communication. Unfortunately, not all people are good communicators, and their perceptions differ, so it is more than possible for the conflict to develop.

#### 8.2.1. The importance of conflict resolution

The importance of conflict resolution cannot be stated enough. If the advisor has other human beings around him, there will be some form of conflict. So, mastering the skill of conflict resolution is non-negotiable.

Mastering this skill will introduce him to a higher level of emotional intelligence. Emotional intelligence is the one factor that finally determines an individual's success in each position.

#### 8.2.2. Your present management of conflict resolution

The definition of confrontation is to face a person or situation in hostility or defiance. The Merriam-Webster dictionary defines confrontation as a face-to-face meeting, the clashing of forces or ideas (Merriam-Webster, 2021).

#### 8.2.3. Skills development: How to manage conflict and exercise good conflict resolution.

The most important principle is the commitment to try and understand the other person. Following that, it is your responsibility to make sure that the other person understands you (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Answer the questions of Annexure T: Conflict Management to establish the advisor's level of confrontation.

Some negative definitions of conflict include:

#### 8.2.4. Disagreeing with another.

#### 8.2.5. Difference of opinion with another.

- 8.2.6. Complaints about our performance.
  - 8.2.7. Criticism about our behaviour or attitude.
  - 8.2.8. The negative evaluation of our performance.
  - 8.2.9. Fighting with another.
  - 8.2.10. A threat to our control.
  - 8.2.11. Matching of wills.
  - 8.2.12. Taking a risk.
  - 8.2.13. Speaking out for our beliefs.
  - 8.2.14. A test of our power.
  - 8.2.15. Risking the loss of acceptance.
  - 8.2.16. A time when no one is communicating.
  - 8.2.17. Someone being hostile to our wish.
  - 8.2.18. Protecting our rights when they are being disregarded.
- Looking at the positive side of the conflict, it can be a / an:
- 8.2.19. Opportunity for growth for both parties.
  - 8.2.20. An occasion where problems can be solved creatively together!
  - 8.2.21. Opportunity to assess our performance without bias.
  - 8.2.22. An opportunity for us to get to understand one another.
  - 8.2.23. Chance to expose our unique ways of thinking and to act.
  - 8.2.24. Opportunity to explain our roles and functions in certain situations.
  - 8.2.25. The process by which feelings can be aired openly and freely.
  - 8.2.26. Moment of truthfulness, which can result in a lifetime of improved communication.
  - 8.2.27. Breath of fresh air in a deteriorating relationship.
  - 8.2.28. Challenge to growth.
  - 8.2.29. Time to clarify our expectations of others (Prorep Academy (Pty) Ltd, 2007).

The advisor must get to the point where he sees the reasoning behind the conflict, the core, and the cause. He can choose to be hard-headed and not have insight into the conflict situation. Alternatively, he can master one of the essential skills in our personal and professional lives.

Mastering the Skill of Conflict Resolution:

The Thomas-Kilmann Conflict Mode Instrument (TKI) has been the leader in conflict resolution assessment for decades. They have determined that our conflict-handling styles significantly influence and affect our personal and group dynamics.

It is essential to realize that conflict resolution is simply expanding skill sets and choosing the most influential group of behaviours in a particular situation.

Five distinct modes of conflict handling styles:

Competing: High assertiveness and low cooperativeness. The goal is to “win”.

Avoiding: Low assertiveness and low cooperativeness. The goal is “delay”.

Compromising: Moderate assertiveness and moderate cooperativeness. The objective is to find a “middle ground”.

Collaborating: High assertiveness and high cooperativeness. The goal is to find a “win-win” situation.

Accommodating: Low assertiveness and high cooperativeness. The goal is to “Yield” (D.R.Kilmann, 2021).

Discover the advisors’ primary conflict handling style by completing Annexure U: Your Primary Conflict-Handling Intention.

Active Listening During a Conflict Situation:

8.2.30. Focus on the discussion and nothing else.

8.2.31. Please refrain from making assumptions about the other person's feelings, thoughts, or what you think he wants.

8.2.32. Do not think about what you want to say before the other person has finished talking.

8.2.33. Let the other person say what he needs to say. Do not interrupt him.

8.2.34. Listen to the emotions and thoughts of the other person and your own.

8.2.35. Notice the other person's verbal and non-verbal behaviours.

8.2.36. Show with your non-verbal behaviours that you care.

- 8.2.37. Use alternative listening responses, for example, paraphrasing, reflecting, repeating, and summarizing.
- 8.2.38. Ask questions to get more information and not to criticize.
- 8.2.39. Have patience. Make sure you understand the problem before you suggest a solution (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

#### Steps to Conflict Resolutions:

- 8.2.40. Make sure you understand the other person. Validate his emotions. Show empathy. "You feel like... because....."
- 8.2.41. Ensure that the other person understands you. Share your emotions and your unmet needs. "I feel ..... because...."
- 8.2.42. Confirm that he understands you. Tell him what you need to feel better.
- 8.2.43. Identify the problem and make sure that you both understand what the actual problem is.
- 8.2.44. Write each person's part in the problem down without blaming. Each person must take ownership of his part of the problem.
- 8.2.45. Write down previous solutions that did not work.
- 8.2.46. Brainstorm together for solutions. Talk about all the alternatives and your emotions regarding it.
- 8.2.47. Choose a plan of action (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

### **8.3. Christian Perspective on Conflict Management**

Conflict is inevitable as we seek to develop our relationships with one another. As Christians, we must respond differently to conflict than the unbelievers. We believe that conflict also allows us to glorify God, serve one another, and grow to be like Jesus.

As believers, we must preserve the unity between the children of God. Ephesians 4:3 "Be eager and strive earnestly to guard and keep the harmony and oneness of (and produced by) the Spirit in the binding power of peace" (Amplified Bible, 1954).

We are called to keep short accounts with one another (Ephesians 4:26); to take responsibility for our contribution to the conflict (Matthew 7:3-5); to show our brother his fault (Matthew 18:15); and to seek reconciliation (Matthew 5:23, 24).

Ephesian 4:26 "When angry, do not sin; do not ever let your wrath (your exasperation, your fury or indignation) last until the sun goes down" (Amplified Bible, 1954).

Matthew 7:3-5 “Why do you stare from without at the very small particle that is in your brother’s eye but do not become aware of and consider the beam of timber that is in your own eye?”

:4 Or how can you say to your brother, let me get the tiny particle out of your eye, when there is the beam of timber in your own eye?

:5 You hypocrite first get the beam of timber out of your own eye, and then you will see clearly to take the tiny particle out of your brother’s eye” (Amplified Bible, 1954).

Matthew 5:23-24 “So if when you are offering your gift at the altar you there remember that your brother has any (grievance) against you.

:24 Leave your gift at the altar and go. First make peace with your brother, and then come back and present your gift.”

Matthew 18:15-21 “If your brother wrongs you, go and show him his fault, between you and him privately. If he listens to you, you have won back your brother.

:16 But if he does not listen, take along with you one or two others, so that every word may be confirmed and upheld by the testimony of two or three witnesses.

:17 If he pays no attention to them (refusing to listen and obey), tell it to the church; and if he refuses to listen even to the church, let him be to you as a pagan and a tax collector.

:18 Truly I tell you, whatever you forbid and declare to be improper and unlawful on earth must be what is already forbidden in heaven, and whatever you permit and declare proper and lawful on earth must be what is already permitted in heaven.

:19 Again I tell you, if two of you on earth agree (harmonize together, make a symphony together) about whatever (anything and everything) they may ask, it will come to pass and be done for them by My Father in heaven.

:20 For whatever two or three are gathered (drawn together as My followers) in (into) My name, there I am amid them.

:21 Then Peter came up to Him and said, Lord, how many times may my brother sin against me, and I forgive him and let it go? (As many as) up to seven times?”

The Biblical model for conflict management:

8.3.1. Talk alone to the person who offended you.

8.3.2. Take 2 or 3 witnesses with you if the problem is not resolved.

8.3.3. Take the matter to the church if it is still not resolved.

8.3.4. Break away from the relationship (Symonds, 2019).

In her blog *Grace for my space*, Sarah Symonds writes: "Where the world says to fight back, God says to humble ourselves. Where the world screams for justice, God teaches forgiveness. Where the world points fingers, God says to examine ourselves before judging our brother."

When we are hurt, we naturally withdraw physically and emotionally or become angry and aggressive towards the person. It is a self-defensive mechanism, and we are trying to assert dominance. According to James 4:1-3, it comes from our selfish desires.

James 4:1-3 "What leads to strife (discord and feuds) and how do conflicts (quarrels and fighting) originate among you? Do they not arise from your sensual desires that are ever warring in your bodily members?

:2 You are jealous and covet (what others have), and your desires go unfulfilled; (so) you become murderers. (To hate is to murder as far as your hearts are concerned.) You burn with envy and anger and are not able to obtain (the gratification, the contentment, and the happiness that you seek), so you fight and war. You do not have because you do not ask.

:3 (Or) you do ask (God for them) and yet fail to receive because you ask with the wrong purpose and evil, selfish motives. Your intention is (when you get what you desire) to spend it in sensual pleasures."

Conflict is not wrong or destructive; it depends on how we deal with it. By the Lord's mercy, conflict can lead to

8.3.5. You are glorifying God by obeying, trusting, and imitating Him.

8.3.6. You serve others by helping them bear their burdens and act with love toward them.

8.3.7. To grow to become like Jesus by obeying God's word.

It is essential to understand this as we consider the call to "go and tell [our brother] his fault" (Matthew 18:15). That is why Jesus encouraged us in Matthew 7:5, "First take the log out of your own eye, and then you will see clearly to take the speck out of your brother's eye." Jesus does not say, "Do not get the speck out of your brother's eye," but rather to examine ourselves first before we go. When examining ourselves and trying to see our own "log," we generally look for two different kinds of things. First, there are our attitudes and biases. For example, maybe we are prone to hear something as being much more hurtful than was communicated (negative interpretation).

Alternatively, maybe we are holding this person responsible for an old wound; therefore, anything he / she does is perceived as rude and insensitive (bitterness).

Secondly, there are sinful words and actions. We need to take responsibility for these, ask for forgiveness and repent from them no matter how small we think they are. It may be easy for us to say, "Well, I may have raised my voice, but that doesn't excuse him from being a complete jerk!" We would do well to flip that around: "He

may have been a jerk, but that doesn't excuse my yelling." The final and most crucial step in this preparation process is identifying the real issue since attitudes and behaviours are just symptoms of a deeper heart issue. The root issue may be an unhealed wound, a sinful desire, or even a good thing elevated to a sinful place—all from which Christ wants to set us free. Removing our logs is exceptionally difficult because the person trying to detect and diagnose the problem may be part of the problem. It is where we must lean on God's Spirit, God's Word, and God's people to help us see what we cannot see. Sometimes, in removing the log from our eye, we find that the offence against us is nothing or much smaller than we initially thought.

Theoretical and Practical Assignment:

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#### 8.4. Discussion on the Importance of Resilience and Other Intrapersonal Skills

Objectives and Outcomes:

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Content:

#### 8.5. Resilience

In today's rapidly changing world, resilience is one of the most important qualities the adviser can possess and develop. Resilience refers to his ability to regain his strength, health, and energy after a setback. It means he can find his feet again and deal with change, adversity and setbacks as positive challenges to which he can choose how he wants to respond, regardless of the situation. A setback can eventually make him more robust and more resourceful (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Dr Rina de Klerk-Weyer & Dr Ronél le Roux quote A. Vermeulen in their book, *Emosionele intelligensie, n werkboek vir volledige menswees*: "According to A. Vermeulen, people who are resilient show certain characteristics that promote their ability to cope with setbacks or stressors. These qualities are adaptability, purposefulness, and the ability to take risks. Self-reliance, internal control, positive self-esteem and optimism."

At some point in his life, the adviser experiences setbacks, and disappointments. These setbacks are often experienced as losses. Below are examples of such setbacks:

*Table 15: Examples of Setbacks (Source: (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001))*

In the workplace:	Home:
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Poor reports and negative feedback	Natural changes such as the birth of a child
Cancellation of projects	Disasters such as flooding
Change of work	Divorce
No promotion	Loss of a loved one
Dismissal	Family dispute
Unemployment	Robbery, Rape or Hijacking

A minor problem for one person is a severe setback to another. People react different on setbacks. The setbacks and disappointments mentioned above can result in negative emotions such as anger, depression, fear, and anxiety that can lead to negative behaviours such as withdrawal, the use of alcohol or drugs, or aggression. This behaviour affects the person's entire family and other areas of his life (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

However, some people can recover and return to the same level of functioning as before.

Several factors determine the recovery ability of individuals:

- 8.5.1. Individual factors: personal skills, the ability to plan, cognitive skills, optimism, inner control, the ability to cope with stress and seek and use support systems.
- 8.5.2. Family factors: family support, warmth, and care.
- 8.5.3. Community factors: support systems such as churches, ministers, and teachers (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Unprocessed past trauma hinders the adviser's recovery ability. If he can recognize and accept the dark times in his life, he will be better able to deal with new problems in his life with efficiency because old draining feelings have been processed (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001)

*Table 16: Stages of Return (Source: (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001))*

<b>Stages</b>	<b>Description</b>
Stage 1: Unbelief	Short-term denial can protect the adviser from solid emotions at this stage. He needs to be aware of distorted thinking patterns and all the feelings he is experiencing.
Stage 2: Anger	The advisor must control his emotions. Try to think constructively and do physical exercises.
Stage 3: Negotiating/wanting to turn back the clock	He wishes that his life was the same as it was previously. He must admit his emotions and that it is impossible to turn back the clock. He needs to think about realistic and practical steps to take

Stage 4: Depression	It is the biggest obstacle to overcome. The advisor feels apathetic and hopeless. The advisor needs to look for things to motivate him, and he needs to keep a record of his feelings.
Stage 5: Acceptance	His self-confidence returns. He should focus on his goals, needs and wishes and plan to fulfil them.
Stage 6: Hope	He had optimism again. He feels hopeful and confident.
Stage 7: Positive activity	His motivation is back, and he can continue purposefully.

