

# The Impact of Anxiety, & **STRESS** on You & Your business



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## How Many of These Are True for You and/or Your Employees?

- I work longer hours and get less done.
- I don't think as clearly as I used to.
- I feel irritable and "on edge."
- I complain and grumble regularly.
- I feel exhausted when there is no reason to be exhausted.
- I cannot balance my work and personal lives.
- I fly "off the handle" for almost no reason.
- I don't sleep as well as I would like.
- I have repeated, minor ailments, aches and pains.
- I have trouble controlling my blood pressure, cholesterol, blood sugar, and/or weight.
- I am more dissatisfied with my life than I used to be.

## How Many of These Are True for Your Business?

- Chronic failure to meet financial and other performance targets.
- Low or decreasing customer satisfaction.
- High staff turnover.
- Excessive use of sick time.
- The response of choice when things go wrong is finger-pointing or blaming others.
- Gloom & doom or “ain’t it awful” attitudes dominate too many conversations among employees.
- Attention on immediate issues impedes new initiatives or prevents planning for the future.
- Actions intended to solve above problems continue to fail or “solved” problems keep returning.
- The joy you once felt about your work or business is fading or gone.

**Is Chronic Stress Impacting  
You and/or Your Business?**

**Answering ‘yes’ to  
3 or 4 items on either of  
the two previous slides  
indicates chronic stress  
is negatively impacting  
you and/or your business.**

**At least you are not alone!!**

## The Impact of Chronic Stress In the Workplace and Society (1)

- From 70% to 90% of all MD visits have stress as a contributing factor.
- Chronic stress is more predictive of death due to cancer and heart disease than is smoking.
- In more than **50% of deaths** due to cardiac arrest, individuals had no traditional risk factors (i.e. smoking, high blood pressure, or high cholesterol).
- Individuals who live in a state of high anxiety are **4.5 times** more likely to suffer sudden cardiac death than non-anxious individuals.

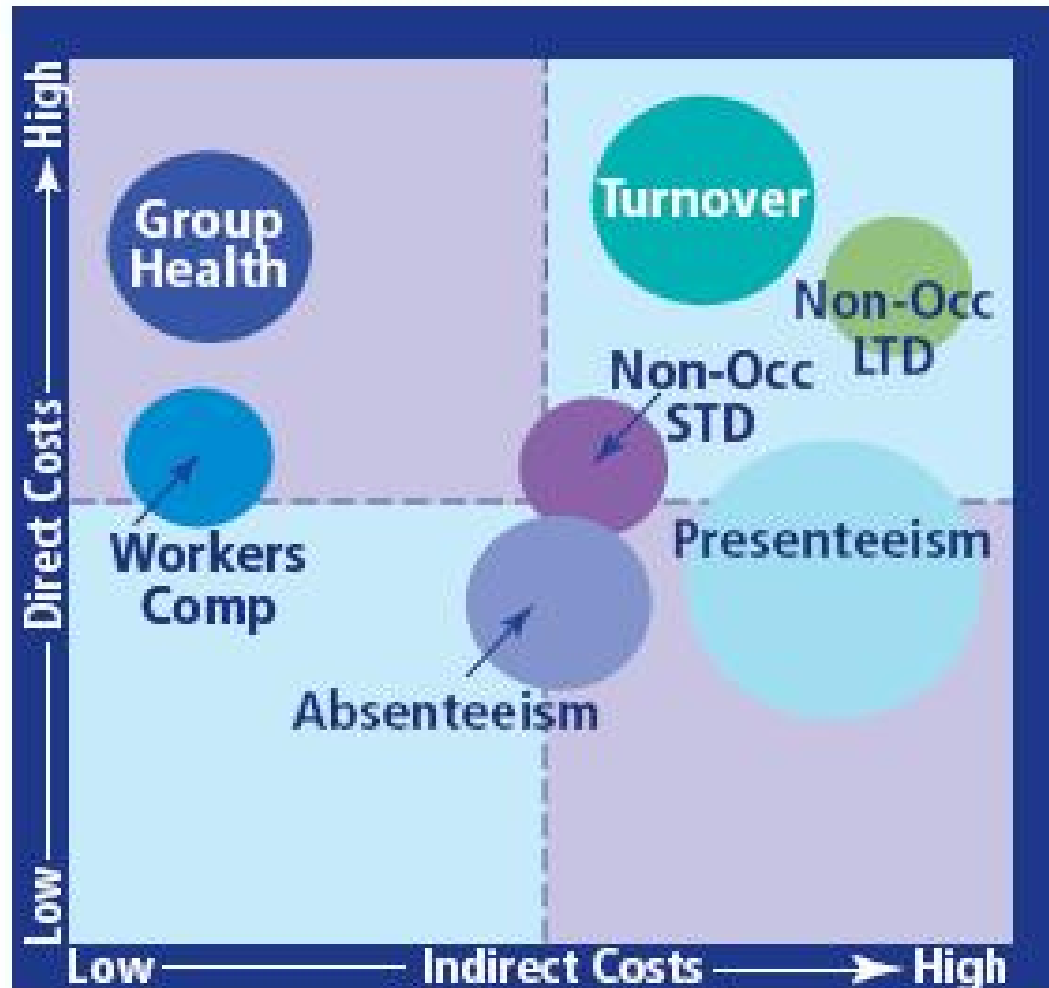
## The Impact of Chronic Stress In the Workplace and Society (2)

- Adult use of antidepressants almost tripled from the period 1988 - 1994 to the period 1999 - 2000. (Depression is often a result of chronic stress)
- In 2002, U.S. residents bought nearly \$17.2 billion worth of antidepressants and anti-anxiety drugs, up more than 10.0% from 2001.
- In 2006 one of every 10 women in U.S. were taking antidepressant or anti-anxiety medication, with men approaching a similar level.
- In 2006 anxiety levels were predicted to double within the next few years.

