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Our experts explain how.Learn MoreThe Motorsport Images Collections captures events from 1895 to today's most recent coverage.Discover The CollectionCurated, compelling, and worth your time. Explore our latest gallery of Editors' Picks.Browse Editors' FavoritesHow can financial brands set themselves apart through visual storytelling? Our experts explain how.Learn MoreThe Motorsport Images Collections captures events from 1895 to today's most recent coverage.Discover The CollectionCurated, compelling, and worth your time. Explore our latest gallery of Editors' Picks.Browse Editors' FavoritesList of the most stressful life events: ranked from most stressful to the least stressful. Things that cause stress in life usually come from your environment, relationships, work, health and social status. If things in these areas do not meet your expectations or are not going well, it can lead to anxiety. There are big, obvious causes of stress like death, divorce and losing your job, but small things-like a messy house-can make some people just as stressed out. If unchecked, stress and anxiety can affect your health and your behavior. Symptoms of stress include high blood pressure, obesity, sadness, changes in sex drive and social withdrawal. It's important to recognize when you are stressed out so that you can start to manage your stress. While you probably haven't experienced all of these common causes of stress, chances are that you have had to deal with stress at some point in your life. Vote for the stressful life events that you agree are really hard to handle and downgrade anything that you think people make too big of a deal out of. Most divisive: The HolidaysOver 1.2K Ranker voters have come together to rank this list of Most Stressful Life Events 7 minutes Stress is a normal part of life. Stressful events can range from minor, easy-to-manage moments, to major or life-changing events that are difficult to cope with. You've probably faced many different life events that have been stressful to some degree. Stress isn't always a "bad" thing - it's simply a human, biological reaction to big life changes. Sometimes, stress can even help us overcome obstacles or solve problems. No one gets through life without ever experiencing stress. Stress is normal. But what life events are considered the most stressful to go through? And how can we cope with these events in healthy ways? In this article, we'll break down the top 10 most stressful life events according to psychologists - and give you some tips to deal with them. How do we measure stressful life events? The Social Readjustment Rating Scale (SRRS) was developed in 1967 by Thomas Holmes and Richard Rahe[1]. It's a list of common stressful life events that have been assigned an impact score out of 100, where 100 is the most stressful event a person can experience. The SRRS is intended to be a tool that individuals can use to assess the stress they may be experiencing. Holmes and Rahe found a positive correlation between impact, or life change scores, and stress-related illness[2]. Using the SRRS, a score of 150 or less represents a low level of stress, and a low chance of developing a stress-related illness. On the other hand, a score of 300 or more is an indication of a high level of stress and an increased chance of developing a stress-related illness. Of course, the SRRS does not take into account differences in coping ability which can vary from person to person. In other words, what might be experienced as very stressful by some people may not feel stressful at all for others. And there are other life events, like abuse or natural disasters, that aren't included on the list simply because they aren't as common. That doesn't mean these events aren't stressful - it just means they weren't included on this specific tool. Keep in mind that the SRRS is a tool designed to predict stress-related illness. If a life event you've been through isn't on this list, that doesn't mean you should dismiss or minimize the stress you've been through. The top 10 most stressful life events Below, you'll find the top 10 most stressful life events according to the SRRS, in no particular order. Death of a spouse One of the most stressful events we can go through is losing a spouse. Grief can bring with it overwhelming sadness and physiological distress.The death of a spouse can feel like you have lost a part of yourself. Research on "broken heart syndrome," or stress-induced cardiomyopathy, suggests the impact of losing a spouse can be so powerful that the stress of it can be life-threatening[3]. Divorce No matter what the circumstances are surrounding it, divorce is undeniably difficult. Divorce is, in itself, a major change, but also impacts other areas like finances, routines, and moving/relocation. On top of that, divorces involving legal or custody battles can add to an already stressful situation.You might also be grieving the life you thought you would have when you were married. It might feel like you have lost a part of your identity, and that you need to start over again from scratch. Marital separation It's unsurprising that, along with divorce, marital separation is also on this list.Marital separation can be similar to divorce in that it comes with changes to other areas