It is essential for the advisor to remember that he can return to the previous stages. The depression phase is usually the most difficult one to overcome, and it can take the longest of all the phases going. Different people experience the process differently. He must work through every stage before moving on to the entire stage (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

The purpose of the activity in Annexure V: Emotional Resilience is to help the advisor recognize situations in his life that can impede his resilience.

Annexure W: Emotional Resilience in a Particular Situation will give him greater clarity in a particular situation.

Boost your Resilience:

You will not know if you are resilient until you are faced with a situation in which you are being tested. Here are some tips that can boost your resilience. Practice it when you are in a situation where you need it or during visualization.

- 8.5.4. Be aware of your feelings and interpretations. Promote your emotional consciousness.
- 8.5.5. Do not ignore or suppress the feelings you are experiencing. If you are sad, cry; if you are angry, hit your pillow.
- 8.5.6. Motivate yourself with positive self-talk and maintain a sense of humour.
- 8.5.7. Try to relax as much as possible.
- 8.5.8. Take time for physical activity, such as walking, exercising, or working in the garden.
- 8.5.9. Use techniques for problem-solving.
- 8.5.10. Identify and use your support systems.
- 8.5.11. Rethink your goals and formulate new ones if necessary.

Becoming resilient involves, first, giving the adviser meaning to the setback (is there a lesson to be learned?). Then he needs to make peace with its effects and implications, go ahead and do what is necessary, to develop more ingenuity and strength. If he can move along with the flow of life and allow it to unfold according to a Greater Plan (which does not lie within his control, he will be resistless. Giving more and resisting less brings calm and the belief that everything always works out as it should. He will have more positive experiences if he allows life to unfold according to his plan. The more resistance he provides, the more negative feelings he will experience (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Annexure X: Questions to Improve Resilience will enhance resilience.

## 8.6. Christian Perspective on Resilience

Resilience is the ability to recover from life's complications. Resilience is a crucial life skill that helps us bounce back from various adversities, including illness, poverty, criticism, desertion, death, distress, anxiety, and depression. Resilience is a life skill that is essential for a happy, healthy life.

The Word of God urges His children to press on, overcome hardship and temptation, and persevere in the face of trials.

Philippians 3:13-15 "I do not consider, brethren, that I have captured and made it my own (yet); but one thing I do (it is my one aspiration): forgetting what lies behind and straining forward to what lies ahead.

:14 I press on toward the goal to win the (supreme and heavenly) prize to which God in Christ Jesus is calling us upward.

:15 So let those (of us) who are spiritually mature and full-grown have this mind and hold these convictions; and if in any respect you have a different attitude of mind, God will make that clear to you also" (Amplified Bible, 1954).

Romans 12:21 "Do not let yourself be overcome by evil but overcome (master) evil with good" (Amplified Bible, 1954).

James 1:12 "Blessed (happy, to be envied) is the man who is patient under trial and stands up under temptation, for when he has stood the test and been approved, he will receive (the victor's) crown of life which God has promised to those who love Him" (Amplified Bible, 1954).

The Bible contains examples of people who have endured challenging times but continue to follow God's plan for their lives.

Proverbs 24:16 "For a righteous man falls seven times and rises again, but the wicked are overthrown by calamity" (Amplified Bible, 1954).

The believer is being upheld to God's power and is resilient in such a way.

2 Corinthians 4:8-9 "We are hedged in (pressed) on every side (troubled and oppressed in every way), but not cramped or crushed; we suffer embarrassments

and are perplexed and unable to find a way out, but not driven to despair;

:9 We are pursued (persecuted and hard driven), but not deserted (to stand alone); we are struck down to the ground, but never struck out and destroyed;" (Amplified Bible, 1954).

Christians keep bouncing back. The key to resiliency is faith in the Lord.

Psalm 37:23-24 "The steps of a (good) man are directed and established by the Lord when He delights in his way (and He busies Himself with his every step).

:24 Though he falls, he shall not be utterly cast down, for the Lord grasps his hand in support and upholds him" (Amplified Bible, 1954).

Proverbs 3:5-6 "Lean on, trust in, and be confident in the Lord with all your heart and mind and do not rely on your own insight or understanding.

:6 In all your ways know, recognize, and acknowledge Him, and He will direct and make straight and plain your paths" (Amplified Bible, 1954).

It does not matter who you are, one thing is sure, and that is that your faith will be tested. These challenges can range from daily challenges and disappointment to life-changing losses. The quality of your faith — your faith in God, your relationships, and your faith in life will be revealed in these times (Deep Spirituality, 2021).

James 1:2-4 "Consider it wholly joyful, my brethren, whenever you are enveloped in or encounter trials of any sort or fall into various temptations.

:3 Be assured and understand that the trial and proving of your faith bring out endurance and steadfastness, and patience.

:4 But let endurance and steadfastness and patience have full play and do a thorough work, so that you may be (people) perfectly and fully developed (with no defects), lacking in nothing" (Amplified Bible, 1954).

Luke 22:31-32 "Simon, Simon (Peter), listen! Satan has asked excessively that (all of) you be given up to him (out of the power and keeping of God), that he might sift (all of) you like grain,

:32 But I have prayed especially for you (Peter), that your (own) faith may not fail; and when you yourself have turned again, strengthen and establish you brethren" (Amplified Bible, 1954).

The believer must remember that he is engaged in a spiritual battle and goes through the battle to break down his faith. It is effortless to focus on life's problems or how he feels about people while forgetting that Satan wants to steal his faith (Deep Spirituality, 2021).

It is through prayer alone that he will maintain and strengthen his faith (Deep Spirituality, 2021).

Annexure Y: How to let go of Emotional Baggage will give the advisor new perspective on how to let go of his emotional baggage.

### **8.7. Happiness is a Choice**

By now, the adviser already knows that he can choose whether to see the situation negatively or optimistically as an opportunity for growth. He must remember that a lack of negative situations and circumstances in his life does not necessarily mean that he will be happy. He can have an attitude of cunning regardless of what happens in and around him. The main thing is his perception of what happiness is. All people can experience happiness – it is not something that is selectively given to some – and not to others (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Happiness is a conscious choice he must make for himself. It is not an automatic response, and no one can choose to be happy on his behalf. In other words, he is responsible for his happiness. It means that he cannot expect others to make him happy, and other people cannot expect him to make them happy. A tremendous emotional burden falls from him and others when they accept responsibility for their happiness (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

It is not what happens to him that determines his life but how he handles it. If he handles a difficult situation with caution and patience, he will experience positive feelings. That is what happiness is. He can only do his best and make the choices he thinks is best in any situation. Learn to let things that do not give him pleasure go. Happiness knows that you have achieved something – it is a feeling of triumph, and it is within his reach if he is willing to think new thoughts and change his perspectives. If he believes he is happy, he will experience happiness more quickly since it is the perspective or brain program he looks at in his life. Happiness is possible if he thinks constructively, is willing to take risks (move outside his comfort zone) and pursue his goals, is brave, and has set apart his excuses or protection mechanisms (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Happiness has more to do with being and giving than doing and receiving. It is not always directly linked to what he receives (degrees/certificates) or has (material possessions), nor who or where or with whom he is, but rather is about accepting himself and what he cannot change. Happiness involves much acceptance. He will never be happy without it, even if his situation changes significantly (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Happiness also has to do with behaviours guided by moral values. It means that he cannot pursue happiness at all costs and hurt without people. Hope is close to happiness because it provides energy, possibilities, excitement, and growth opportunities. The advisor can experience happiness only in the present. So, he creates happy memories and can be enthusiastic about the future. It is simply impossible to experience happiness today if you constantly live in the past or future (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Remember:

Happiness is:

- 8.7.1. A choice - just do it!
- 8.7.2. An attitude - do you have that?
- 8.7.3. A way of looking at life.
- 8.7.4. Linked to the values of doing and being (as loving / loyal) and has little to do with having or receiving (such as recognition)!
- 8.7.5. To take care of yourself and your circumstances.
- 8.7.6. To do something nice every day.
- 8.7.7. To extend your happy moments! (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

## 8.8. Gratefulness

We are often encouraged to be grateful, but we do not always realize how important it is or what impact it can have on our lives. When you are grateful, your whole outlook on life changes. It is challenging to feel truly grateful and, at the same time, experience negative emotions. Happiness is closely linked to your ability to be grateful for what you have, as positive emotions are often the way you think about a situation. Focusing on what you have instead of what you do not have creates energy to make you act purposefully (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Gratefulness Journaling:

At dawn, write down five things you are grateful for. These may have to do with your abilities, condition, or situation, such as health or work. Try to focus on different things every morning. Add one new thing to your list each week and read it aloud in the morning to take the lead for the day. Before going to bed, reflect on your day and tell yourself aloud what good things you experienced that day.

Diary:

- 8.8.1. I am grateful for:
- 8.8.2. I am grateful for:
- 8.8.3. I am grateful for:
- 8.8.4. I am grateful for:

Theoretical and Practical Assignment:

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## 9. Conclusion

### 9.1. Introduction

This study aims to give sales staff tools that will enable them to have long, fulfilling, and productive careers. The focus is mainly on life- and emotional skills, empowering the advisors to deal with the emotional responses and stress of the insurance industry.

### 9.2. Findings and Discoveries

The significance of the problem is that companies invest a lot in sales staff training. One of the reasons sales staffs resigns prematurely is their inability to regulate their emotions. Unfortunately, the challenges of the insurance industry are extensive, and the remaining percentage of the sales staff is small.

Training expenses and time is lost when a financial advisor resigns.

High staff turnover is not favourable for the company's image, which is destructive for the financial advisor. The clients of the advisor are also negatively impacted.

This study investigated the following:

#### 9.2.1. The result of the survey with established financial advisors:

- 9.2.1.1. 90% said that the insurance industry in South Africa is very competitive.
- 9.2.1.2. 60% experienced that sales manager cannot handle the emotional needs of the sales teams.
- 9.2.1.3. 80% feel the sales manager's focus is on production rather than on the well-being of their staff.
- 9.2.1.4. 40% feel lonely.
- 9.2.1.5. 60% feel overwhelmed.
- 9.2.1.6. 70% feel not emotionally supported.
- 9.2.1.7. 80% are happy in their chosen career.
- 9.2.1.8. 100% think a sales coaching model focusing on the emotional needs of the advisor will be beneficial for the insurance industry in South Africa.

Annexure H: Result of the Survey with Established Financial Advisors.

#### 9.2.2. What transformation does the Wheel of Life have in the financial advisor's holistic life? The Wheel of Life tool enables the advisor to balance his life.



- 9.2.3. The Myers-Briggs personality Type Indicator is designed to discover a person's personality type, strengths, and preferences. The questionnaire was created by Isabel Myers and her mother, Katherine Briggs, based on their work with Carl Jung's theory of personality types.
- 9.2.4. The Neethling Brain Instruments are profiling tools that test thinking preferences. It helps the advisor to understand how he thinks and helps him harness his natural approach to thinking and enhance his general approach to life. If he acquires the ability to use his whole brain, sales will increase because he will be able to read his clients more clearly.
- 9.2.5. The SWOT analysis allowed us to look at the advisor's strengths, weaknesses, opportunities, and threats.
- 9.2.6. What difference a clear vision will have in the life of a financial advisor. The vision crafter in this coaching model helps the advisor form a strong vision that pulls him to a happy, productive, balanced life. The advisor uses an Excel spreadsheet to track his performance in the different Key Function Areas. This coaching model focuses on the following vital functions: spirituality, career, finances, health, friends and family, intimate relationships, personal growth, and fun and recreation.
- 9.2.7. The importance of assertiveness. We discovered that assertiveness is knowing what you want and having the confidence to communicate your requirements effectively. It does not mean that all your needs are met every time; you are willing to negotiate a compromise successfully (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).
- 9.2.8. The need for achievement. Three primary motives or motivational initiatives that influence a broad spectrum of behaviour are the need for achievement, power, and affiliation. These types affect how the advisor interacts on an interpersonal level with his choice of and success in an occupation (Psychology research and reference, 2021).
- 9.2.9. The need for independence or autonomy is part of the coaching model. The financial advisor needs to make his own choices and the ability to put the choices into action. It may include deciding what he does, how he does it, when it, and where he does it. If he is opposed to restricting his autonomy, he will often rebel in a way that asserts autonomy, perhaps in other ways (Straker, 2022).
- 9.2.10. Creative tendencies. The advisor with a high creative tendency is imaginative and innovative, tends to daydream, is versatile and curious, has lots of ideas, is intuitive and guesses well, enjoys new challenges, likes novelty and change.
- 9.2.11. Moderate or calculated risk-taking. The advisor with a moderate or calculated risk-taking act on incomplete information, judge when insufficient data is enough, accurately assess your capabilities, be neither over nor under ambitious, evaluate likely benefit against likely costs and sets challenging but attainable goals.