## The Impact of Chronic Stress In the Workplace and Society (3)

- The **annual** cost of stress to business in the US is at least \$200 Billion; some say \$300 Billion.
- Up to 10% of GNP of Great Britain is lost to the costs of stress.
- Major shifts in business, such as mergers or company-wide layoffs reduce productivity by up to 75%.
- **Employees impacted by chronic stress do not perform with the emotional competence necessary for high productivity and business performance.**

## Where Employers Can See Costs of Stress\*



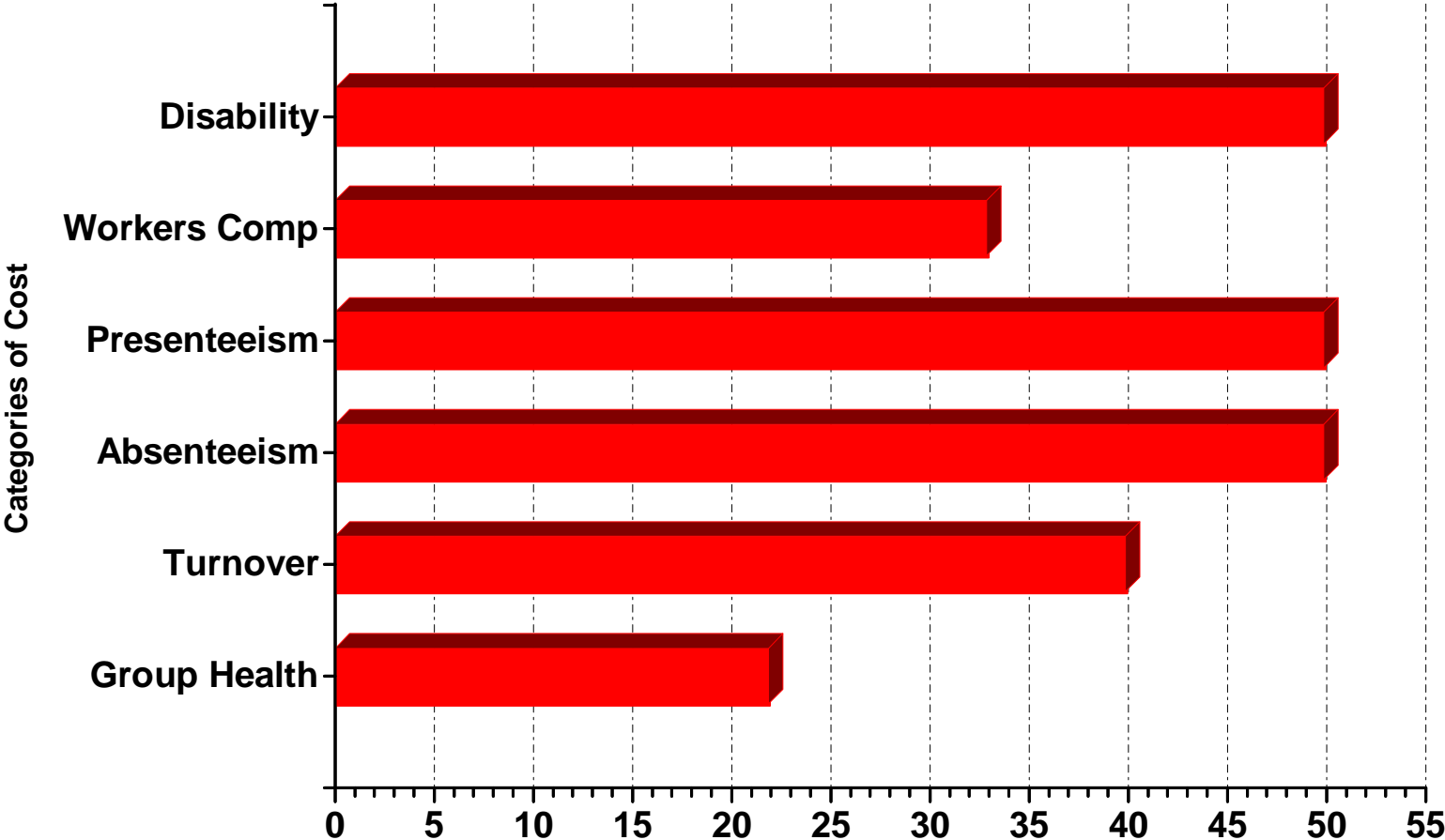
Presenteeism =  
at work, but not  
productive.

\*Chart by  
Lyle H. Miller,  
President, Stress  
Directions Inc.

Indicator Scales in Relation to the Magnitude  
of Their Direct and Indirect Costs