of life. Especially in situations where separation is the result of arguments or tension, a mix of feelings - including sadness, loneliness, anger, guilt, or resentment - can make navigating separation very stressful. Incarceration Incarceration, no matter the circumstances, involves giving up your freedom. This is one of the most stressful things people can experience. On top of the loss of freedom, prison - depending on what country you live in - is usually an incredibly stressful environment where you can face a loss of your rights, autonomy, and even dignity. Incarceration is so stressful that people often develop post-traumatic stress disorder from the experience.Even when you're released, it can be tough readjusting to life after incarceration. Formerly incarcerated people may feel isolated, as though life was moved on without them, or feel stressed from the pressure to adapt to a completely new environment. Death of a close family member Losing a loved one such as a parent, child, sibling, or close friend can be devastating and understandably difficult to cope with. Even if you don't share day-to-day life in the same way with other family members as you do with your spouse, their death can still create big waves of change in your life. Major health concern, illness, or injury Finding out about a major health concern or being diagnosed with an illness is distressing for most people. You may find yourself worried about how to adapt to life with the condition. You could stress about how it might impact your daily life or future plans, and how you will cope. In the face of a life-threatening or terminal condition, a sense of helplessness or hopelessness might set in. You might experience stress and sadness about death.In addition to the physiological and psychological impact, a major health concern can also involve medical bills that affect finances, adding yet another stressor. And some health interventions - like surgery - can be stressful and traumatic in and of themselves. Marriage You might be surprised to find marriage on this list. Marriage is supposed to be a happy occasion, not a stressful one, right?Yes, marriage can absolutely be a joyous occasion and a celebration of love. But it can also be incredibly stressful. The planning and execution of the ceremony, the process of merging finances, physical spaces, and adjusting to new routines can take a toll on even the happiest couples. On top of that, any big life change is stressful - even happy changes. Job loss Job loss can cause an incredible amount of stress and anxiety. Loss of income is one major source of stress for most people who lose their job, especially if you are financially responsible for others. But you may also feel like you've lost your identity and routine along with your job. All of this can be very stressful.In the face of a job loss, a person may also experience grief. Grief is not limited to just the loss of people. Many people's sense of self and self-worth are tied to their profession. When they lose their job, they may feel like they no longer matter or have value in the world. Marital reconciliation Marital reconciliation is another seemingly happy life change that can actually be very stressful. Reconciliation is complex to navigate. You may have lingering feelings of doubt or mistrust leftover from separation. On top of that, you may also have gotten used to life alone - and making space to share life with someone else can be a stressful process.Reconciling after separation looks different for everyone. For some people, reconciliation may involve navigating new territory or adjusting to new rules and expectations. Retirement Retirement is often seen as a time of celebration and excitement. And while that might be true for some, others may see retirement as a major shift and find it hard to adjust. Without the usual routine of work, some might feel lost, alone, and purposeless. How to manage stress Everyone will experience stress at some point in life. Major stressful events like divorce or the death of a loved one can be especially challenging to navigate, but there are ways to cope and manage through these stressful life events. Follow some of these easy tips. Acknowledge it - Don't minimize or push down how you're feeling. This won't make stress go away. Acknowledge you're going through a stressful life event, and it's okay to feel unhappy about it. Use relaxation techniques - When you're stressed, your autonomic nervous system creates changes in your body (like faster breathing, sweating, or a fast-beating heart). To counterbalance this stress response, use relaxation techniques. For example, you can use deep and controlled breathing to kick your parasympathetic nervous system into gear. Take care of your body - Physical exercise has been shown to lower your body's stress hormones (like cortisol and adrenaline). You can also try to get 7 to 9 hours of restful sleep every night - being sleep-deprived makes stress worse. Also, don't be afraid to reach out for help when you need it. Whether you're reaching out to a friend or a therapist, you don't have to go through this alone. Our mental health treatment programs at The Center • A Place of HOPE can help you address every aspect of your health and well-being. Stress is unfortunately a part of life, but we can overcome