- 9.2.12. Drive and determination. The advisor with high drive and determination takes advantage of opportunities, discounts fate, makes your luck, is self-confident, believes in controlling your destiny, equates results with effort, and shows considerable determination.
- 9.2.13. How Intelligence Quotient, Emotional Intelligence, Adversity Quotient, and Spiritual Quotient will add value to the financial advisor's life.
- 9.2.14. IQ is associated with understanding language, analysing, reasoning, thinking, solving problems, making decisions, judging, evaluating, and understanding something.
- 9.2.15. Emotional Intelligence means the financial advisor is aware that emotions can drive his behaviour and impact people (positively and negatively); he needs to know how to manage those emotions – both his own and others—especially when under pressure (Institute for Health and Human Potential, 2020).
- 9.2.16. AQ is the ability of the advisor to reason, succeed, lead, and tolerate challenges and complications in life. The advisor needs to develop skills that empower him to overcome challenges.
- 9.2.17. AQ tells us the following about an advisor's success in his work and his personal life:
- 9.2.17.1. How well he will withstand adversity and his ability to overcome it.
  - 9.2.17.2. It predicts if he will overcome adversity or be crushed by it.
  - 9.2.17.3. It indicates if he will exceed expectations of his performance and potential or if he will fall short.
  - 9.2.17.4. It suggests if he will give up or if he will prevail.
- 9.2.18. SQ is an indicator of the financial adviser value system. If he wants to increase his Spiritual Quotient, he must live out his values, be genuine and act with integrity, believe that he has a purpose, and live his unique talents and gifts. Our values and associated assumptions guide our humanity and form the core of our life. We often do what we believe is suitable for relationships and the values and expectations of the community or to survive (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).
- 9.2.19. The importance of life skills development in the following skills form part of this coaching model:
- 9.2.19.1. Creativity
- Creativity is a life skill and not a basic skill. Creativity matters as a life skill at any age and in every industry because it is essential to navigating the changes inherent in our modern world and the

unknowns of the future of work. Creativity is not limited to painters or sculptors; it is also about technology (Reese, 2018).

#### 9.2.19.2. Critical thinking

A financial advisor could develop his critical thinking by asking and formulating essential questions and problems clearly and precisely. He can interpret the data and come to well-reasoned conclusions and explanations by gathering and assessing the information through abstract ideas.

#### 9.2.19.3. Problem-solving

Alexander & Renshaw define a problem in their book *Super Coaching* as follows: “A problem is a state in which a coachee is “stuck” in a situation and unclear about how to proceed. Usually, it involves a topic that plays on his mind, causing distraction and internal conflict” (Graham Alexander and Ben Renshaw, 2005).

#### 9.2.19.4. Decision making

Decision-making is making choices by identifying a decision, researching, and evaluating different solutions. With a step-by-step decision-making process, the advisor can make more deliberate, thoughtful decisions by arranging applicable data and other possibilities. This method enhances the probability that he will choose the most satisfying other solution (UMass Dartmouth, 2022).

#### 9.2.19.5. Communication

Communication consists of verbal and non-verbal messages between people. Misunderstanding can quickly occur because of a lack of communication skills and different perceptions. There are different components of communication that the advisor must take into consideration (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

9.2.20. The role of motivation and empathy play in the life of a financial advisor: the goal of empathy is to understand the other person’s world, support that person, avoid misunderstandings, and encourage that person to talk about his problems and concerns. Empathy is the ability to know what the other person is feeling without him saying it to you.

Emotions refocus the advisor to reach his goals; it drives his motivations and, in turn, drive his perceptions and shape his actions (Goleman, 1999).

9.2.21. The necessity of influence was investigated. The art of influencing includes the effective handling of emotions in other people. Top performers send expert emotional signals, making them powerful communicators who can influence an audience (Goleman, 1999).

- 9.2.22. The skill of conflict management is an essential skill the financial advisor needs to manage. The importance of conflict resolution cannot be stated enough. If the advisor has other human beings around him, there will be some form of conflict. So, mastering the skill of conflict resolution is non-negotiable.
- 9.2.23. Resilience is an essential skill to have. In today's rapidly changing world, resilience is one of the most important qualities the adviser can possess and develop. Resilience refers to his ability to regain his strength, health, and energy after a setback. It means he can find his feet again and deal with change, adversity and setbacks as positive challenges to which he can choose how he wants to respond, regardless of the situation. A setback can eventually make him more robust and more resourceful (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).
- 9.2.24. Other intrapersonal skills like letting go of emotional baggage, how to get closure, happiness, and gratefulness is part of this comprehensive coaching model.

### **9.3. Recommendations**

Empowering sales staff with this sales coaching model based on an integrated therapeutic model from a holistic perspective will reduce the high staff turnover in the insurance industry in South Africa.

The insurance companies will reduce their employee losses and build their image as caring employers. The financial advisor will reach his full potential and reach his goals, generating an above-average income to stimulate the economy. The clients will experience a stable environment, reaching their goals because they will have the same financial advisor helping them reach their financial plans. The country will also benefit by having more financially independent citizens reaching their goals.

I recommend that this coaching model be implemented as part of every financial advisor and brokers training.

### **9.4. Conclusion**

I conclude that this coaching model enables progress on two fronts simultaneously. While achieving results, the financial advisor can increase his well-being and the well-being of his clients.

Christian Counselling focuses on a few main principles. It focuses on the care of the whole person, body, soul, and spirit, and maintains the values taught in the Bible. Christian counselling aims to help people regain a sense of hope for their life that is found in Jesus Christ. Christian counselling believes that at the core of what they do is to help others achieve a better understanding of themselves and God, which is rooted in the Holy Spirit's conviction.

Christian counselling is the application of wisdom to our problems. The primary source of Christian wisdom is the Bible.

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**11. Annexure A: Consent and Indemnity Agreement**

**Agreement Between  
ELFRIEDA KRAUSE  
(In the future, referred to as the "Coach")**

**And**

\_\_\_\_\_  
**ID:** \_\_\_\_\_

The coach needs to evaluate the candidate to establish skills development.

**NOW, THEREFORE, THE PARTIES AGREE AS FOLLOWS:**

**1. PERSONALITY EVALUATION**

1.1. The candidate consent that the coach may perform any suitable personality evaluation or test by an appointed institution or person nominated by the coach.

1.2. The coach agrees not to disclose any such test or evaluation results to any other person.

**2. INDEMNIFICATION BY CANDIDATE**

The candidate indemnifies the coach against any claim, act, or omission of whatsoever nature due to the coach's performance in clause I of this agreement.

**3. RIGHT OF NON- DISCLOSURE**

The coach will have the right not to disclose any information, report, or reason for any decision taken by the coach to the candidate at the sole discretion of the coach.

**4. ENTIRE AGREEMENT**

The contents of this agreement shall contain the complete and final agreement between the parties, and no addition or variation shall be valid unless in writing and signed by both parties.

Signed at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_

\_\_\_\_\_  
COACH

\_\_\_\_\_  
CANDIDATE

\_\_\_\_\_  
WITNESS

## 12. Annexure B: Initial Interview

Company: \_\_\_\_\_

Name: \_\_\_\_\_

Cell phone: \_\_\_\_\_

Email address: \_\_\_\_\_

Date: \_\_\_\_\_

1. If you were applying for a position, why should I appoint you? \_\_\_\_\_

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2. In a word, describe yourself. \_\_\_\_\_

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3. What is your vision for your career? (See if in line with the current job) \_\_\_\_\_

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4. Music choice \_\_\_\_\_

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5. Tell me about the most traumatic event in your life. \_\_\_\_\_

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6. The happiest event in your life and why: \_\_\_\_\_

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7. What is your worst quality? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

8. Ask the coachee to look away and tell you what colour eyes you have: \_\_\_\_\_  
\_\_\_\_\_

9. What would you like to earn in a month? R \_\_\_\_\_

10. What are you earning now? R \_\_\_\_\_

11. Give me one word for selling and why? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

12. What makes you angry? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

13. What lights your fire, what excites you? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

14. Describe the coach's attributes \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

15. Who do you see as a role model and why? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

16. If you were to win 2 million Rands, how would you spend it? Need specific answers.  
Shows financial acumen \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

17. Tell me about the aspects of your work experience which have prepared you for your life ahead? (Course Hero, 2022) \_\_\_\_\_

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18. Please elaborate on one or two of your most meaningful achievements. (Matthews, 2022) \_\_\_\_\_

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19. Did you work under a supervisor in your former occupation? \_\_\_\_\_

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20. Describe one or two of the biggest dissatisfactions in your work history, and what did you do to recover? \_\_\_\_\_

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21. What is imperative to you in a company?

22. Everyone has strengths and weaknesses. What are your strong points? \_\_\_\_\_

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23. What are your weaknesses? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

24. What would you say are areas in your improvement? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

25. When have you discovered a problem in your life, and what have you typically done about it? Give me an example \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

26. Do you enjoy working alone? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

27. What characteristics of people do you find most challenging to work with? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

28. Why? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

29. Give me an example of your capability to manage others? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

30. What do you not like to do at work? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

31. Why? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

32. What things do you find most challenging to do in your life? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

33. What skills do you need to develop to prepare for the future? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

34. Do you know of any specific thing in your experience that affected your present life objectives? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

35. What kind of work do you feel most confident in doing? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

36. Can you describe a problem you have had to overcome? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

37. What did you do? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



38. How did this experience affect your personality or your ability? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

39. In your opinion, what do you think are the most critical attributes a successful person must possess? (University of Arkansas, 2022) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

40. Please rate yourself in these areas from 0-10 (University of Arkansas, 2022) \_\_\_\_\_  
\_\_\_\_\_

41. What things frustrate you the most? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

42. How do you usually cope with them? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

43. Do you consider yourself a self-starter? If so, explain why and give examples \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

44. Please elaborate on what you have done that you consider imaginative. (University of Arkansas, 2022) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

45. Can you think of a problem you encountered when the old solutions did not work?

Did you have a solution? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

46. What aspect of your creative accomplishments do you like the most? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

47. Are you thoughtful, analytical, or usually make up your mind fast? Give an example

\_\_\_\_\_  
\_\_\_\_\_

48. What was your most challenging decision in the last six months? (University of Arkansas, 2022) \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

49. What made it difficult? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

50. The last time you did not know what decision to make, what did you do? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

51. How do you keep up to date with your company? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

52. When judging the performance of your subordinates, what factors or characteristics are most important to you? \_\_\_\_\_

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53. What method do you use to get your people to collaborate in problem-solving in your present job? (University of Arkansas, 2022) \_\_\_\_\_

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54. How do you influence people to accept your ideas? \_\_\_\_\_

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55. What do you do to set an example? \_\_\_\_\_

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56. If you are under pressure and people hold seriously differing views, what would be your approach? \_\_\_\_\_

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57. How effective have you been in embracing change? \_\_\_\_\_

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### **13. Annexure C: Wheel of Life**

#### **How Are The 8 Areas of Your *Wheel of Life*?**

##### **Physical Environment:**

How much time do you spend time in nature? Is your home environment peaceful? Is it free from clutter?

##### **Career:**

Do you enjoy your job? Do you achieve your goals set by yourself and the company? Do you have a positive attitude about your job?

##### **Finances:**

Are you creating financial wealth? Do you fear money or the loss of money? Do you enjoy the lifestyle you want? Do you help others financially?

##### **Health:**

Do you exercise regularly? Does your diet support your well-being? Do you prioritise spending time with positive people?

##### **Friends and Family:**

Do you spend time with your friends and family? Are you supporting your family and friends? Do you have a support system? Do you make an effort to make time for them even when it is difficult?

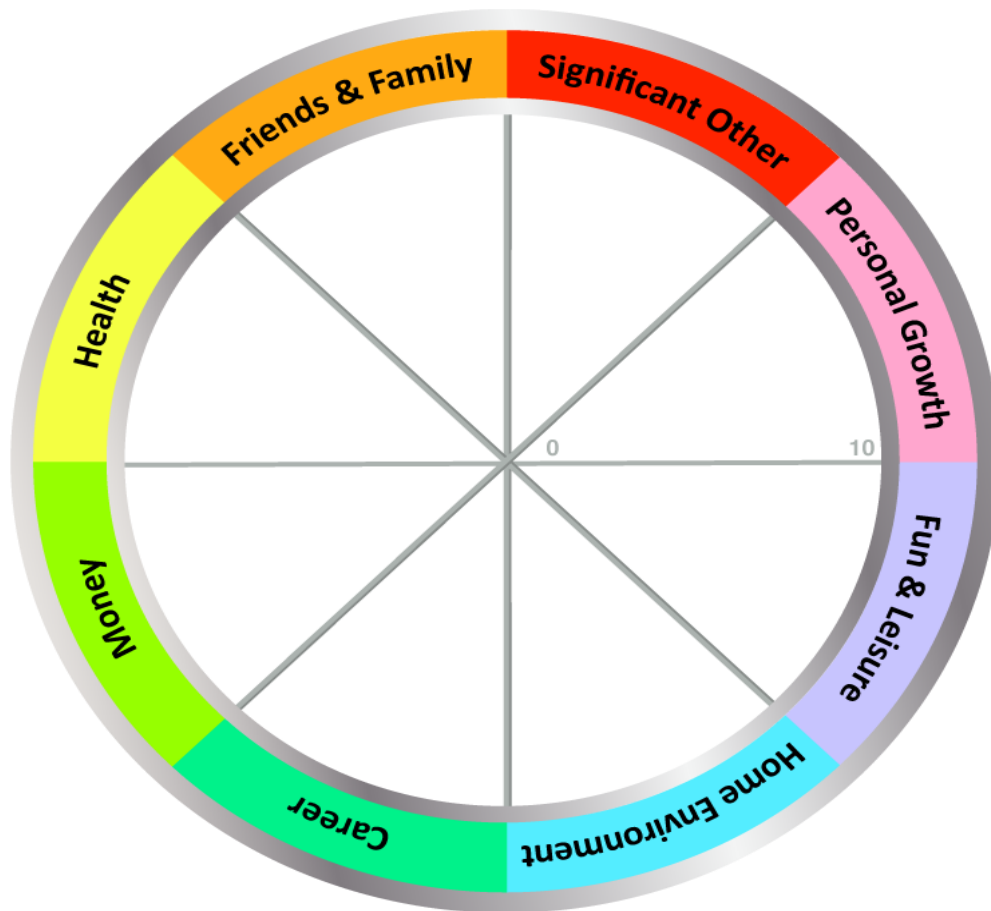
##### **Intimate Relationships:**

Are you in a relationship? Is a relationship part of your plans? Do you have a plan to meet the right person?

##### **Personal Growth:**

Do you have a self-development plan? Do you follow your self-development plan to become a better, more balanced person? Does your self-development plan include other people who are passionate about personal growth?

Living a balanced life is to enjoy yourself and acknowledge your successes. If you do not play enough in life, would now be a good time to start?



The new border of the circle represents their Wheel of Life. Is it a challenging ride?