# Percent of Cost Due to Stress by Major Cost Center\*

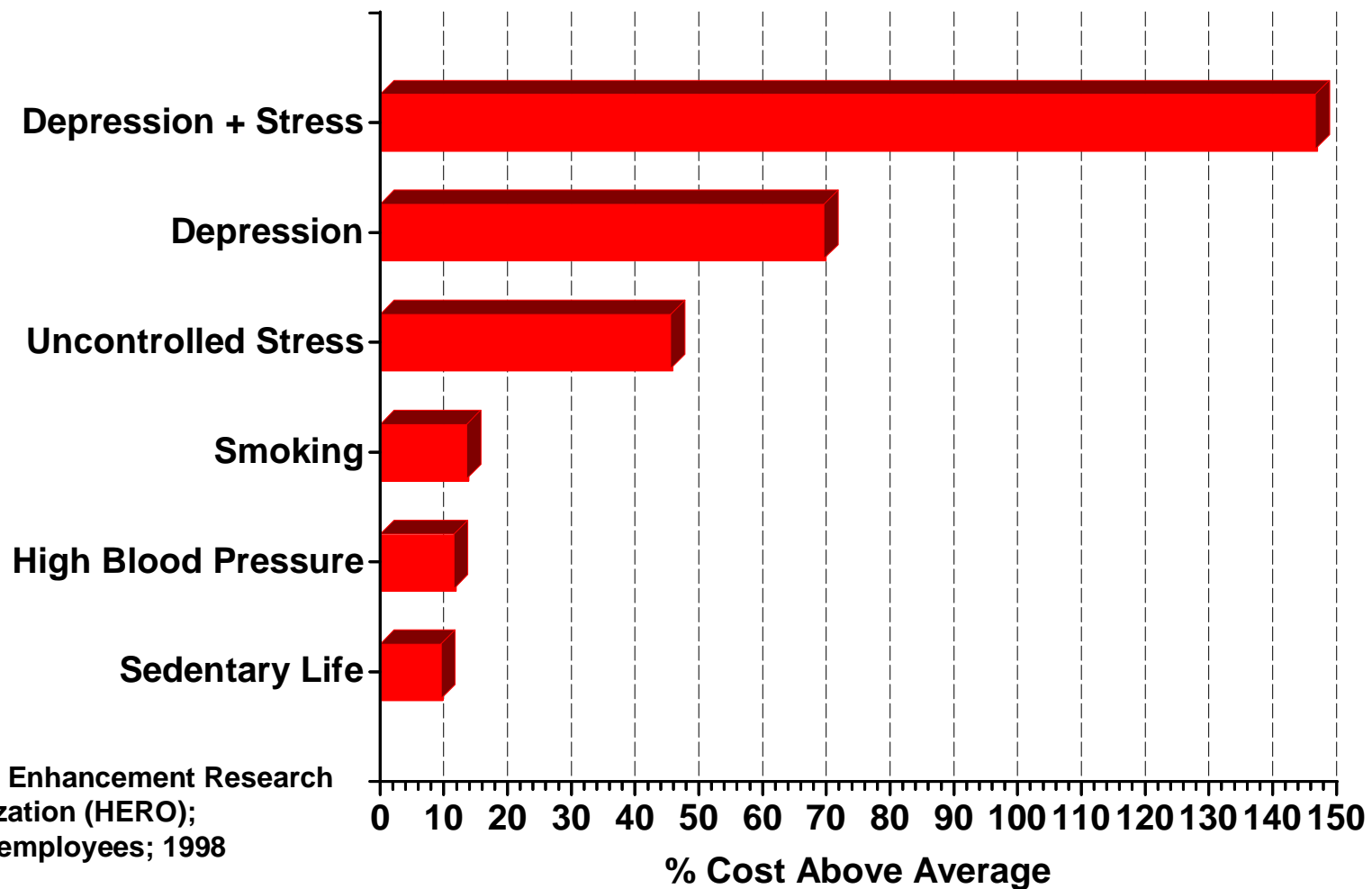
## % of Cost Due to Stress



\*Data from: "Business Case for Stress Management,"  
Lyle H. Miller, President, Stress Directions Inc.

# The Costs of Stress and Depression Dramatically Exceed The Usual Targets of Wellness Initiatives\*

## Cost Impact of Selected Conditions



## The Emotional Competence of the Workforce Has a Major Impact on Business Performance\*

- Up to 80% of an adult's "success" comes from their “emotional intelligence,” which includes:
  - **Self-awareness**
  - **Self-management**
  - **Social awareness**
  - **Relationship management.**
  
- Social and emotional abilities are four times more important than IQ in determining professional success.
- The reasons for losing customers are 70% related to individual and collective emotional intelligence of the workforce.
- For every 1.0% increase in service climate in a business there is a 2.0% increase in revenue.
- How people feel about an organization in which they work can determine 20 - 30% of business performance.
- Employees severely impacted by chronic stress cannot perform with the emotional competence or emotional intelligence necessary for high performance.

**\*Primal Leadership; Daniel Goleman, Richard Boyatzis, & Annie McKee; 2002**

## What is Stress?

- The **emotional** strain, or a sense of **emotional** turmoil resulting from an individual's **perceptions** or reactions to events or conditions.
- A state of **emotional arousal**, usually associated with feelings of **discomfort or anxiety** that are **attributed** to circumstances or situations.
- The **emotions** evoked and the resulting physiological shifts in the body when it **perceives** it is in danger.
- Chronic **emotional states** of anxiety, fear, frustration, irritability, anger, and depression are common manifestations of stress.

## What Causes Stress? (1)

- Emotional reactions to events that are indeed dangerous. (This acute stress usually dissipates when the danger is no longer present)
- The emotions resulting from events **perceived** as dangerous to:
  - Self or Self-worth
  - Dignity
  - Integrity
  - Community, neighborhood, family, or business.

## What Causes Stress? (2)

- Feeling of no control because:
  - Having to repeatedly shift focus, intention, and/or concepts.
  - Reacting to the **emotional** content of emotions precipitated by each of these shifts.
  - When other people or events dictate when and how individuals must do things.
- Feeling of overwhelm from:
  - **Speed and/or magnitude of change.**
  - **Accelerating avalanche of new information.**
  - **Too much to do; not enough time to do it.**
  - **Chronic feeling of “can’t keep up...”**

## The Growth in Information & the Speed of Change Are Exponential & Unrelenting

- The time it takes for information to double is decreasing dramatically:
  - In 1954 information doubled in 20 Years
  - In 1995 information doubled in 30 – 36 Months
  - In 2000 information doubled in 12 – 18 Months
  - In 2010 ??? (Weeks or Days?)
- The speed by which this new information arrives via email, the internet, TV, cell phones, text messaging, and other media has a similar exponential curve.
- **Interconnectedness of global economy can create tectonic shifts almost impossible to fathom.**

## Example: Speed of Change; Just One Month in 2008

- **09.08 “Economic Pearl Harbor”\***
  - Fannie Mae and Freddie Mac takeover by US at a cost of \$100 billion each.
  - Lehman Brothers files for bankruptcy.
  - Merrill Lynch takeover by Bank of America
  - Insurance giant AIG “saved” with \$85 Billion from US.
  - Goldman Sachs and Morgan Stanley become bank holding companies. (Ending the reign of five independent investment banks.)
  - US Treasury seeks authorization to acquire \$700 Billion in unmarketable loans.

\*Warren Buffett

## Example: Speed of Change; Oct. – Dec. 2008

- 10.03 President signs \$700 billion financial recover plan (TARP)
- 10.10: Dow ends worst week in history.
- 10.28: Fed cuts benchmark to 1.0%
- 11.07: US jobless rate hits 14 year high.
- 11.09: China announces \$585 billion bailout for its financial system.
- 11.18: GM and Chrysler seek bailout to avoid bankruptcy.
- 11.26: Federal reserve announces \$800 billion loan initiative.
- 12.11: Madoff arrested for alleged \$50 billion, international Ponzi scheme.
- 12.17: Fed cuts benchmark to 0.25 – 0%
- 12.19: White House authorizes \$13.4 billion in short-term loans for GM and Chrysler.
- 12.20 President-elect talks of need for \$750 billion stimulus package
- 12.21: Treasury buys \$5 billion in GMAC stock.
- 12.21: GMAC becomes a bank holding company.
- 12.23: Toyota announces first financial loss in 70 years.
- 12.31 2 million US jobs lost in the period September - December
- 12.31: Year-end financial indicators demonstrate magnitude of the financial crisis in the last four months of 2009. **(See next slide with 4 indices from the New York Times.)**

### 3-Month Treasury

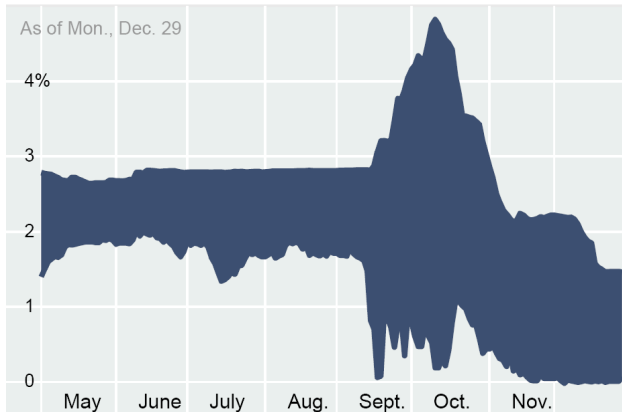
**0.07% +0.06**



Investors have taken money out of stocks, bonds and money market funds to buy safe assets, forcing the yield on short-term Treasury bills down. A lower yield indicates greater concern about the financial system.