it together. Please call during opening hours, Mon-Fri 9am-5pm PT. Verify Insurance or complete the form below. Call 1-888-771-5166Verify Insurance [1] ♦📊chart [2] [3] One way to gauge how you are coping with stress is to study a chart of stressors. This tool lets you know what some of the most stressful situations are and your potential for illness based on the level of stress. There are a couple reasons why measuring stress is a good idea. When you identify your own personal stressors you'll be able to know what life-changing events play a role in stress. When you get a complete score of the severity of your stress, you'll be able to see how likely you are able to handle your current circumstances and any future events as well as if breakdowns, illnesses, or additional problems may occur. Not all stress is equal. When you take all the activities and experiences from life and put them on a perceived stress scale an interesting thing happens. Some stressors score higher and some score lower. All stress is not equal and the more stressors you have in your life at one time, the more likely you are to develop illness. Also, many stressful experiences aren't necessarily due to negative situations. For example, events such as marriage, retirement, or having a baby can contribute to high stress levels and your ability to cope in healthy ways. Taking a stress test is one way to gauge the current stressors in your life and how well you are dealing with them. Developed in 1967, The Holmes and Rahe Stress Scale is a chart of 43 life stressors with a number from 1-100 after each one. These are stressful life events that are thought to contribute to illness later in life. The test ranks the stressful situations from high to low, showing you the types of events in your life that might be more difficult to handle. Interestingly, things such as an "outstanding personal achievement," taking a "vacation," and "spending Christmas alone" are included on the stress scale. The test takes a few minutes to take and can be accessed here. When you add up your total number of all the stressors combined, you receive a result of how likely you are to develop a minor, moderate or serious illness in the next two years. Here is the severity scale: A score of 300 or more, puts you at serious risk of illness or breakdown. A score of 200-299 puts you a moderate risk of illness or breakdown. A score of 150 or less has you only at a slight risk of illness. There is a strong connection between stress and change, even if your changes are going to have positive results down the road. Change is hard and it often takes a long time for things to get back to normal. Keep this in mind as you navigate through the stresses of life, both small and big. © 2025 LoveToKnow Media. All rights reserved. The Social Readjustment Rating Scale (SRRS), often known as the Holmes and Rahe Stress Scale, was developed by Thomas Holmes and Richard Rahe in 1967. The scale was designed to identify major stressful life events and was based on the premise that such events, regardless of whether they're positive or negative, might necessitate significant adjustment and, hence, induce stress. The SRRS comprises a list of 43 stressful life events, ranging from marriage and divorce to minor law violations and changes in sleeping habits. Each of the 43 life events was awarded a Life Change Unit, depending on how traumatic it felt to be by a large sample of participants. For example, "Death of a spouse" has the highest LCU value of 100, indicating it's the most stressful event on the list. By adding up the LCUs of events an individual has experienced over a year, one can get a score that predicts the likelihood of experiencing a major health breakdown in the subsequent two years. Higher scores indicate a higher risk. If a person has less the 150 life change units they have a 30% chance of suffering from stress. 150 - 299 life change units equate to a 50% chance of suffering from stress. Over 300 life units mean a person has an 80% chance of developing a stress related illness. Empirical Research (Rahe, 1970) The aim of this study was to investigate whether scores on the Holmes and Rahe Social Readjustment Rating Scale (SRRS) were correlated with the subsequent onset of illness. Procedure: 2,500 male American sailors were given the SRRS to assess how many life events they had experienced in the previous six months. The total score on the SRRS was recorded for each participant. Then over the following six-month tour of duty, detailed records were kept of each sailor's health status. The recorded number of Life Change Units was correlated with the sailors' illness scores. Results: There was a positive correlation of +0.0118 between Life Change scores and illness scores. Although the positive correlation was small (a perfect positive correlation would be +1.00), it did indicate that there was a meaningful relationship between Life Change Units and health (this is often referred to as a statistically significant correlation). As Life Change Units increased, so did the frequency of illness. The researchers concluded that as Life Change Units were positively correlated with illness scores, experiencing life events increased the chances of stress-related health breakdown. As the correlation was not perfect, life events cannot be the