**Probing questions following this exercise:**

1. Are you surprised about the outcome?
2. How do you experience our life as you look at your Wheel?
3. How much time would you spend in all the different areas?
4. What would it take to get a score of 10?
5. What would you do to make space for these changes in our life?
6. What do you need from others to make changes and be more satisfied with your life?
7. What change should you make first?
8. If there was one vital action you could take that would begin to bring everything into balance, what would it be? (The Coaching Tools Company.com, 2020)

**Wrap-up exercise:**

Identify one action for each area

Pick 1-3 actions.

Which three areas would you most want to work on and identify a task for each? (Demant, 2022)

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If the coachee is overwhelmed, motivate him by asking: "What is the smallest step you could take to get started?" (The Coaching Tools Company.com, 2020)

## 14. Annexure D: The Myers-Briggs Preference Questionnaire (Personality Test)

- This is a 20-question questionnaire intended to help you discover your personality type.
- Self-evaluating is not guaranteed.
- There are different methods to determine your personality type; this is only one.
- Consider the results with objectivity and caution.

*MYERS-BRIGGS Personality Test - Eduolog.com. (Eduolog, 2020)*

MYERS-BRIGGS Directions:

"For each of the following 20 prompts choose a. or b.

- Record your answers on the score sheet directly below the question
- The score sheet runs horizontally along the row before going down
- Choose the answer that you think most accurately describes you
- Even if you agree with both answers, check the one you agree with more.
- Answer as you are, not you want to be.
- Make choices for most of your life situations.
- Having vital interests should not be used to cloud the results.
- Think of situations in which you are free to be yourself.
- There are no right or wrong answers.
- Answer honestly.

*"MYERS-BRIGGS Personality Test - Eduolog.com. (<https://www.eduolog.com/en/myers-briggs-personality-test/>)*

### **MYERS-BRIGGS Questionnaire**

1	<b>A.</b> expend energy, enjoy groups	<b>B.</b> conserve energy, enjoy one-on- one
2	<b>A.</b> interprets literally	<b>B.</b> look for meaning and possibilities
3	<b>A.</b> logical, thinking, questioning	<b>B.</b> empathetic, feeling, accommodating
4	<b>A.</b> organized, orderly or	<b>B.</b> flexible, adaptable
5	<b>A.</b> more outgoing, think out loud	<b>B.</b> more reserved, think to yourself
6	<b>A.</b> practical, realistic, experiential	<b>B.</b> imaginative, innovative, theoretical
7	<b>A.</b> candid, straightforward, frank	<b>B.</b> tactful, kind, encouraging
8	<b>A.</b> plan, schedule	<b>B.</b> unplanned, spontaneous
9	<b>A.</b> seeks many tasks, public activities, interaction with others	<b>A.</b> seeks private, solitary activities with quiet to concentrate
10	<b>A.</b> standard, usual, conventional	<b>B.</b> different, novel, unique
11	<b>A.</b> firm, tend to criticize, hold the line	<b>B.</b> gentle, tend to appreciate, conciliate
12	<b>A.</b> regulated, structured	<b>B.</b> easy-going, "live" and "let live"
13	<b>A.</b> external, communicative, express yourself	<b>B.</b> internal, reticent, keep to yourself
14	<b>A.</b> focus on here-and-now	<b>B.</b> look to the future, global perspective, "big picture."
15	<b>A.</b> tough-minded, just	<b>B.</b> tender-hearted, merciful

16	A. preparation, plan	B. go with the flow, adapt as you go
17	A. active, initiate	B. reflective, deliberate
18	A. facts, things, "what is"	B. ideas, dreams, "what could be," philosophical
19	A. as a matter of fact, issue-oriented	B. sensitive, people-oriented, compassionate
20	A. control, govern	B. latitude, freedom

" THE MYERS-BRIGGS PREFERENCE QUESTIONNAIRE" (Personality Test Example).											
	A	B		A	B		A	B		A	B
1	x		2		x	3	x		4	x	
5	x		6	x		7	x		8		x
9	x		10		x	11	x		12	x	
13	x		14	x		15		x	16	x	
17		x	18		x	19	x		20	x	
<b>Total</b>	<b>4</b>	<b>1</b>	<b>Total</b>	<b>2</b>	<b>3</b>	<b>Total</b>	<b>4</b>	<b>1</b>	<b>Total</b>	<b>4</b>	<b>1</b>
<b>Type</b>	<b>E</b>	<b>I</b>	<b>Type</b>	<b>S</b>	<b>N</b>	<b>Type</b>	<b>T</b>	<b>F</b>	<b>Type</b>	<b>J</b>	<b>P</b>

(<https://www.dvusd.org/cms/lib011/AZ01901092/Centricity/Domain/2939/myersbriggs.pdf>)  
The personality type is ENTJ.

" THE MYERS-BRIGGS PREFERENCE QUESTIONNAIRE" (Personality Test).											
	A	B		A	B		A	B		A	B
1			2			3			4		
5			6			7			8		
9			10			11			12		
13			14			15			16		
17			18			19			20		



<b>Total</b>			<b>Total</b>			<b>Total</b>			<b>Total</b>		
<b>Type</b>	<b>E</b>	<b>I</b>	<b>Type</b>	<b>S</b>	<b>N</b>	<b>Type</b>	<b>T</b>	<b>F</b>	<b>Type</b>	<b>J</b>	<b>P</b>

What is your highest score? \_\_\_\_\_

Your personality type is: \_\_\_\_\_

**15. Annexure E: SWOT Analysis**

*Please complete the SWOT Chart below:*

<b>SWOT CHART</b>		
	<b>STRENGTHS</b>	<b>REASONS</b>
1		
2		
3		
4		
5		
	<b>PERCEIVED WEAKNESSES</b>	<b>REASONS</b>
1		
2		
3		
4		
5		
	<b>OPPORTUNITIES</b>	<b>REASONS</b>
1		
2		
3		
4		
5		
	<b>PERCEIVED THREATS</b>	<b>REASONS</b>
1		
2		
3		
4		
5		

## 16. Annexure F: Four Communication Styles or Behaviour

<b><i>Four communication styles or behaviour</i></b>		
Behaviour	Mark your behaviour	Give an example of your behaviour
<p><b>Passive:</b></p> <ul style="list-style-type: none"> <li>• You express your emotions, not directly.</li> <li>• You avoid conflict.</li> <li>• You find it difficult to say "No."</li> <li>• You feel hopeless.</li> <li>• Your needs are not met.</li> <li>• Your pain or discomfort increases.</li> <li>• You blame other people.</li> <li>• You feel transparent.</li> <li>• You hide your needs.</li> </ul>		
<p><b>Aggressive:</b></p> <ul style="list-style-type: none"> <li>• You want to punish someone.</li> <li>• People avoid you.</li> <li>• You are frequently in conflict with someone.</li> <li>• You want to be in control.</li> <li>• You want other people to accept your opinion.</li> <li>• You overwhelm people.</li> <li>• You blame other people.</li> </ul>		
<p><b>Manipulative:</b></p> <ul style="list-style-type: none"> <li>• You make use of dramatic silences.</li> <li>• You are over-enthusiastic.</li> <li>• You seek sympathy.</li> </ul>		

<ul style="list-style-type: none"> <li>• You lower your voice intentionally.</li> <li>• You focus on specific words to influence people.</li> <li>• You tend to touch people unnecessarily and inappropriately.</li> <li>• You use dramatic gestures.</li> </ul>		
<p><b>Assertive:</b></p> <ul style="list-style-type: none"> <li>• You verbalise facts honestly.</li> <li>• You manage anger effectively.</li> <li>• You stand on your rights.</li> <li>• You look for solutions.</li> <li>• You set boundaries.</li> <li>• You compel respect.</li> <li>• You care about yourself and others.</li> </ul>		

(Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001)

## 17. Annexure G: The Assertiveness Inventory

By Robert E. Alberti and Michael L. Emmons

([https://www.unh.edu/health/sites/default/files/media/2020-11/assertiveness\\_inventory.pdf](https://www.unh.edu/health/sites/default/files/media/2020-11/assertiveness_inventory.pdf))

"The following questions will help assess your assertiveness. Be honest in your responses. You must draw a circle around the number that describes you best. For some questions, the assertive end of the scale is at 0; for others, at 3.

**Key: 0 means no or never; 1 means somewhat or sometimes; 2 means usually or a good deal, and three means practically always or entirely.**

1	When a person is profoundly unfair, do you call it to attention?	0	1	2	3
2	Do you find it challenging to make decisions?	0	1	2	3
3	Are you openly critical of others' ideas, opinions, and behaviour?	0	1	2	3
4	Do you speak out in protest when someone takes your place in line?	0	1	2	3
5	Do you often avoid people or situations for fear of embarrassment?	0	1	2	3
6	Do you usually have confidence in your judgment?	0	1	2	3
7	Do you insist that your spouse or roommate take on a fair share of household chores?	0	1	2	3
8	Are you prone to "fly off the handle"?	0	1	2	3
9	When a salesperson makes an overt, do you find it hard to say "no Even though the merchandise is not really what you want?	0	1	2	3
10	When a latecomer is waited on before you are, do you call attention to the situation? Are you reluctant to speak up in a discussion or debate?	0	1	2	3
11	If a person has borrowed money (or a book, garment, thing of value) Furthermore, it is overdue in return; do you mention it?	0	1	2	3
12	Do you continue to pursue an argument after the other person has had enough?	0	1	2	3
13	Do you generally express what you feel?	0	1	2	3
14	Are you disturbed if someone watches you at work?	0	1	2	3
15	If someone keeps kicking or bumping your chair in a movie or a lecture, do you ask the person to stop?	0	1	2	3
16	Do you find it difficult to keep eye contact when talking to another person?	0	1	2	3
17	When your meal is improperly prepared or served in a good restaurant, do you ask the waiter/waitress to correct the situation?	0	1	2	3
18	When you discover merchandise is faulty, do you return it for an adjustment?	0	1	2	3
19	Do you show your anger by name-calling or obscenities?	0	1	2	3
20	Do you try to be a wallflower or a piece of furniture in social situations?	0	1	2	3
21	Do you insist that your property manager (mechanic, repairman, Etc) make repairs, adjustments, or replacements which are their responsibility?	0	1	2	3
22	Do you often step in and make decisions for others?	0	1	2	3
23	Are you able to express love and affection openly?	0	1	2	3
24	Can you ask your friends for small favour or help?	0	1	2	3

25	Do you think you always have the correct answer?	0	1	2	3
26	When you differ with a person you respect, can you speak up for your viewpoint?	0	1	2	3
27	Are you able to refuse unreasonable requests made by friends?	0	1	2	3
28	Do you have difficulty complimenting or praising others?	0	1	2	3
29	If you are disturbed by someone smoking near you, can you say so?	0	1	2	3
30	Do you shout or use bullying tactics to get others to do as you wish?	0	1	2	3
31	Do you finish other people's sentences for them?	0	1	2	3
32	Do you get into physical fights with others, especially strangers?	0	1	2	3
33	At family meals, do you control the conversation?	0	1	2	3
34	When you meet a stranger, are you the first to introduce yourself and begin a conversation?	0	1	2	3
		0	1	2	3

### It is All Up. What Does It Mean?

When you complete the Inventory, you will probably be tempted to add up your total score. **DON'T!** It has no meaning. There is no such thing as the overall quality of assertiveness. "What is assertive" must be answered regarding the person and the situation. The Inventory is not a standardised psychological test; the studies required to thoroughly evaluate and approve a test have not been conducted. Thus, a "total score" approach is not appropriate.

### Analysing Your Results

"Your Perfect Right- A Guide to Assertive Living" suggests the following steps for analysis of your responses to the Assertiveness Inventory:

Look at individual events in your life involving particular people or groups, and consider your strengths and shortcomings accordingly.

Look at your responses to questions 1, 2, 4, 5, 6, 7, 9, 10, 11, 12, 14, 15, 16, 17, 18, 19, 21, 22, 24, 25, 27, 28, 30, and 35. These questions are oriented toward non-assertive behaviour. Do your answers to these items tell you that you rarely speak up for yourself? Or are there perhaps some specific situations that give you trouble?

Look at your responses to questions 3, 8, 13, 20, 23, 26, 29, 31, 32, 33, and 34. These questions are oriented towards aggressive behaviour. Do your answers to these questions suggest you push others around more than you realised? (Robert E. Alberti and Michael L. Emmons, 2020)

## 18. Annexure H: Result of the Survey with Established Financial Advisors

<b>Questions Posed</b>		<b>Yes</b>	<b>No</b>
1	Do you find the insurance industry in South Africa competitive?	9	1
2	Do you think sales managers can handle the emotional needs of the sales teams?	4	6
3	Do you feel the sales managers' focus is on production rather than on the well-being of their staff?	8	2
x	Do you feel lonely?	4	6
5	Do you feel overwhelmed?	6	4
6	Do you feel emotionally supported?	3	7
7	Are you happy with your career?	8	2
8	Will you resign if you are offered a position with more emotional support?	1	9
9	Do you intend to retire in this position?	8	2
10	Do you think a sales coaching model focusing on the emotional needs of the advisor will be beneficial for the insurance industry in South Africa?	10	
<b>Questions Results</b>		<b>Yes</b>	<b>No</b>
1	Do you find the insurance industry in South Africa competitive?	90%	
2	Do you think sales managers can handle the emotional needs of the sales teams?		60%
3	Do you feel the sales managers' focus is on production rather than on the well-being of their staff?	80%	
x	Do you feel lonely?		60%
5	Do you feel overwhelmed?	60%	
6	Do you feel emotionally supported?		70%
7	Are you happy with your career?	80%	
8	Will you resign if you are offered a position with more emotional support?		90%
9	Do you intend to retire in this position?	80%	
10	Do you think a sales coaching model focusing on the emotional needs of the advisor will be beneficial for the insurance industry in South Africa?	100%	

## 19. Annexure I: Vision Crafter

A clear vision:

- *A vision has a destination.* A vision should describe a place the advisor wants to go to, not one he wants to avoid. He should tell the vision in such a way that it is clear what it is, but also what it is not. It is just as important to explain where he is not going as where he wants to go (Goldsmith & Lyons, 2022).
- *Is visual:* The financial advisor must picture a vision in his mind. The picture often starts as a detached, unclear object. As he gets closer to the vision, the vision becomes more evident.
- *A vision is simple.* Multifaceted visions are hard to explain and often lead individuals in several directions. Simple visions are the most focused and the most gripping.
- *A vision is thought-provoking but realistic.* The vision needs to be achievable.
- *A vision is consistent with the advisor's personality.* A vision that does not connect with the advisor, that requires him to be something other than himself, does not have the energy to carry him forward (Goldsmith & Lyons, 2022).