### Ted Spread

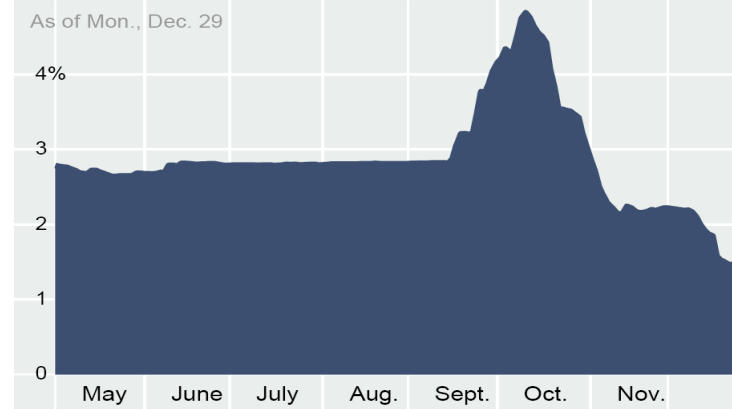
**1.40% -0.08**



The difference between Treasury bills and a three-month Libor is a measure of stress in the credit markets. By historical standards, the spread has been high all year: it averaged about 25 basis points (0.25%) from 2002 to 2006. Higher spreads indicate anxiety.

### 3-Month Libor

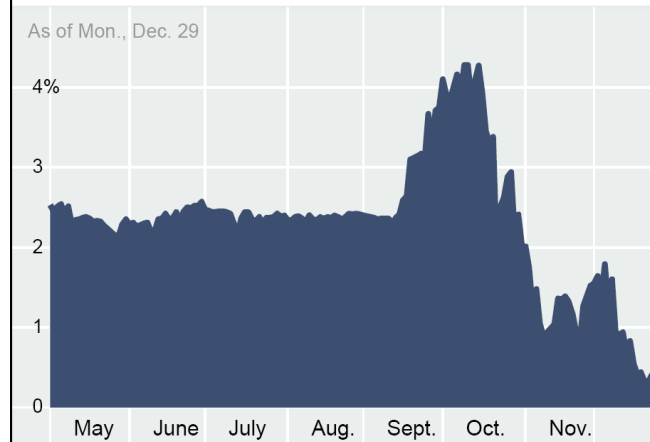
**1.46% -0.01**



Libor – the London Interbank Offered Rate – is what banks charge one another for short-term loans. It is the basis for many financial contracts – including home mortgages and student loans – and it is a sign of whether banks trust each other. Higher rates mean banks are less willing to lend money to one another.

### 30-day Commercial Paper

**0.45% +0.14**

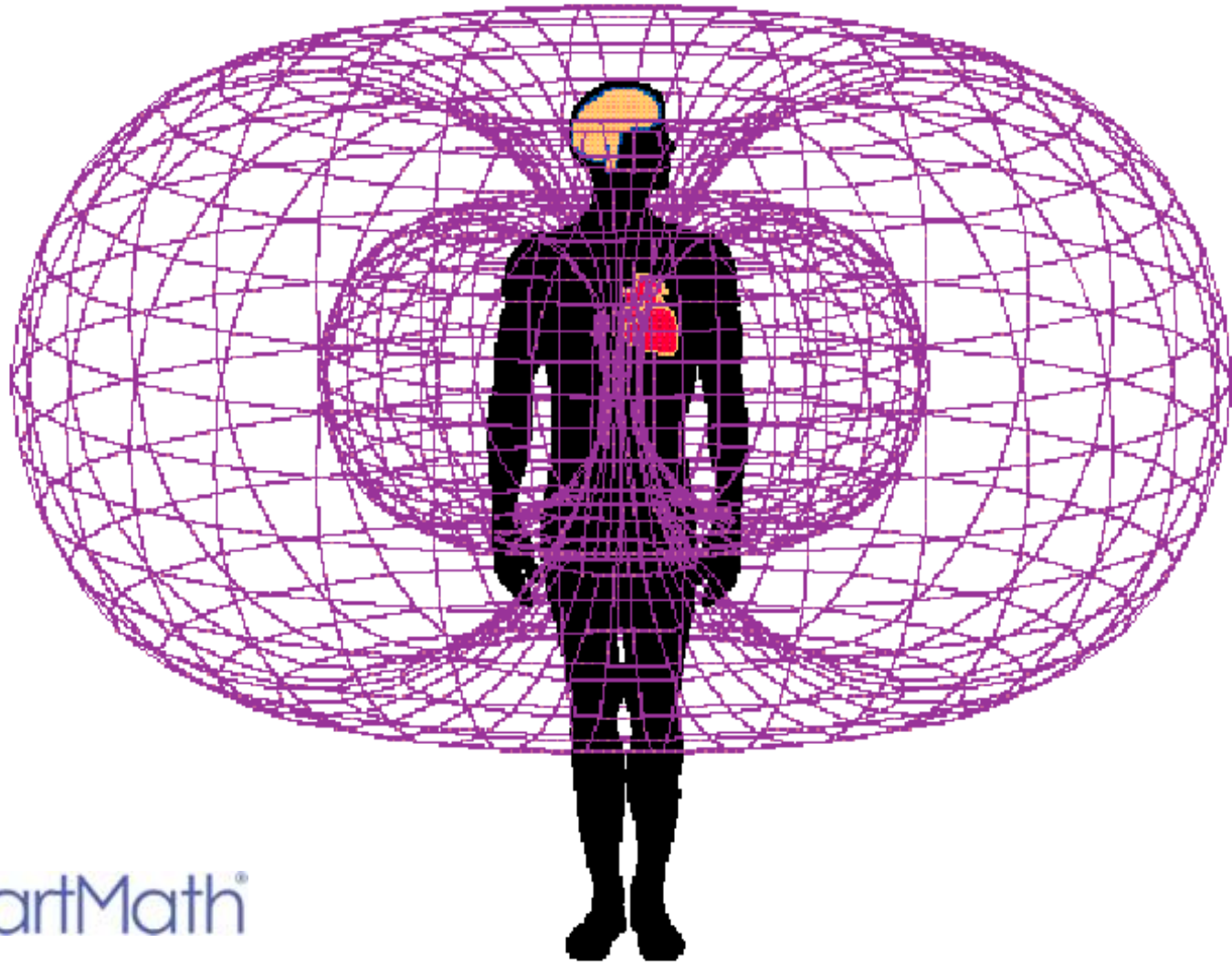


Commercial paper is short-term debt issued primarily by banks and large businesses, often for just a few days. Higher rates have made it more difficult for businesses to obtain the money they need for everyday expenses.

## While The Causes of Stress are Ubiquitous The Solutions to Feeling Stress Are Personal

- It is the **emotional reaction** to events, people, change, or overwhelm that **causes an individual to feel stressed**.
- The solution for an individual feeling stress must assist the individual feeling the stress.
- No one else—**nothing outside the individual**—can relieve their feelings of stress.
- The solution to stress is not eliminating all that evokes stress in individuals, it is providing tools for individuals to dissolve the **impact** that stress now has on their lives.