only factor contributing to illness. Evaluation: The SRRS does not take individual differences into consideration. The scale assumes that each stressor affects people the same way. That is not necessarily true, e.g., for some people, divorce is extremely stressful, while for others, it can be amicable or even a relief. Most people experience major life events very infrequently. Therefore a better measure of stress might look at the stresses and strains of daily life. These are called "daily hassles," e.g., such as losing your keys. Source of Stress: Daily Hassles & Uplifts Most 43 life changes in the SRRS aren't everyday events. Kanter et al. (1981) designed a Hassles Scale, which consists of 117 items, including concerns about losing things, traffic jams, arguments, disappointments, weight, and physical appearance. Daily hassles are irritating, frustrating, distressing demands that to some degree characterize everyday transactions with the environment" (Kanner 1981) - i.e., the straw that broke the camel's back! Kanter et al. (1981) Empirical Study Aim: Kanter et al. (1981) were interested in investigating whether it is daily hassles rather than major life events that are the most stressful. In 1967, two psychologists named Holmes and Rahe developed a questionnaire called the Social Readjustment Rating Scale (SRRS), which was used to measure how much certain life events change a person's life on a scale from 0 to 100, and thus increased their stress levels. After several responses were collected using the SRRS, the scores were averaged and used to rank a variety of life events from most to least stressful. Related Articles The SRRS was updated in 1973 when Cochrane and Robertson created the Life Events Inventory (LEI). This scale also measured the impact of specific life events but included more populations of people and a wider variety of stressful life events that had been excluded from the SRRS. Both of these scales are still used today to measure stress levels in individuals. Although there is some variation between the rankings of stressful events between the LEI and the SRRS, many of the top ten stressful life events are consistent between the two inventories. This was rated at number one on both the SRRS and the LEI. The stress of losing a spouse is so high that it can actually increase the surviving partner's chances of death and the development of serious medical illnesses, according to a 2020 study from the Journal of Frontiers in Psychology. The study also found that the loss of a life partner is associated with increased rates of inflammation, decreased immune health, and increased signs of biological aging. In addition, the loss of a partner is also associated with a higher risk of cardiovascular disease, as well as increased rates of depression. And, research shows that the loss of a partner can decrease a person's life expectancy. On top of losing a strong partnership and a sense of love, happiness, and support, the death of a partner also brings with it additional potential stressors. For example, it might increase financial issues, impact the family dynamic, and increase feelings of loneliness. Related: 5 Types of Stressors & Tips to Manage Them According to the American Journal of Public Health, being incarcerated or having a family member who is in jail is extremely stressful. This life event originally appeared on the SRRS at number four and was reevaluated on the LEI as number two. People who are incarcerated often experience difficulties due to overcrowding, are fed high-fat and high-calorie meals that have non-ideal nutritional values, have limited access to fresh air, and often experience exacerbation due to chronic health issues, according to the National Institutes of Health (NIH). In addition to the above conditions, incarceration can increase stress on a person and their family members for a variety of other reasons. For example, it could impact the family's financial situation due to a reduction of income, as well as being confronted with legal fees. It may also lead to increased costs for childcare, lower a person's ability to afford nutritious meals, and cause a person to be stressed about the health and safety of their loved one who is incarcerated. Not only is it extremely stressful to lose a partner, but it is also very difficult to experience the death of a close family member. In the SRRS, this life event was ranked at number five but was elevated to the third position, according to the LEI. Grief is complex and can be overwhelming for many who have lost a loved one. Research shows that grief is linked to higher rates of mortality and morbidity, as well as higher rates of rumination, inflammation, and cortisol, which is known as the stress hormone. Losing a family member can cause a shift in family dynamics, create tension between relationships, and leave people feeling lost or even unsupported by those around them. It can also lead to someone experiencing complex grief or negatively impacting their mental health in a variety of different ways. This life event was not included in the original questionnaire for the SRRS. However, it was included as an option in the updated LEI, where it falls into the number four spot. When a loved one attempts to take their own life, it can impact the mental and emotional health of an