Below are some simple exercises which can help you to create a clear internal image for your future direction:

### 1. "Can't stand/Want Instead."

Binu Mathew Madeckal suggests that you halve a piece of paper. On the left side, list all the points you are unhappy with at work, home, or relationships. On the right side, turn these around, and record how these incidents would look if they were working for you (Madeckal, 2009).

#### Can't stand

e.g., Working with my current supervisor

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#### Want instead

to work with a supportive boss

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### 2. Recommendations



In developing a life-changing vision, it is essential to be open-minded to new concepts and experiences.

Start noticing and capturing new ideas. Do not ignore, discount, or deny them. You may need to start trusting yourself, and you may have to learn how to put your inner critic on hold while you get to know yourself. Be kind to yourself.

### 3. Begin with the end in mind

Think about the following scenario:

Imagine you are on your ninetieth birthday. You have had an entire life and have lived your different roles to the best of your ability. Friends and family have come to honour you and express their love and gratitude (Madeckal, 2009) .

There are four speakers: a family member, an acquaintance, a co-worker, and someone from your church or community (Madeckal, 2009) .

See these individuals in your imagination as they stand to pay tribute to you one by one.

- What would you like each of them to be able to say about you and your life?
- What sort of mother, father, daughter, the son would you like them to say you are?
- What value would you like for them to have seen in you?
- What contributions and successes would you want them to recall?
- What transformation would you like to have made in their life? (Prorep Academy (Pty) Ltd, 2007).

### 4. From the start

A different approach to the visioning process includes considering your past. Who were you before the social order shaped you into someone else?

Think back to your childhood:

- What kind of games did you play?
- What kinds of hobbies did you have?
- What parts did you play when you were in a group – were you the leader, follower, creative, and sensible? (Madeckal, 2009).

There might be vital parts of you that have gotten lost somewhere. You need to re-connect with them again. Your individuality forms the basis of your vision.

According to Binu Mathew Madeckal, the following questions will help you to re-connect with yourself:

“Complete the following statements:

a) When I was a child, here is what I enjoyed: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

b) The position I most often took in a group was: \_\_\_\_\_

(e.g., leader, imaginative, planner, deal-maker, advisor, boss, salesperson, recruiter, listener, helper, advocate, nurturer, coach, follower, welcome, story-teller, reporter, gossip columnist, humourist/clown, rebel, outlaw, police-officer, bouncer, mediator, strategist, scientist/investigator, researcher, architect, builder, contractor...)"  
(Madeckal, 2009).

## 5. Your picture-perfect life

Answer this question: What if there is a miracle, and your life unfolds as you imagined.

- a) Describe your perfect life. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- b) What changed when the miracle transpired? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- c) What is your bank balance? \_\_\_\_\_
- d) Who is the people part of your life? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- e) Who is not part of your existence? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- f) Where do you stay? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- g) Tell me about your surroundings \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- h) How do you spend your time? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- i) What part are you playing in life and your community? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- j) What are you enjoying? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- k) What are you learning? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- l) What are you giving or not giving? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*(Madeckal, 2009)*

## 6. Four visions

Write down four visions for your life:

A vision for myself \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

A vision for my family \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

A vision for my community \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

A vision for the world \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*(Madeckal, 2009)*

## 7. Your passions

Your desire will turn your vision into action. Your vision and what you are passionate about the need to be linked, or you may create impressive dreams but then run out of steam as you try to accomplish them.

We have forgotten what we feel strongly about. That is because we have been programmed to dismiss what we think and think. We have been encouraged to accept the thoughts and feelings of spouses, teachers, friends, or society at large. We may have been ridiculed by people who did not value the same things as we do. So, we learned to disregard our perceptions.

- a) What would you want to study, become a master in, or research intensely? What would you like to become an expert in? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
- b) What activities do you do or discuss with others where you lose all track of time? .  
 \_\_\_\_\_  
 \_\_\_\_\_
- c) What job would you do without compensation if you had enough money? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
- d) What kind of challenges do you enjoy solving? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
- e) What demands, opportunities, events, or thoughts motivate and energizes you? \_  
 \_\_\_\_\_  
 \_\_\_\_\_
- f) What are your thoughts when you cannot sleep? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
- g) What causes are you prepared to commit your life to? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

*(Prorep Academy (Pty) Ltd, 2007)*

### **8. Everything I have ever wanted**

You need to set your goals. Write down every dream, wish, and fantasy that has ever entered your mind. If you have a dream to go to Paris, write it down. If you want to own a Ferrari, write it down.

Let your inspiration run wild, and write a list of things you desire, want to be, do or achieve during your lifetime. It is incredible how powerful and affirming it is to identify these wishes and write them down.” (Prorep Academy (Pty) Ltd, 2007).

### **9. People search**

Madeckal says that not all envisioning activity has to be introspective. One of the most exciting and energising ways to explore your passions and visions is to connect with like-minded people. Once you have some suggestions for a potential direction, get out there and look for people already doing what you have in mind. By discussing the idea with others,

you will gather concrete feedback as to the validity and attractiveness of each of your thoughts (Madeckal, 2009).

### 10. How much will it cost you?

Now that you have some thoughts that can help push you forward, answer the following questions:

a) What is your current cost for not pursuing your passions and visions? \_\_\_\_\_

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b) What price are you prepared to pay to pursue your dream? \_\_\_\_\_

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*(Madeckal, 2009)*

### 11. Finalizing your vision

An excellent example of someone who achieved his vision through clearly defined goals, step by step, is Thomas Edison. This man, through experimenting, invented the light bulb. Not ten times over. Not 99 times over, but around 1000 times were doing the same experiment until he succeeded. Today we have light.

a) Write down a vision for you as you instinctively feel at this moment: \_\_\_\_\_

---

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b) Henry Ford's Vision

"I would build a motor car for the great multitude. It shall be small enough for the unskilled individual to operate easily and care for, it shall be light in weight, and it may be economical in maintenance. It will be built of honest materials, by the best workmen that modern engineering can devise. But is shall be so low in price that the man of moderate means may own one and enjoy with his family the blessings of happy hours spent in God's great open spaces" (Sanders, 2020).

c) Breaking down Henry Ford's Vision statement reveals:

What?	A motor car
For whom?	For the multitude
Specifics?	Spacious enough for a family but small enough for an untrained person to operate and care for.

Light in weight.

Low in price

Why? So that an ordinary man of modest means may own one and enjoy it with his family. (Sanders, 2020).

d) Importance of a Vision

The Amplified Bible states in proverbs 29:18, "Where there is no vision (no redemptive revelation of God), the people perish; but he who keeps the law (of God, which includes that of man) – blessed (happy, fortunate, and enviable) is he."

Vision is where you desire to be, and you will use your goals to get there. If you do not have a clearly defined vision within a specific achievable timeframe, you will still have the same idealistic hopes in five- or ten years. Successful and happy individuals have set an achievable vision, with attainable and measurable goals, which are the stepping-stones to achieving the realization.

Make sure that your goals are self-motivated and that your goals connect you to other human beings and the whole. Make sure that your actions improve or develop not only your life but that of countless others.

Probably the two most essential questions in life are, "Who am I?" and "What do I want" It is all too easy to have a picture of our "ideal" life imposed on us, to adopt a pseudo-purpose and pay lip service to values in which we do not believe. Consequently, we suffer from burnout because we play a role in our work and life rather than following our vision. The beginning of coaching is to help a coachee clarify whom he thinks he is and create a clear vision of what he wants; in other words, what he would see, hear and feel in his desired future state. He can then plan a more defined route and live a more authentic life. It is often a wake-up call for a coachee to realize that he does not need to suspend his vision perform at a higher level by following it (Graham Alexander and Ben Renshaw, 2005).

As Charl Jung once said, "Your vision will become clear only when you look into your heart. Who looks outside, dreams, who looks inside awakens" (Graham Alexander and Ben Renshaw, 2005).

e) Vision crafter

This sales coaching model supports advisors in clarifying:

- A vision for work and life.
- What is important.
- What their job is really about.
- What they want to be remembered for.
- What is sacrosanct in a changing world.
- What must change.
- What must not change.

Once a coachee can clearly articulate his purpose or inner driver, he can then look at the parts of his work and life in line with this and those that are not. The degree to which he can align all elements of his life with his purpose lies his potential for high

performance, fulfilment, and enjoyment (Graham Alexander and Ben Renshaw, 2005).

Goals are realistic shorter-term stepping-stones or actions, which assist you in achieving your vision. They must be practical and measurable.

Formulate your vision within the guidelines:

<b>Health (physical)</b>	<ul style="list-style-type: none"> <li>• I cannot do a body transplant; my physical health is non-negotiable.</li> <li>• I need my body to achieve any other goals (vehicle)</li> <li>• My physical health supports my mental health when it says “time-out” and vice-versa.</li> </ul>
<b>Spiritual/Mental</b>	<ul style="list-style-type: none"> <li>• Spiritual/Mental health is my non-physical vehicle to support achievement in all other areas of my life.</li> </ul>
<b>Family</b>	<ul style="list-style-type: none"> <li>• I am not liked or respected just because I happen to be a mother, son, or daughter.</li> <li>• My family is God-given. We may sometimes disagree with specific issues but always live with respect and compassion.</li> <li>• Family does not have the right to hold you hostage, emotionally.</li> </ul>
<b>Social</b>	<ul style="list-style-type: none"> <li>• I have the right to choose my circle of influence.</li> <li>• I take responsibility for the above choices I make.</li> <li>• The social and spiritual attitude of paying it forward-giving is back</li> <li>• The more I give, the more I grow.</li> <li>• Always have the dynamic of moving forward action – constant motivation.</li> </ul>
<b>Career/financial</b>	<ul style="list-style-type: none"> <li>• My financial attitude must be power and respect, not insignificance and fear.</li> <li>• Necessity vs. Luxury</li> <li>• Important vs. Nice to have</li> <li>• Spend vs. Save</li> </ul>

<b>Vision</b>	A picture of the future
<b>Mission</b>	A sense of purpose
<b>Values</b>	The beliefs/behaviours – a shorthand for the culture

<b>Strategy</b>	The plan to deliver the vision
<b>Goals</b>	The measurable milestones to deliver the strategy

A practical and potent mission statement captures a coachee's unique and enduring reason for being. The compass steers him in the direction he wants to go. It is helpful to capture this purpose in a short phrase that resonates with the coachee (Graham Alexander and Ben Renshaw, 2005).

It is essential to understand that we are not talking about an aspiration the coachee wants to bring into existence but about his awareness. The coach is helping him articulate and bring into more precise focus. The proposition here is that we all have these driving forces within us and that when our work and life are aligned with our true purpose, more of our potential can emerge, resulting in higher performance and fulfilment. Conversely, our work and life become a struggle, unsatisfying, and joyless when we are off purpose.

Research by Dr. Chris Murk at BGSU Firelands Psychological Services found that those people who were most comfortable and content with their lives were the people who set goals based on their values.

Values to consider are:

- Respect
- Recognition
- Fulfilment
- Family
- Love
- Well-being
- Intellect

Helping a coachee uncover his inherent values enables him to look into his current situation and see where he is aligned with them and “selling out”

*(Graham Alexander and Ben Renshaw, 2005).*



## 20. Annexure J: Activity Analysis

### ***Social / Friends***

#### **Strategy**

Basic anchor points:

- How many real friends do you have? \_\_\_\_\_
- How do your friends influence you? \_\_\_\_\_
- How does your behavior differ from being with your friends to being at work or home? \_\_\_\_\_
- How much time do you make for social activities? \_\_\_\_\_
- Do you have control over your habits?

#### **Objective**

To create the friendship circle that will help you achieve your vision. \_\_\_\_\_

#### **Goals**

Write down three goals to achieve within the next three months.

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#### **Tasks**

Write down each day of the week five tasks you want to achieve for that day

One task under each Key Function Area and in no specific order and then list them 1-5 on your Task setting Table and tick off each one as you complete it with a time.

- E.g., make breakfast in bed for partner / parents (Family)
- E.g., Address HR shortfall in my department at work (Work)
- E.g., Take 10 000 steps today (Health)
- E.g., Call a good friend and make a coffee appointment to catch up (Social)
- E.g., Do something kind for the person in finances who is constantly on your case (Spiritual)

<b>Monday</b>	<b>Time completed</b>
---------------	-----------------------

1.	
2.	
3.	
4.	
5.	

### ***Career / Work / Financial***

#### **Strategy**

Basic anchor points:

Do you love what you do? \_\_\_\_\_  
 \_\_\_\_\_

Do you know where you want to be in this KFA in 2 years? \_\_\_\_\_  
 \_\_\_\_\_

Do you know how much you earn and spend each day/week/month? \_\_\_\_\_  
 \_\_\_\_\_

#### **Objective**

To create a positive work attitude and environment to help you achieve your vision. \_\_\_\_  
 \_\_\_\_\_

#### **Goals**

Write down three goals to achieve within the next three months.

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

#### **Tasks**

Write down each day of the week five tasks you want to achieve for that day.

One task under each Key Function Area and in no specific order and then list them 1-5 on your Task setting Table and tick off each one as you complete it with a time.