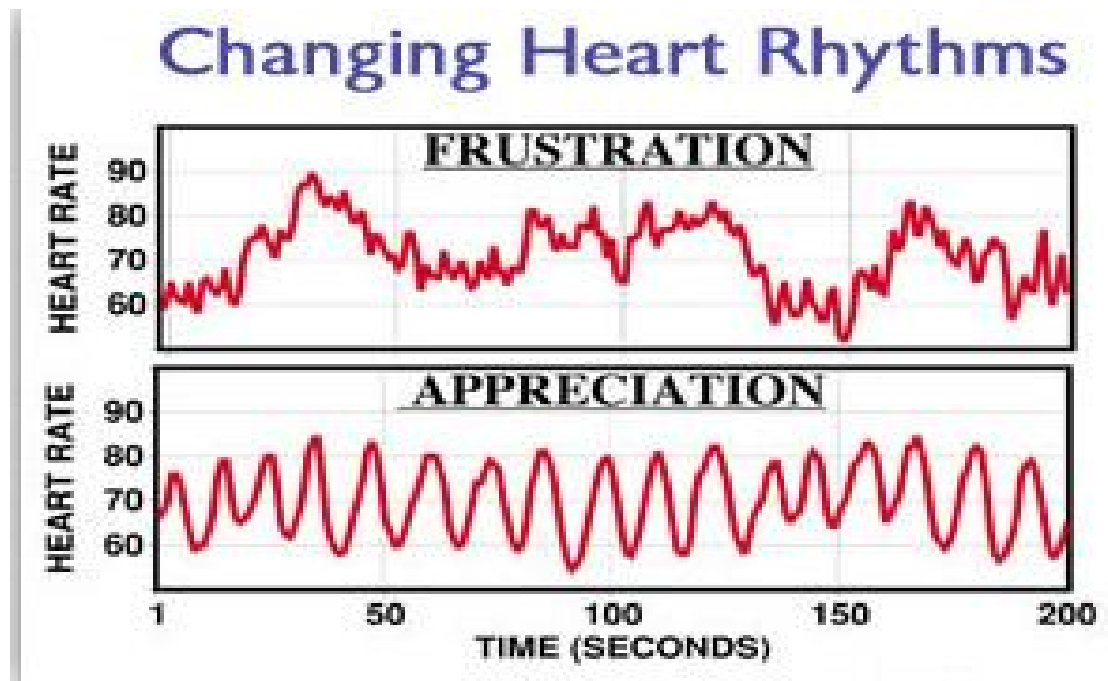
## A Change of Heart Changes Everything



# HeartMath Techniques Empower Anyone to Shift Out of Stress/Anxiety by Changing Their Heart Rhythm

The heart is continually changing its rhythm. Pulse, measured in beats per minute (i.e. 60 bpm) actually fluctuates, i.e. ranging from 40 to 70 bpm during that minute. This shifting heart rate is called the Heart Variability Rate (HRV)

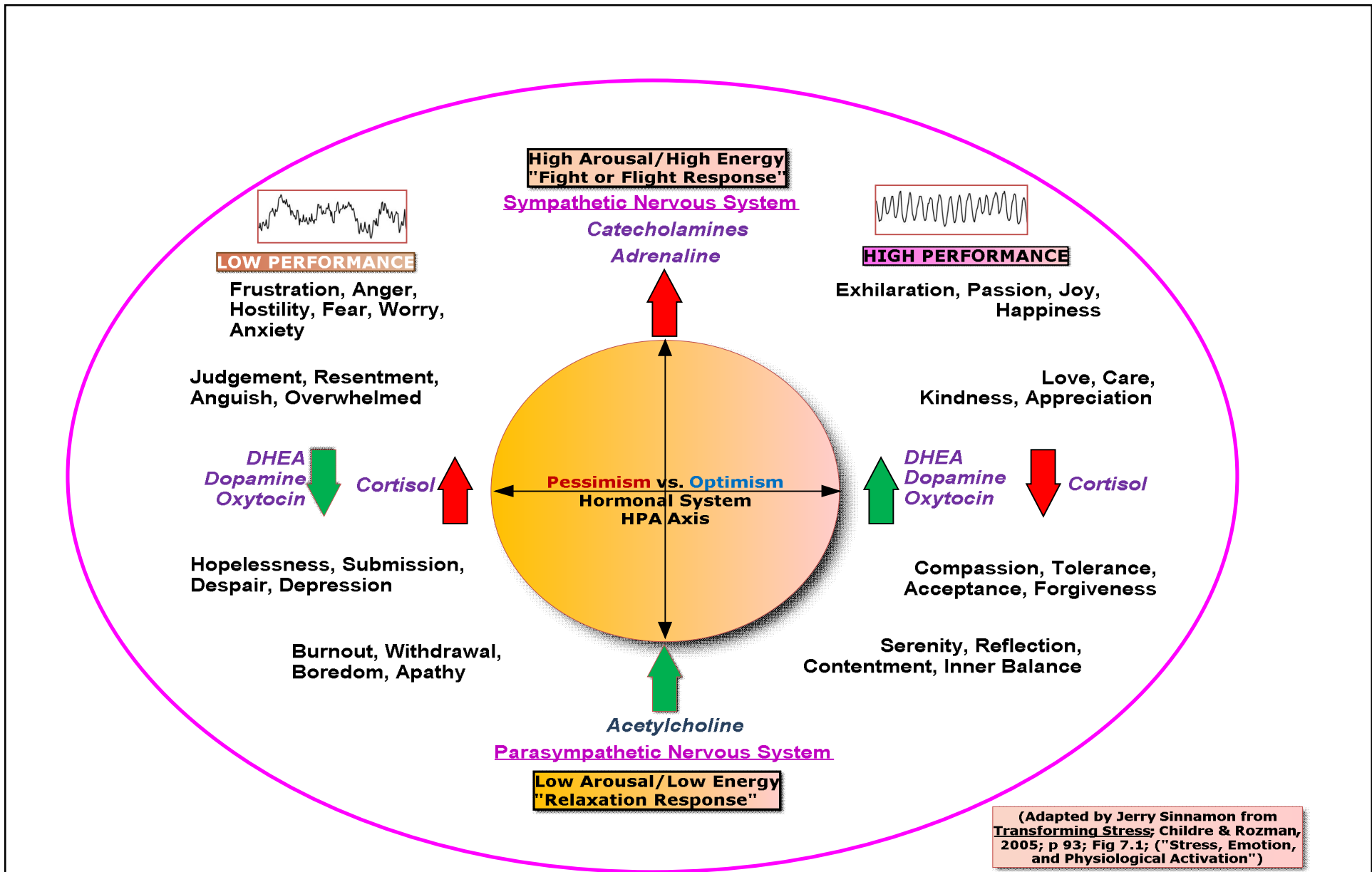
This chart demonstrates changes in heart rhythm (HRV) from a period of stress or frustration to that of appreciation, evoked, at will, by learning **HeartMath**. The **coherence** created by this rhythm shift has a profound impact on the body, brain, and emotions.