entire family. Many family members experience feelings of blame or guilt because they believe they did not offer enough support to the family member, or because they feel as though they should have seen the signs beforehand. A suicide attempt can also cause strain between family members who might fear that their loved one will attempt to take their own life again, or even be angered by the attempt. An attempted suicide directs a person's attention to the reality of the mental health challenges faced by their loved one, and it brings people within inches of having to experience life without that person in it. Debt and financial stress can negatively impact a person's overall well-being, and potentially cause additional hardships in a person's future. Although this life challenge was not included in the SRRS, "having a mortgage over \$20,000", which mirrors the importance of financial issues on stress levels. According to the LEI, being in debt beyond the means of repayment is ranked as the fifth most stressful life event. According to research from the Journal of Frontiers in Psychology, debt has been linked to increased rates of depression, anxiety, suicidal ideation, and, of course, stress. Other studies show that debt and financial hardships are associated with a decrease in a person's sense of control over their life, which can create fears about how they will be able to regain their autonomy. In addition, debt has also been linked to negative physical health outcomes. According to the BioMed Central Journal of Public Health, people who experience debt may also face higher rates of obesity, back pain, and illnesses. When someone doesn't have a safe place to stay where they can rest and be at ease, they will most likely experience a high rate of stress, which is why homelessness is ranked among the top stressors. Homelessness did not appear in the initial SRRS survey, however, the LEI included the option. According to the International Journal of Environmental Research and Public Health, homelessness is linked to several declines in mental and physical health. The journal found that people who experience homelessness are at a higher risk for developing alcohol and drug addiction, mental illnesses, and tuberculosis. Research also shows that people who are homeless experience higher rates of discrimination, decreased access to food and protection, and lower access to healthcare. Not only is experiencing homelessness traumatic, but it can leave people feeling isolated from family and create a cycle that makes it difficult for people to find housing and employment opportunities, as well as strengthen their mental health. It can be scary to be diagnosed with a chronic illness that can change the way you live your life. Personal illness was listed as the sixth leading cause of stress according to the SRRS. However, serious personal injury was ranked 12th according to the LEI, while the illness of a close family member was ranked number seven. People who experience chronic health conditions experience higher rates of mental health conditions, such as depression, according to the National Institutes of Mental Health (NIMH). And, the NIMH notes that people with depression are at a higher risk for various other health conditions, such as cardiovascular disease, diabetes, osteoporosis, and even stroke. Family members might be under stress for an extended period or feel on edge in case the illness flares up. People who experience a serious injury or chronic illness themselves might find it difficult to do the activities that they used to do before they were diagnosed or find that the activities might not bring them the same amount of joy they once did. When a person loses their job, it can become an immediate source of financial stress. They might not be able to make rent payments that secure their housing and protection or have to take on debt to keep up with current payments. In addition, they might no longer be able to provide the nutritional or educational resources necessary to help their family or themselves thrive. For all of these reasons, unemployment is ranked eighth on both the SRRS and the LEI surveys. Research from the International Journal of Environmental Research and Public Health shows that unemployment is linked to higher rates of psychological distress, such as depression, anxiety, tension, and worry. In addition, the journal found that people who are employed often experience lower rates of self-esteem and self-reported decreased quality of life. Experiencing unemployment can create tension between family members that might the struggling to make it day by day with a reduced budget. In addition, many people who are unemployed tend to blame themselves for their situation, which can lead to further negative mental health impacts. The SRRS and the LEI surveys show very different results surrounding marriage as a stressful life event. The SRRS splits the topic of marriage into several different categories. For example, divorce is ranked number two, legal separation is third, marriage itself is seven, and marriage reconciliation falls to the ninth spot. However, the LEI ranked divorce as number nine and the break-up of a family as number ten, with topics like marital separation and reconciliation falling to 15th and 34th, respectively. According to