- E.g., Prepare breakfast in bed for partner/parents (Family)
- E.g., Address shortfall in my department at work (Work)
- E.g., Take 10 000 steps today (Health)
- E.g., Call a good friend and make a coffee appointment to catch up (Social)
- E.g., Do something kind for the person in finances who is constantly on your case (Spiritual)

## ***Spiritual / Mental***

### **Strategy**

Basic anchor points:

Does your daily life reflect your beliefs? \_\_\_\_\_  
\_\_\_\_\_

Are you judgemental? \_\_\_\_\_  
\_\_\_\_\_

Do you have inner peace? \_\_\_\_\_  
\_\_\_\_\_

### **Objective**

To create a spiritual and mental attitude that will help you achieve your vision. \_\_\_\_\_  
\_\_\_\_\_

### **Goals**

Write down three goals to achieve within the next three months.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### **Tasks**

Write down each day of the week five tasks you want to achieve for that day.

One task under each Key Function Area and in no specific order and then list them 1-5 on your Task setting Table and tick off each one as you complete it with a time.

- E.g., Prepare breakfast in bed for partner / parents (Family)
- E.g., Address HR shortfall in my department at work (Work)
- E.g., Take 10 000 steps today (Health)
- E.g., Call a good friend and make a coffee appointment to catch up (Social)

- E.g., Do something kind for the person in finances who is constantly on your case (Spiritual)

## ***Health***

### **Strategy**

Basic anchor points:

How do you feel about your body? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Are you influenced by how others feel about your body? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Do you believe that your health will influence other KFA areas of your life and how? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### **Objective**

To create a physical attitude that will help you achieve your vision. \_\_\_\_\_  
\_\_\_\_\_

### **Goals**

Write down three goals to achieve within the next three months.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### **Tasks**

Write down each day of the week five tasks you want to achieve for that day.

One task under each Key Function Area and in no specific order and then list them 1-5 on your Task setting Table and tick off each one as you complete it with a time.

- E.g., Prepare breakfast in bed for partner / parents (Family)
- E.g., Address HR shortfall in my department at work (Work)
- E.g., Take 10 000 steps today (Health)
- E.g., Call a good friend and make a coffee appointment to catch up (Social)
- E.g., Do something kind for the person in finances who is constantly on your case (Spiritual)

## ***Family***

### **Strategy**

Basic anchor points: \_\_\_\_\_

\_\_\_\_\_

Father/Mother/Child role \_\_\_\_\_

\_\_\_\_\_

Husband/Wife/Partner/Lover role \_\_\_\_\_

\_\_\_\_\_

Sibling role \_\_\_\_\_

\_\_\_\_\_

### **Objective**

To create a family circle that will help you achieve your vision. \_\_\_\_\_

\_\_\_\_\_

### **Goals**

Write down three goals to achieve within the next three months.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### **Tasks**

Write down each day of the week five tasks you want to achieve for that day.

One task under each Key Function Area and in no specific order and then list them 1-5 on your Task setting Table and tick off each one as you complete it with a time.

- E.g., Prepare breakfast in bed for partner / parents (Family)
- E.g., Address HR shortfall in my department at work (Work)
- E.g., Take 10 000 steps today (Health)
- E.g., Call a good friend and make a coffee appointment to catch up (Social)
- E.g., Do something kind for the person in finances who is constantly on your case (Spiritual)

## 21. Annexure K: Self-Evaluation Scale for Communication

This scale helps you evaluate your current communication style. Answer each question through a circle to draw the number that describes your communication style in the recent past.

Never		Sometimes		Allways
1	2	3	4	5

1	I answer questions quickly.	1	2	3	4	5
2	I can act assertively.	1	2	3	4	5
3	I can demand that borrowed items be returned without being conned	1	2	3	4	5
4	I can ask for help from others when I need it.	1	2	3	4	5
5	I can tell someone when his behaviour bothers me.	1	2	3	4	5
6	I can say "no" and refuse to do what I do not want to do.	1	2	3	4	5
7	I can talk about sex with my friends.	1	2	3	4	5
8	I can accept criticism.	1	2	3	4	5
9	I can express my feelings straight and honestly without blaming anyone else.	1	2	3	4	5
10	I readily admit my mistakes.	1	2	3	4	5
11	I can efficiently address a group.	1	2	3	4	5
12	People talk to me quickly.	1	2	3	4	5
13	People love me.	1	2	3	4	5
14	I feel like people understand me.	1	2	3	4	5
15	I can convey my thoughts.	1	2	3	4	5

*(Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).*

If most of your answers are between 1 and 2 and your total score is less than 45, you may need to learn to communicate your needs more honestly and openly.

## 22. Annexure L: Increase Your Spiritual Quotient

Begin by sitting at ease and closing your eyes. Focus on your breathing until you are relaxed. Try

not to think but to feel the answers from your core.

To increase your SQ, answer the following questions and consider the implications.

1. When does my life have the most meaning for me? \_\_\_\_\_  
\_\_\_\_\_
2. What am I passionate about? \_\_\_\_\_  
\_\_\_\_\_
3. What would I most regret if I did not do it? \_\_\_\_\_  
\_\_\_\_\_
4. What would I have done differently if I could live my life over? \_\_\_\_\_  
\_\_\_\_\_

You can also look at the following questions if you feel you want to develop at a deeper level.

1. Who am I? (What are my authentic personality and characteristics?) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
2. What am I? (How do I behave, what is my nature?) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
3. Where am I now? (My family and work, context and relationships.) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
4. How does all of this work? (What are the life lessons I have learned? Which way out of the many do I choose to follow?) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
5. Why am I here? (What is my goal? What does it mean for my life?) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



6. How am I going to work? (What do I choose consciously and why? What motivates me?) \_\_\_\_\_

7. What happens next? (What do I want to change, and how?) \_\_\_\_\_

*(Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).*

**23. Annexure M: Activity to Promote Self-Knowledge and Self-Disclosure**

Complete the following statements about yourself:

1. People who love me \_\_\_\_\_  
\_\_\_\_\_
2. If anyone compliments me \_\_\_\_\_  
\_\_\_\_\_
3. The people who know me too well \_\_\_\_\_  
\_\_\_\_\_
4. I am happy when \_\_\_\_\_  
\_\_\_\_\_
5. I like people who \_\_\_\_\_  
\_\_\_\_\_
6. I am \_\_\_\_\_  
\_\_\_\_\_
7. If anyone confronts me \_\_\_\_\_  
\_\_\_\_\_
8. I feel hurt when \_\_\_\_\_  
\_\_\_\_\_
9. Few people know that I \_\_\_\_\_  
\_\_\_\_\_
10. Right now, I feel (an emotion) \_\_\_\_\_  
because (reason) \_\_\_\_\_

*(Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).*

## 24. Annexure N: Self-Knowledge and Self-Acceptance

Answer the following questions. How many of these would you share with your family and friends?

1. When and where do you relax the most? \_\_\_\_\_  
\_\_\_\_\_
2. What are the four most important things in your life? Why? \_\_\_\_\_  
\_\_\_\_\_
3. How do you feel about yourself most of the time? \_\_\_\_\_  
\_\_\_\_\_
4. Name two people who have supported you in your life. \_\_\_\_\_  
\_\_\_\_\_
5. Have you ever felt that your heart was broken? When? \_\_\_\_\_  
\_\_\_\_\_
6. What do you like most about yourself, your appearance, personality, or intellect? \_\_\_\_\_  
\_\_\_\_\_
7. If you could relive one year in your life, what year would it be? Why? \_\_\_\_\_  
\_\_\_\_\_
8. What has been a turning point in your life? \_\_\_\_\_  
\_\_\_\_\_
9. What makes you able to handle life? \_\_\_\_\_  
\_\_\_\_\_
10. How do you decide between right and wrong? \_\_\_\_\_  
\_\_\_\_\_
11. What important life lessons have you learned? \_\_\_\_\_  
\_\_\_\_\_
12. How do you feel when you are alone? So what do you do? \_\_\_\_\_  
\_\_\_\_\_
13. What are your goals and ideals, and why? \_\_\_\_\_  
\_\_\_\_\_
14. What do you think of when you think of your childhood? \_\_\_\_\_  
\_\_\_\_\_
15. What do you think of when you cannot sleep? \_\_\_\_\_  
\_\_\_\_\_

16. Who can comfort you? \_\_\_\_\_  
\_\_\_\_\_
17. What would you like people to remember about you? \_\_\_\_\_  
\_\_\_\_\_
18. What would you do if you knew you were going to die soon? \_\_\_\_\_  
\_\_\_\_\_
19. What will make you enjoy life more? \_\_\_\_\_  
\_\_\_\_\_
20. How does stress affect your life? \_\_\_\_\_  
\_\_\_\_\_
21. What are your hopes and fears for the future? \_\_\_\_\_  
\_\_\_\_\_
22. Who will you borrow money from in case of an emergency? \_\_\_\_\_  
\_\_\_\_\_
23. Who would you call first in a crisis? \_\_\_\_\_  
\_\_\_\_\_
24. In what way are you like your parents? How do you feel about that? \_\_\_\_\_  
\_\_\_\_\_
25. How do you feel when someone criticizes you? \_\_\_\_\_  
\_\_\_\_\_
26. Have you ever felt guilty? Why? \_\_\_\_\_  
\_\_\_\_\_
27. How do you feel about homelessness, poverty, child abuse, disability etc.? \_\_\_\_\_  
\_\_\_\_\_
28. What would it be if you were to make a law for people's lives? \_\_\_\_\_  
\_\_\_\_\_
29. What does no one know about you? \_\_\_\_\_  
\_\_\_\_\_
30. When do you get hurt? \_\_\_\_\_  
\_\_\_\_\_
31. When do you get frustrated, sad, depressed, and angry? \_\_\_\_\_  
\_\_\_\_\_
32. What do you believe? \_\_\_\_\_  
\_\_\_\_\_

33. What do you not like about yourself? \_\_\_\_\_  
\_\_\_\_\_
34. What would you like your last words to be? \_\_\_\_\_  
\_\_\_\_\_
35. When do you feel embarrassed? \_\_\_\_\_  
\_\_\_\_\_
36. What will you never do or never forget? \_\_\_\_\_  
\_\_\_\_\_
37. What are you grateful for? \_\_\_\_\_  
\_\_\_\_\_
38. How do you react when things do not work out as you planned? \_\_\_\_\_  
\_\_\_\_\_
39. How do you feel when you look in the mirror? \_\_\_\_\_  
\_\_\_\_\_
40. What makes you happy? \_\_\_\_\_  
\_\_\_\_\_

*(Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001)*

## 25. Annexure O: Emotional Awareness Exercises Between Situations and Emotions

Complete the following questions to investigate the relationship between your emotions and certain situations:

1. When I am at work, I feel \_\_\_\_\_
2. When I am at home, I feel \_\_\_\_\_
3. When I am unsuccessful at something, I feel \_\_\_\_\_
4. When I want to do something, but is not allowed to, I feel \_\_\_\_\_  
\_\_\_\_\_
5. I sometimes feel as if \_\_\_\_\_
6. I do not know what to do if someone \_\_\_\_\_
7. I feel \_\_\_\_\_ when I get blamed for something I did not do.
8. I feel \_\_\_\_\_ when I am to blame for someone getting angry with me.
9. I feel \_\_\_\_\_ when I get left out of a group.
10. When someone neglects to keep a promise, I feel \_\_\_\_\_

Emotional intelligence is essential. If you can not acknowledge what you feel, you will not identify the needs and thoughts linked to your emotional state, and you will not change your emotional state (*Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001*).

## 26. Annexure P: Exercise About Emotional Control

Ask yourself:

1. What did I plan to happen, and what happened? \_\_\_\_\_  
\_\_\_\_\_
2. Was it possible to handle the problem differently, to get a better result? \_\_\_\_\_  
\_\_\_\_\_
3. Why did I not handle it differently? \_\_\_\_\_  
\_\_\_\_\_
4. What does it say about me? What does it say about the other person? \_\_\_\_\_  
\_\_\_\_\_
5. Is it possible for me to do everything I can to forgive and forget? \_\_\_\_\_  
\_\_\_\_\_
6. What did I learn from this experience? \_\_\_\_\_  
\_\_\_\_\_
7. Is it possible for me to enjoy a positive emotion a little longer? \_\_\_\_\_  
\_\_\_\_\_
8. Harmful ways to handle emotions: assumptions, rationalizing, disregard, denial, and repression. Do I negatively handle my emotions? \_\_\_\_\_  
\_\_\_\_\_

## 27. Annexure Q: The Financial Advisor's Present Status Regarding EQ

Complete the following questions:

1. What do you do to relax after a difficult day at work? \_\_\_\_\_  
\_\_\_\_\_
2. What have you achieved that you are most proud of and why? \_\_\_\_\_  
\_\_\_\_\_
3. How do you have a good time? \_\_\_\_\_  
\_\_\_\_\_
4. How do you act when a co-worker challenges you? \_\_\_\_\_  
\_\_\_\_\_
5. Have you ever had to change your behaviour, either at work or at home? Why did you have to change, and how did you change? \_\_\_\_\_  
\_\_\_\_\_
6. How do you recover from failure? \_\_\_\_\_  
\_\_\_\_\_
7. When have you felt demotivated, and what did you do to overcome this? \_\_\_\_\_  
\_\_\_\_\_
8. How would some of your closest friends describe you? \_\_\_\_\_  
\_\_\_\_\_
9. What kind of behavior makes you angry/annoyed? \_\_\_\_\_  
\_\_\_\_\_
10. Tell me about a time when your emotions impacted your work (this could be positive or negative). \_\_\_\_\_  
\_\_\_\_\_
11. Describe an example of when you have had to be confrontational to achieve results. What did you do, and how was it received? \_\_\_\_\_  
\_\_\_\_\_
12. When did you have to work cohesively as a team with people you did not like? \_\_\_\_\_  
\_\_\_\_\_
13. Tell me when you had to deliver some bad news to someone. \_\_\_\_\_  
\_\_\_\_\_

*(Mead, 2021).*



## 28. Annexure R: Adversity Response Profile

Imagine the following events as if they were happening right now. Then circle the number that represents your answer to each related question.