## Coherent Heart Rhythms Dissolve Stress and Create a Profound & Positive Impact On the Body, Mind, and Spirit

- Heart rhythm **coherence** prevents or ends an “amygdala hijack,”\* restoring access to the thinking portion of the brain (neocortex).
- Heart rhythm **coherence** prevents or controls the “flight or fight” response.
- Heart **coherence** creates a more optimum hormonal balance in the body (Cortisol down; DHEA and Oxytocin up) by countering chronic stress.
- Heart **coherence** shifts the energetic environment throughout the body and its environs.

\*From, Working With Emotional Intelligence, Dan Goleman



***Two Physiological Systems Impacted by Stress & Negativity.***

## HeartMath Techniques Employ the Power of The Heart to Lessen Impact of Stress & Increase Emotional Intelligence, or Emotional Competence (1)

- Techniques are easy to learn, easy to use.
- Can be used in “the heat of the moment.”
- **HeartMath techniques can dissolve stress-induced conditions, such as:**
  - Anger
  - Anxiety
  - Depression
  - Frustration
  - Sleeplessness
  - Feeling of overwhelm
  - Chronic time pressure
  - Irritability
  - Minor ailments, aches and pains
  - Risk for chronic diseases, such as, diabetes, cancer, high blood pressure, heart disease, etc.

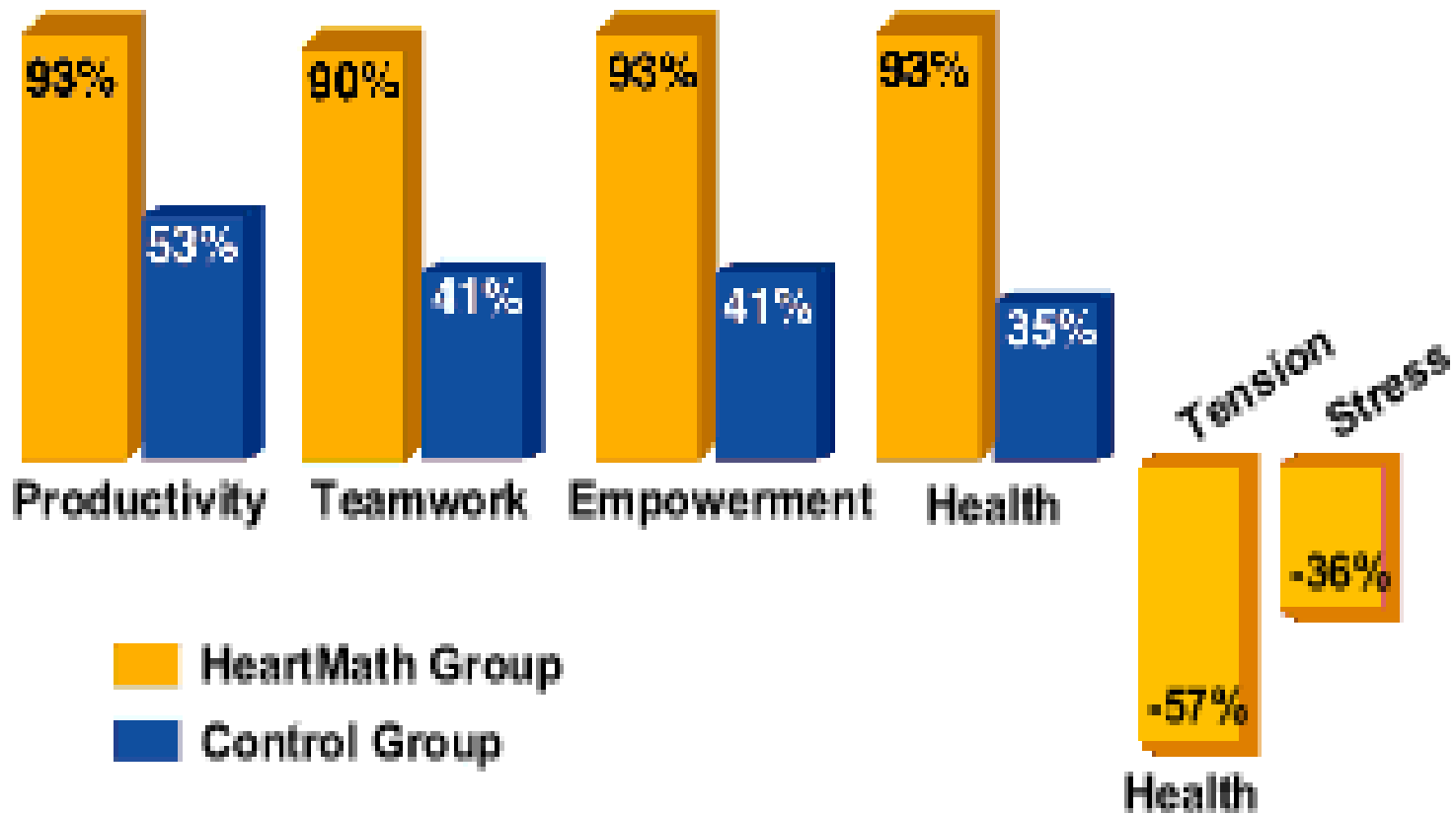
## HeartMath Techniques Employ the Power of The Heart to Lessen Impact of Stress & Increase Emotional Intelligence & Emotional Competence (2)

- Techniques are easy to learn, easy to use.
- Can be used in “the heat of the moment.”
- **HeartMath techniques can positively impact self-management and relationship awareness:**
  - Improve relationships with boss, peers, reports.
  - Improve listening and conversation skills.
  - Increase responsibility for interpersonal problem resolution.
  - Increase optimism and willingness to contribute to smooth-functioning work environment.
  - Increase ability to focus on what is important, not get distracted.
  - Increase ability to balance conflicting demands on time/attention.
  - Improve customer relationships.
  - Improve over-all productivity and presence at work.
  - Improve ability to balance work and personal lives.
  - Improve ability to function despite onslaught of disquieting information.