research, divorce is linked to higher mortality and morbidity rates, although there is not enough research to prove that the relationship is not causal. People who have recently gone through a divorce are at a higher risk of experiencing symptoms of depression, inflammation, and high blood pressure. Not to mention that it can cause financial distress due to a change in income, place of residence, and legal fees, as well as create difficulties with childcare and social relationships. Death has a way of creating mental, emotional, and physical hardships like no other. This is why the loss of a partner and the attempted suicide of a loved one rank so highly among stressful life events. And it's why the loss of a close friend ranks within the top ten stressors, too. The SRRS ranks retirement in tenth place, according to its survey. However, the LEI ranks the death of a close friend at number 13, after similar life stressors noted in previous spots, such as loss of hearing or vision, incarceration of a family member, and the break-up of a family. Research shows that the loss of a close friend is associated with negative mental and physical health outcomes. In addition, it is linked to low levels of social activity, such as visiting with friends and family, as well as increased rates of depressive symptoms and lower levels of life satisfaction. When you're used to calling the same person every day and have formed a special bond of trust with them, it can leave you feeling lost and isolated when that support system is no longer there. If you have experienced any of these challenging life events and noticed an increase in your stress levels, know that it's okay. The majority of people find these events to be especially difficult to cope with because they can impact the way you live life. Solutions to any of these stressful life events won't happen overnight, but they will happen gradually. You can navigate through them with coping strategies, mental health professionals, and the support of loved ones. The overall effects of stress can have negative long-term impacts on your health and well-being, which is why it's important for you to check in with yourself, be gentle, and do whatever you can to support your healing. © 2025 LoveToKnow Media. All rights reserved. Movies Books Travel Food Other Sign In (A list of life's major stressors and how to start dealing with your own stress) Stress is a fact of life. Our world is just "stressful" these days. Then, on top of that, we all have circumstances, situations, and activities that add to that "baseline" stress and can produce anxiety. IIIIII Eliminate stress fast with this Ebook AND get a FREE autographed copy of my best-selling book sent to your home as my gift to you. Depending on the types of circumstances you are facing - and the number of them in your life - there could be significant health implications as well. Below is a list of life's stressful events as compiled and scored by psychologists. Use this list to see where you fall on the "stress scale" in your life today. To do this, check the ones that relate to you right now (in other words, the events or circumstances which are happening in your life now, or have happened recently). Then, add up the numbers to the right of all the ones you checked and you'll get a "stress score".Then, use the chart below the list (towards the bottom of the page) to determine where you are on the "stress scale". Your "Stress Score" and Health: SCORE STRESS LEVEL HEALTH IMPLICATIONS 50-150 Low 30% chance of a stress-related illness 150-299 Moderate 50% chance of a stress-related illness 300+ High 80% chance of a stress-related illness If you have a lot of stress in your life, CLICK HERE to learn how to reduce and manage stress better Personal comment: I noticed (as maybe you have) that there is nothing on this list about the death of one of your children as one of life's most stressful events - which I would consider as THE most stressful event imaginable. I have experienced this in my family (not me thankfully, but three of my family members have had their children die in accidents). This, I believe, would rate even higher than 100 on the stress score (which is the rating for the death of a spouse). And while the death of a spouse would certainly be unbelievably traumatic (i.e., stressful and deserving of a 100+ score) the death of my child would be at least as painful/stressful. I'm not sure why the psychologist(s) who created this list left that off the list. In any case, if you've experienced this terrible event, rate it at whatever level you feel is appropriate. PLEASE CONSIDER... If the information on this site helps you or you'd like to make a donation to BeHappy101.com (to help make others happy), please click on the button below to make a contribution. The amount you donate is entirely up to you. A portion will be used to contribute to the happiness of others and is greatly appreciated.IWHY DONATE? Click here to go back to the BeHappy101.com homepage Like this webpage? Please pay it forward. Here's how... Would you prefer to share this page with others by linking to it?Click on the HTML link code below.Copy and paste it, adding a note of your own, into your blog, a Web page, forums, a blog comment, your Facebook account, or anywhere that someone would find this page valuable.