1. You suffer a financial setback. To what extent can you influence this situation?  
Not at all 1 2 3 4 5 Completely
2. You are overlooked for a promotion. *To what extent do you feel responsible for improving the situation?*  
Not responsible at all 1 2 3 4 5 Completely responsible.
3. You are criticized for a big project that you just completed. *The consequences of this situation will:*  
Affect all aspects of my life 1 2 3 4 5 Be limited to this situation.
4. You accidentally delete an important email. *The consequences of this situation will:*  
Last forever 1 2 3 4 5 Quickly pass
5. The high-priority project you are working on gets cancelled. *The consequences of this situation will:*  
Affect all aspects of my life 1 2 3 4 5 Be limited to this situation.
6. Someone you respect ignores your attempt to discuss an important issue. *To what extent do you feel responsible for improving this situation?*  
Not responsible at all 1 2 3 4 5 Completely responsible.
7. People respond unfavourably to your latest ideas. *To what extent can you influence this situation?*  
Not at all 1 2 3 4 5 Completely
8. You are unable to take a much-needed vacation. *The consequences of this situation will:*  
Last forever 1 2 3 4 5 Quickly pass
9. You hit every red light on your way to a necessary appointment. *The consequences of this situation will:*  
Affect all aspects of my life 1 2 3 4 5 Be limited to this situation.
10. After extensive searching, you cannot find an important document. *The consequences of this situation will:*

Last forever 1 2 3 4 5 Quickly pass

11. Your workplace is understaffed. *To what extent do you feel responsible for improving this situation?*

Not responsible at all 1 2 3 4 5 Completely responsible.

12. You miss a necessary appointment. *The consequences of this situation will:*

Affect all aspects of my life 1 2 3 4 5 Be limited to this situation.

13. Your personal and work obligations are out of balance. *To what extent can you influence this situation?*

Not at all 1 2 3 4 5 Completely.

14. You never seem to have enough money. *The consequences of this situation will:*

Last forever 1 2 3 4 5 Quickly pass.

15. You are not exercising though you know you should. *To what extent can you influence this situation?*

Not at all 1 2 3 4 5 Completely.

16. Your organization is not meeting its goals. *To what extent do you feel responsible for improving this situation?*

Not responsible at all 1 2 3 4 5 Completely responsible.

17. Your computer crashed for the third time this week. *To what extent can you influence this situation?*

Not at all 1 2 3 4 5 Completely.

18. The meeting you are in is a total waste of time. *To what extent do you feel responsible for improving this situation?*

Not responsible at all 1 2 3 4 5 Completely responsible.

19. You lost something important to you. *The consequences of this situation will:*

Last forever 1 2 3 4 5 Quickly pass.

20. Your boss adamantly disagrees with your decision. *The consequences of this situation will:*

Affect all aspects of my life 1 2 3 4 5 Be limited to this situation.

## Scoring

Your A.Q. response is comprised of four CORE dimensions. Understanding them is the first step toward improving your response to adversity, expanding your capacity, and, ultimately, increasing your overall A.Q.

Insert each of the 20 numbers you circled on the **Adversity Response Profile** in the corresponding boxes that appear below. Then insert the total for each column in the corresponding box. Add the four counts, multiply that number by two for your final score.

<b>C</b>	<b>O</b>	<b>R</b>	<b>E</b>
1. _____	2. _____	3. _____	4. _____
7. _____	6. _____	5. _____	8. _____
13. _____	11. _____	9. _____	10. _____
15. _____	16. _____	12. _____	14. _____
17. _____	18. _____	20. _____	19. _____

Total C = \_\_\_\_ Total O = \_\_\_\_ Total R = \_\_\_\_ Total E = \_\_\_\_

Total C+O+R+E x 2 = ARP Score = \_\_\_\_\_

The average A.R.P. score is 147.5.

What is your score? The higher, the better.

Now, look at your CORE breakdown and determine which aspects of the AQ you need to improve.

### **C = Control**

To what extent can you influence the situation?  
How much control do you perceive you have?

Those with higher A.Q.s perceive they have significantly more control and influence in adverse situations than those with lower A.Q.s. Even in cases that appear overwhelming or out of their hands, those with higher A.Q.s find some facet of the problem they can influence. Those with lower A.Q.s respond with little or no control and often give up.

### **O = Ownership**

To what extent do you hold yourself responsible for improving this situation?  
To what extent are you accountable for playing some role in making it better?

Accountability is the backbone of action. Those with higher AQs hold themselves accountable for dealing with situations regardless of their cause. Those with lower AQs deflect accountability and most often feel victimized and helpless.

### **R = Reach**

How far does the fallout of this situation reach into other areas of your work or life?  
To what extent does the adversity extend beyond the situation at hand?

Keeping the fallout under control and limiting the reach of adversity is essential for efficient and effective problem-solving. Those with higher AQs keep setbacks and challenges in their place, not letting them infest the healthy areas of their work and lives. Those with lower A.s tend to catastrophize, allowing a setback in one area to bleed into other, unrelated areas and become destructive.

### **E = Endurance**

How long will the adversity endure?

Seeing beyond even enormous difficulties is an essential skill for maintaining hope. Those with higher AQs have the uncanny ability to see past the most interminable problems and maintain hope and optimism. Those with lower AQs see adversity as dragging on indefinitely, if not permanently.” (Stoltz, 2021)

**A.R.P. score 166-200:** If you scored within this range, your ability to overcome significant adversity is very high, and you will most probably continue to move upward and forward in life.

**A.R.P. score 135-165:** If your AQ falls within this range, you most likely do a reasonably good job of persisting through challenges. However, some fine-tuning may be needed in certain aspects of your AQ

**A.R.P. score 95-134:** Only if things in your life are running relatively smoothly do you do a decent job navigating your life. You may suffer unnecessarily from setbacks, and you are probably easily disheartened by the collection of frustrations and challenges in life. You can raise your AQ by a lot and strengthen your effectiveness in life.

**A.R.P. score 60-94:** Chances are pretty good that you are not using your potential. It is there, but you are not using it to the full. Adversity in your life takes a considerable and unnecessary toll on your life, making climbing hard. You probably have experienced a sense of helplessness and despair. You can escape this riddle by raising your AQ

**A.R.P. score 59 and below:** If you fall in this category, you have probably significantly suffered and are unnecessary in many ways. Your motivation, energy, health, vitality, performance, persistence, and hope can be greatly revitalized by practicing tools to increase your AQ You can most definitely transform your whole personal and professional life by approaching adversity in a new way. You can make significant progress quickly.

Remember, the above score does not seal your fate for life; it is just an aid to help you understand yourself. There are no right or wrong scores, just scores to help you improve how you handle adversity, which helps drastically in your lifelong success. (Prorep Academy (Pty) Ltd, 2007)

## 29. Annexure S: How to Improve Your AQ

“There are techniques out there called L.E.A.D. These techniques will help you to increase your AQ and have proven to be highly successful.

*Before you start on this exercise, set out a scenario, area in your life or obstacle that you know you handle not very well when adversity arises: Example: Say you were expecting a promotion and your friend gets it.*

### A. Listen to your adversity response.

Was it a high or low AQ response? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

You need to develop the skill to immediately sense or identify when adversity hits or is busy happening. You need to become more consciously aware. Change can immediately occur when you have noticed and are aware that trouble is happening. It would help if you sensed adversity long before it got out of control. How much better would it be if you noticed strange behaviour on a quiet street and avoided what could have been a disaster occurring when no one else was paying attention? Think about it.

#### *The adversity lenses*

Just say you or someone close to you is expecting a child. Haven't you noticed how you notice every other couple expecting a child? If you could apply the same level of intensity to detecting adversity, wouldn't that make life so much easier? You would immediately develop the senses of a climber. The adversity lenses will allow you to be conscious just long enough to adjust your response, even during the most hectic day.

#### *Sound the alarm!*

You can use this to imprint the moment that you detect adversity. You need to sound an alarm in your head every time it hits. Research suggests that the louder, bigger, and more intense a noise and image is, the more influential the imprint it makes in your brain. The stronger the pattern, the more effective it will be. Use whatever alarm you prefer, and one that you feel will work for you. Here are a few guidelines:

It must be LOUD! “Oh uh” is not the same as “OH MY GOODNESS!” even in the privacy of your mind.

The sillier, the better. “Awooga!”

Add a forceful or stupid gesture!” Pinch yourself”

*Your response, your choice*

Firstly, you have to be aware of your response. Once you know your reaction and exactly how you react to certain situations, you can only manage and seriously alter it. If you know it, you can change it. You cannot change something that you are not aware of.

B. Investigate all origins and your ownership of the result.

1. Where does this adversity come from? \_\_\_\_\_

\_\_\_\_\_

2. Given those origins, what portion was my fault? \_\_\_\_\_

\_\_\_\_\_

3. What, precisely, could I have done better? \_\_\_\_\_

\_\_\_\_\_

4. What portions of the results should I own? \_\_\_\_\_

\_\_\_\_\_

5. Which shouldn't I own? \_\_\_\_\_

\_\_\_\_\_

*Origin*

Origin means that you need to accept appropriate blame for causing an event. There are two types of accountabilities, productive and unproductive blame. Blaming yourself with unnecessary criticism is fruitless; it is not highly damaging. Accepting appropriate responsibility strengthens your integrity and credibility. It requires honestly exploring what role you played in causing the adversity.

You need to ask yourself three questions:

- What is the possible starting point of this adversity?
- Given these origins, what portion was my fault?
- What, specifically, could I have done differently or better?

*Ownership*

Ownership involves taking an honest and constructive look at what aspects of the result you should own. It means taking responsibility for doing something to deal with and improve, if not resolve, the situation caused by the adversity even if you did not initiate it. You do not have to accept unnecessary blame for causing the event. It simply means that you take responsibility for the resolution or action.

**C. Analyse the evidence.**

1. What proof is there that I have no control over the adversity? \_\_\_\_\_  
\_\_\_\_\_
2. What proof is there that the adversity has reached into other areas of my life? \_\_\_\_  
\_\_\_\_\_
3. What proof is there that the adversity must last any longer than necessary? \_\_\_\_\_  
\_\_\_\_\_

Analysing the evidence involves a simple questioning process in which you examine, dispute, and eventually derail the destructive aspects of your response and behaviour.

*Evidence in the case of significant adversity*

When your plane is shot down over hostile territory in Bosnia, you know you are in serious trouble. You are facing significant adversity. Your response to this adversity might be, "it's all over, I'm shot down, and they are going to find me. Once they do, they will probably kill me. I will never see my family again. I might as well give up now."

At first, you might think that there is plenty of evidence to support such a response. However, take a closer look!

*Evidence that the situation might  
be out of his control*

- Shot down
- He was alone
- The enemy was near
- Limited food and water
- The enemy was searching for him
- No hope for escape

*Evidence it had to be  
out of his control*

NONE

**D. Do something!**

1. What additional information do I need? \_\_\_\_\_  
\_\_\_\_\_
2. What could I do to gain even a little control over this situation? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. What could I do to limit the reach of this adversity? \_\_\_\_\_  
\_\_\_\_\_

4. What could I do to limit how long the adversity endures in its current state? \_\_\_\_\_  
\_\_\_\_\_

Many self-improvement programs begin by instructing you to take action. Taking action is dynamic and powerful. However, the problem with trying to resolve adversity immediately is that the person hit by the misfortune is often not ready for action.

The LEAD sequence is a valuable tool for helping you respond to adversity as constructively as possible and moving you towards constructive action when you are ready.

The first three steps in the LEAD sequence clear the mental space and fill the emotional fuel tanks required to consider, focus upon, and take meaningful action. Furthermore, like the previous steps taking action requires some carefully crafted questions, as mentioned above.



### 30. Annexure T: Conflict Management

**Answer the following questions to establish your level of confrontation.**

1. What emotion / feeling is evoked just before the confrontation? \_\_\_\_\_  
\_\_\_\_\_
2. What is the emotion / feeling during and immediately after the confrontation? \_\_\_\_\_  
\_\_\_\_\_
3. Distance yourself objectively from a typical confrontational situation, and assess the following:
  - a. In what manner do you believe the onlookers perceive your code of conduct?  
\_\_\_\_\_  
\_\_\_\_\_
  - b. Was your manner of confrontation controlled / emotional / cynical / realistic?  
\_\_\_\_\_  
\_\_\_\_\_
4. Which of the following did you get across more successfully: Your emotions / expectation / disapproval? \_\_\_\_\_  
\_\_\_\_\_
5. Do others know exactly where they stand with you, your value system & ethics?  
\_\_\_\_\_  
\_\_\_\_\_

The suggestion is that the following aspects concerning confrontation are objectively and realistically addressed and managed:

- The manner of confrontation (respect to others re: time, place, and manner)
- There will be better conflict resolution if the parties can communicate directly.
- Ensuring that there is a positive outcome to the confrontation, e.g.:
  - Give a reason for the confrontation
  - Listen with empathy and validate emotions.
  - Give both parties equal authority.
  - Provide a solution for the cause of confrontation
  - Both parties want a solution to the conflict.
  - The goal is a "win-win" solution.

Skills development: How to manage conflict and exercise good conflict resolution.

The most important principle is the commitment to try and understand the other person. Following that, it is your responsibility to make sure that the other person understands you (Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).

Give two defined feelings or emotions when confronted with conflict?

---

---

*How do you instinctively react to conflict? Immediate instinctive feeling? (Encircle your answer)*

Insecurity	Fear	Isolated	Anger
Irritation	Non-committal	Humour	Aggression
Defensive	Confused	Hurt	Challenged
Controlled	Judgmental	Disliked	Put down

Explain in 4 steps how you presently handle conflict. Do not give details of how you think it should be handled but be honest and genuine.