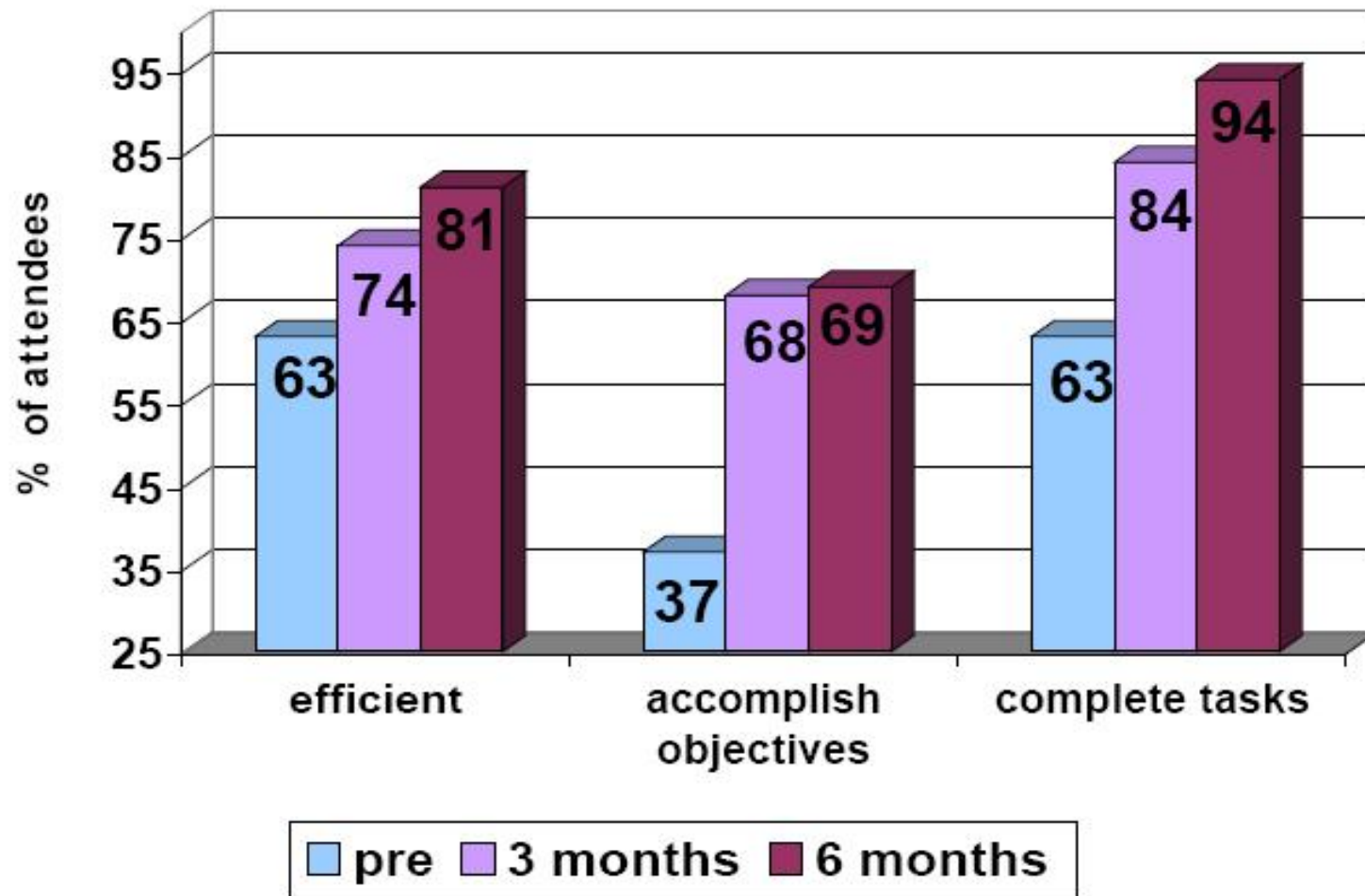
**Multiple Employees Learning HeartMath  
Is A High Leverage Method to Accelerate  
Personal Mastery Throughout the Workforce.**

- Employees who have personal mastery can align own goals with those of firm.
- Employees who have personal mastery are present and productive.
- Employees with personal mastery are on the path toward emotional intelligence.
- Multiple employees with personal mastery working within appropriate structures will facilitate building a high-performance “learning organization.”

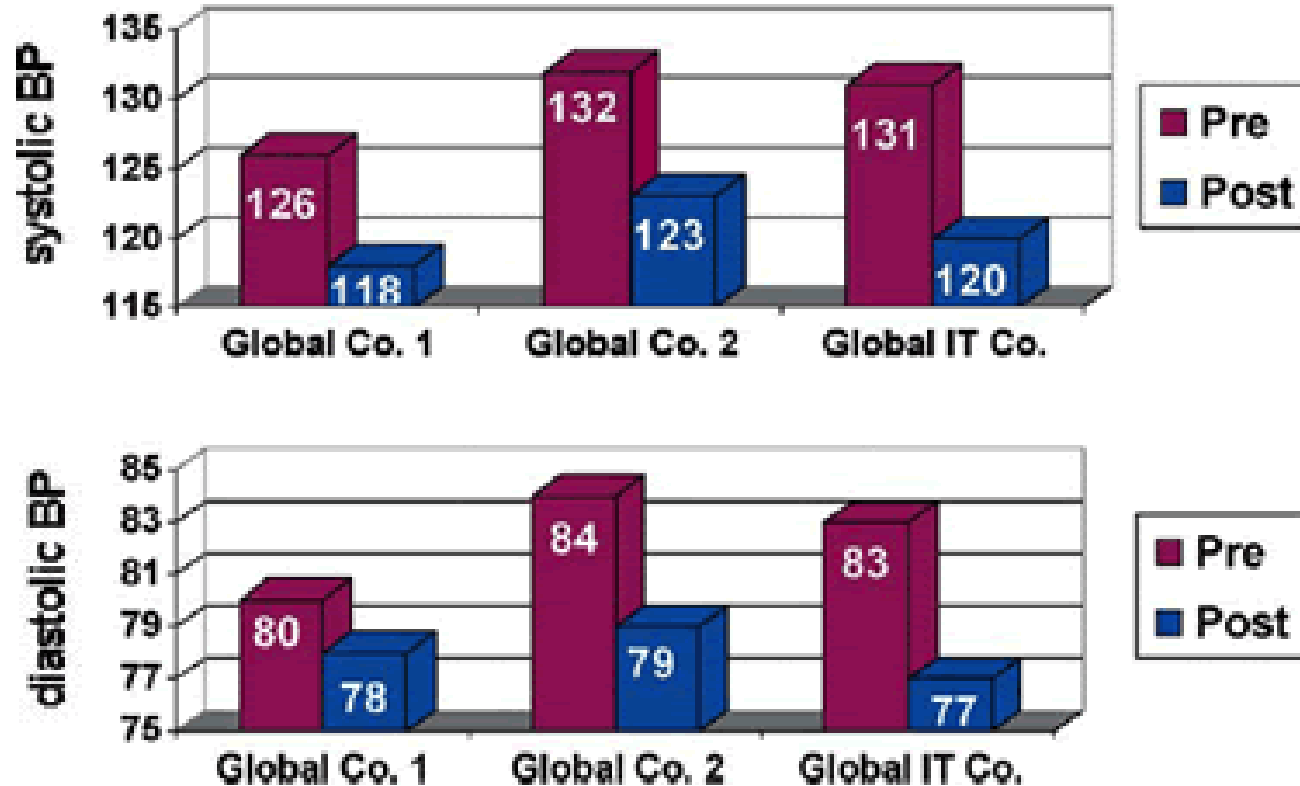
Six Months After HeartMath Program  
Major Electronics Firm: Higher Performance  
Less Evidence of Chronic Stress



## HeartMath Training Produces Comparable Performance Improvements at Other Global Companies.

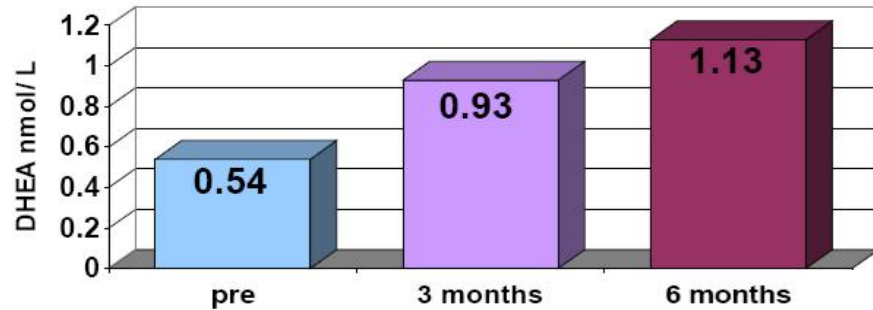


**Blood Pressure Reduction at 3 Global Companies**  
**After Employees Learn HeartMath Is More Than Twice**  
**The Result Expected from an Exercise Programs.**

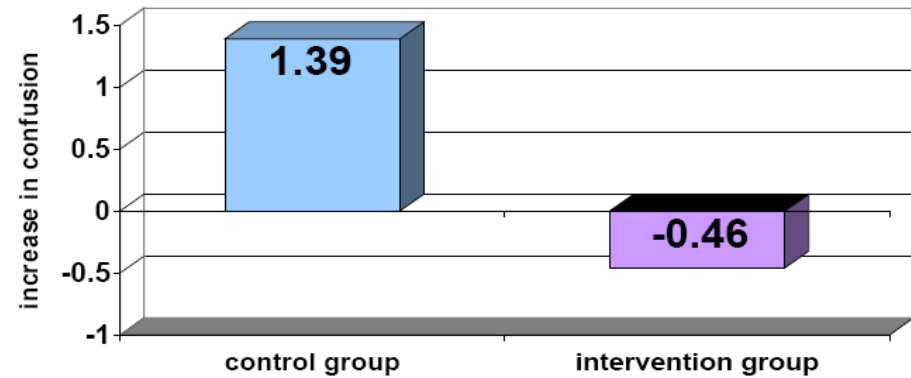


# Additional Benefits to HeartMath Training Include:

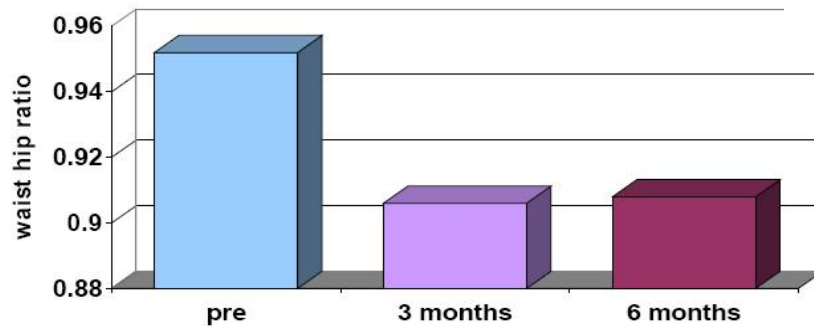
## DHEA Levels UP



## Confusion DOWN



## Weight DOWN



When HeartMath skills are learned by employees as part of a systemic approach to transforming a firm, the emotional Intelligence of the whole organization increases.

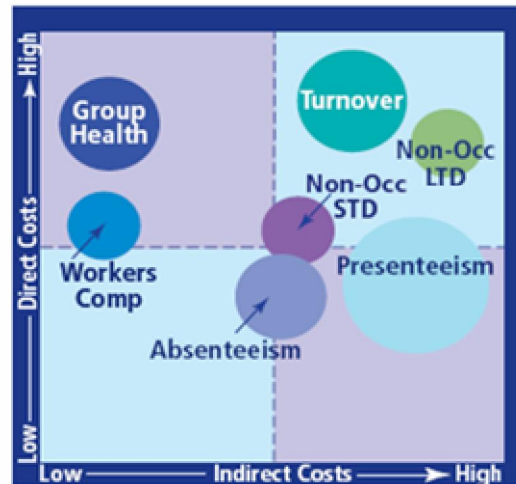
At the same time, significant impediments to productivity and costs due to stress are dramatically reduced.

## The Value of HeartMath to Your Business

- Up to 80% of an adult's "success" comes from their emotional intelligence.
- Social and emotional abilities are four times more important than IQ in determining professional success.
- The reasons for losing customers are 70% related to emotional intelligence.
- For every 1.0% increase in service climate there is a 2.0% increase in revenue.
- How people feel about an organization can determine 20 - 30% of business performance.
- ROI up to \$7.83/\$1.00 for HeartMath training by increasing productivity and reducing costs.

**Building on  
the Positives**

**Eliminating Chronic Stress  
with HeartMath Techniques**



Indicator Scales in Relation to the Magnitude of Their Direct and Indirect Costs

## Engage *Be On Purpose* to Train Your Workforce in HeartMath

- Reduction of chronic stress levels of employees, resulting in reduced costs, higher productivity, and higher satisfaction for your customers, your workforce, and you.
- Multiple employees coherent and aligned with employer's purpose and mission, will propel the creation of high performance, harmony, fulfillment, and personal satisfaction throughout the firm.

## Engage *Be On Purpose* to Decrease Costs of Stress and Increase Emotional Mastery of Your Workforce

- Individualized 1 to 1 HeartMath Coaching by Licensed HeartMath Provider.
- Use state-of-the-art biofeedback equipment for learners to “know” techniques are embodied.
- More than 30 years of hands-on experience in creating high performance, Learning Organizations.
- Specialized training in facilitating the creation of Learning Organizations.

# Engage *Be On Purpose* to Eliminate the Impact of Chronic Stress From Your Business

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