*Situation: A senior/client/loved one confronts you aggressively about a particular aspect. There are other people present, and you are not entirely to blame.*

Step 1:  
Feeling: \_\_\_\_\_ Action: \_\_\_\_\_

Step 2:  
Feeling: \_\_\_\_\_ Action: \_\_\_\_\_

Step 3:  
Feeling: \_\_\_\_\_ Action: \_\_\_\_\_

Step 4:  
Feeling: \_\_\_\_\_ Action: \_\_\_\_\_

### 31. Annexure U: Your Primary Conflict-Handling Intention

Indicate how often you rely on each of the following tactics by circling the number that you feel is most appropriate. Select any number between 1 (rarely) and 5 (always)

1. I argue my case with my co-workers to show the merits of my position

1 2 3 4 5

2. I negotiate with my co-workers so that a compromise can be reached

1 2 3 4 5

3. I try to satisfy the expectations of my co-workers

1 2 3 4 5

4. I try to investigate an issue with my co-workers to find a solution acceptable to us

1 2 3 4 5

5. I am firm in pursuing my side of the issue

1 2 3 4 5

6. I attempt to avoid being "put on the spot" and try to keep my conflict with my  
7. co-workers to myself

1 2 3 4 5

8. I hold onto my solution to a problem

1 2 3 4 5

9. I use "give and take" so that a compromise can be made

1 2 3 4 5

10. I exchange accurate information with my co-workers to solve a problem together

1 2 3 4 5

11. I avoid open discussion of my differences with my co-workers

1 2 3 4 5

12. I accommodate the wishes of my co-workers.

1 2 3 4 5

13. I try to bring all our concerns out in the open so that the issues can be resolved in the best possible way.

1 2 3 4 5

14. I propose a middle ground for breaking deadlocks.

1 2 3 4 5

15. I go along with the suggestions of my co-workers.

1 2 3 4 5

16. I try to keep my disagreements with my co-workers to myself to avoid hard feelings.

1 2 3 4 5

To determine your primary conflict-handling intention, place the number 1 through 5 that represents your score for each statement next to the number for that statement. Then, total up the columns.

<i>Competing</i>	<i>Collaborating</i>	<i>Avoiding</i>	<i>Accommodating</i>	<i>Compromising</i>
1.	4.	6.	3.	2.
5.	9.	10.	11.	8.
7.	12.	15.	14.	13.

Totals: \_\_\_\_\_

Your primary conflict-handling intention is the category with the highest total. Your fallback intention is the category with the second-highest total.” (Primary conflict handling method, 2021)

*In the space provided, give your percentage of how you presently feature in each. Be very honest, as this will assist you in identifying in which areas you need skills development.*

Indicate with each of the below the percentage in which you believe you conduct yourself.

**Use “I” statements.** The "I" statement should be used much more than "you." Inform the other party about your feelings during the conflict. Tell the other person you know how you react to conflict. Bring the other person up to date about which of your rights you feel is being ignored; the conflict.

%\_\_\_\_\_

**Be assertive, NOT aggressive.** Speak about your feelings and your reactions. Keep the statements focused on how you behave, think, and feel rather than how others act.

%\_\_\_\_\_

**Speak calmly,** rationally, and in control. Doing that will ensure that you will be listened to and be respected. You will have more self-control. The other party will not be put in a defensive attitude.

%\_\_\_\_\_

**Avoid blaming.** Avoiding blame will keep communication lines open. It increases appreciation and empathy. For a conflict to exist, at least two parties are adversely affected by the conflict.

%\_\_\_\_\_

**Create an atmosphere of healing.** When all parties involved feel they are being listened to and understood, healing will follow. Both parties must feel wanted and cared for.

%\_\_\_\_\_

**Be willing to forget.** Do not continue with the conflict once you have settled a dispute and feel heard, cared for, and understood. Once you have executed an agreed resolution, put aside the conflict. Put it behind you. Get it out of your mind and forget it! Please do not bring it up in the future.

%\_\_\_\_\_

**Be honest.** In resolving a conflict, you must be honest with yourself and others about your feelings and reactions to the conflict and the resolutions. If this is not the case, the resolution is a false one. The conflict is sure to recur, and nothing is gained.

%\_\_\_\_\_

**Focus on feelings rather than on content.** Effective listening and responding are vital elements in the effective resolution of conflict. Validating the emotions creates a caring atmosphere. It reduces the need to be self-protective. It focuses on the procedure involved rather than the issues and brings the parties to a more precise recognition of their individuality and humanity. Especially if you are in a superior position, handling this with the necessary maturity will ensure gained respect in the eyes of others.

%\_\_\_\_\_

**Show self-respect and respect for others.** You will benefit more in resolving a conflict by showing respect than disrespect. Examples of disrespect are: being vindictive, taking revenge, threatening, yelling, accusing, belittling, ignoring. If you are disrespected, walk away as soon as possible. When the other party has taken control of their emotions, perhaps the discussion can be continued respectfully maintaining a respectful atmosphere.

%\_\_\_\_\_

**Apologize or admit a mistake.** It is essential to admit one's mistake and apologize for one's behaviour before a deadlock can be overcome. It is courageous, shows character, and fortitude to admit an error: a lack of judgment; an uncalled-for action; disrespectful behavior; or lack of caring, concern, or understanding. Stronger and more respectful relationships can result when such willingness is exhibited.

%\_\_\_\_\_

**Be willing to compromise.** To resolve conflict, all parties must feel like they have gained in the resolution. Only through compromise can each be inner in conflict resolution.

(Prorep Academy (Pty) Ltd, 2007)

%\_\_\_\_\_

### 32. Annexure V: Emotional Resilience

The purpose of the activity is to help the advisor recognize situations in his life that can impede his resilience.

1. By completing the table below, he should gain perspective on the events in his life that he may not yet feel entirely comfortable about. It could be something that happened a long time ago or recently.

<b><i>Event or emotion</i></b>	<b><i>Still present in his life, yes/no</i></b>	<b><i>Describe the event in short</i></b>
You still feel rejected.		
You still feel guilty.		
You have an intense regret about it.		
You are bitter about it.		
You have not finished the grieving process.		

2. What event or emotion is there in your life that you do not want to talk about in the past or the present? \_\_\_\_\_  
\_\_\_\_\_
3. Make a list of things you miss that you think to prevent your life from being complete and happy. What feelings do you associate with each item on your list? \_\_\_\_\_  
\_\_\_\_\_
4. What feelings, such as anger, obscure primary feelings of fear or sadness? \_\_\_\_\_  
\_\_\_\_\_
5. Do you feel a sense of desperation when you think there are issues you need to settle down and let go of, but what have you been paying attention to for a long time? Motivate. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*(Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).*

### 33. Annexure W: Emotional Resilience in a Particular Situation

Answer the following questions for each situation you identified as a possible problem in the previous activity (or choose a situation you previously handled with resilience).

Write down your answers for greater clarity.

1. What about this situation should I accept? (Unless you accept reality, you will never be able to move on, but work through your feelings first.) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
2. What precisely should I learn from this situation? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
3. What perspective do I ignore? Can I look at the situation from a different perspective that will make me feel better? (Constructively think of the problem) \_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
4. What will be the benefits if I change my perspective? (This approach will help you move forward.) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
5. What new skills can I develop to deal with this problem, or do I already have the necessary skills? (Skills such as the ability to forgive and an excellent emotional consciousness.) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
6. How can I get rid of the old feelings surrounding these events? (Choose to change what you can and let go of that you cannot change.) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*(Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).*

### 34. Annexure X: Questions to Improve Resilience

1. What is the purpose of my life? \_\_\_\_\_  
\_\_\_\_\_
2. What setbacks have I overcome before, and how? \_\_\_\_\_  
\_\_\_\_\_
3. Who can help me, support and lead? (Resources) \_\_\_\_\_  
\_\_\_\_\_
4. What is the impact of this on the larger plan of my life? \_\_\_\_\_  
\_\_\_\_\_
5. What decisions should I make to help me move forward? \_\_\_\_\_  
\_\_\_\_\_
6. What do I have to do to let go? \_\_\_\_\_  
\_\_\_\_\_
7. What do I want deep inside? (Accept reality) \_\_\_\_\_  
\_\_\_\_\_
8. How can I visualize being more efficient in the future? \_\_\_\_\_  
\_\_\_\_\_
9. What do I always have to be thankful for? \_\_\_\_\_  
\_\_\_\_\_
10. Can I choose to keep it? \_\_\_\_\_  
\_\_\_\_\_
11. What is my ability/strengths and vulnerabilities/limitations in this situation? \_\_\_\_\_  
\_\_\_\_\_
12. How can I look at the truth in the eyes, even if it hurts? \_\_\_\_\_  
\_\_\_\_\_
13. Why did I think that what I had lost was so important to me? \_\_\_\_\_  
\_\_\_\_\_
14. What was I trying to manage? And how? \_\_\_\_\_  
\_\_\_\_\_
15. What was I dependent on? And why? \_\_\_\_\_  
\_\_\_\_\_
16. How can I assimilate my Loss? \_\_\_\_\_  
\_\_\_\_\_



17. Why do my problems seem to repeat themselves? \_\_\_\_\_  
\_\_\_\_\_
18. How can I take back control? Is it imperative to be in control? \_\_\_\_\_  
\_\_\_\_\_
19. How do I usually react? \_\_\_\_\_  
\_\_\_\_\_
20. Why didn't I give up? \_\_\_\_\_  
\_\_\_\_\_

*(Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001)*

### 35. Annexure Y: How to let go of Emotional Baggage

This activity aims to help you let go of negative emotions and rediscover positive emotions. Our emotions often have to be dealt with on different levels before we can get to their core to process them. Only then can you consciously choose to leave it behind and get on positively with your lives. Complete the following sentences very honestly.

#### 1. Expressions of anger, bitterness and pain:

- I do not like it if: \_\_\_\_\_  
\_\_\_\_\_
- I am offended when: \_\_\_\_\_  
\_\_\_\_\_
- I hate it if: \_\_\_\_\_  
\_\_\_\_\_
- I want \_\_\_\_\_  
\_\_\_\_\_

#### 2. Expressions of hurt and sadness:

- I feel sad and hurt when \_\_\_\_\_  
\_\_\_\_\_
- I feel bad because \_\_\_\_\_  
\_\_\_\_\_
- I feel disappointed and disillusioned \_\_\_\_\_  
\_\_\_\_\_
- I wanted to \_\_\_\_\_ and it did not happen.

#### 3. Expressions of fear and uncertainty:

- I am afraid that \_\_\_\_\_  
\_\_\_\_\_
- What I need \_\_\_\_\_  
\_\_\_\_\_

#### 4. Expressions of regret and guilt:

- I am unsure of \_\_\_\_\_  
\_\_\_\_\_

- I am sorry that \_\_\_\_\_  
\_\_\_\_\_
- Forgive me that \_\_\_\_\_  
\_\_\_\_\_
- I feel guilty because \_\_\_\_\_  
\_\_\_\_\_
- I wish that \_\_\_\_\_  
\_\_\_\_\_

**5. Expressions of love, forgiveness, understanding, and what you want.**

- I love you because \_\_\_\_\_  
\_\_\_\_\_
- I understand that \_\_\_\_\_  
\_\_\_\_\_
- Thanks for \_\_\_\_\_  
\_\_\_\_\_
- I forgive you for \_\_\_\_\_  
\_\_\_\_\_
- I want \_\_\_\_\_  
\_\_\_\_\_
- I wish \_\_\_\_\_  
\_\_\_\_\_

*(Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001)*

***How to get closure and let go***

What is not finished in our lives, we project onto others. This activity aims to help you get closure, let go, improve your internal control, and become more resilient. Ask yourself the following questions about each area in your life:

1. What negative emotions should I let go of? \_\_\_\_\_  
\_\_\_\_\_
2. What pushes my "buttons"? Why? Am I in control? \_\_\_\_\_  
\_\_\_\_\_

3. What habit should I let go of? \_\_\_\_\_  
\_\_\_\_\_
4. What thinking patterns hinder the realization of my potential? \_\_\_\_\_  
\_\_\_\_\_
5. Which people should I forgive? \_\_\_\_\_  
\_\_\_\_\_
6. What situations should I let go of? \_\_\_\_\_  
\_\_\_\_\_
7. What am I open to? \_\_\_\_\_  
\_\_\_\_\_
8. What do I want but could not get it? Why? \_\_\_\_\_  
\_\_\_\_\_
9. What did I want to be, and isn't it? Why? \_\_\_\_\_  
\_\_\_\_\_
10. What have I achieved? Why? \_\_\_\_\_  
\_\_\_\_\_
11. What did I have to endure? Why? \_\_\_\_\_  
\_\_\_\_\_
12. What do I want to be recognized for? By whom? Why? Is this important? \_\_\_\_\_  
\_\_\_\_\_
13. What specific areas should I grow in but not get it correctly? Why? \_\_\_\_\_  
\_\_\_\_\_
14. What did I want to do and did not do? Why? \_\_\_\_\_  
\_\_\_\_\_
15. What am I locked for? What am I not seeing? \_\_\_\_\_  
\_\_\_\_\_

***Activity to let go***

Write the following on a piece of paper:

- The name of a person you love very much. \_\_\_\_\_
- Something you hope for or purpose for. \_\_\_\_\_

\_\_\_\_\_

- A symbol or quote usually inspires you in difficult times. \_\_\_\_\_  
\_\_\_\_\_

Fold up the paper as tiny as possible and place it inside a balloon. Inflate the balloon and draw the face of someone you need to forgive or whom you need to make peace with.

Alternatively, you can write what situation is bothering you and what you should let go of on the balloon. Jump on the balloon, so you use much physical energy in the "let go" action.

Take the piece of paper (all that's left), read it and put it where you can see it regularly. Remember that letting something go is not as easy as jumping on a balloon. But:

1. The moment you let it go, the issue becomes small and controllable (look at the script on the balloon), although it remains part of who you are.
2. Unless you let the outside go (the balloon), you will never get to the inside (people you love, goals).

*(Dr Rina de Klerk-Weyer & Dr Ronél le Roux, 2001).*