

FT BIG READ

# Anxiety - The fear factor

By Emma Jacobs

First his fingers, forearms and toes tingled; then he was gripped by a mental paralysis. "I couldn't think about how to make a decision," says the banking executive in his mid-forties. "I completely froze. I felt my IQ had dropped 50 points." The trigger for his anxiety, he says, was unrealistic work demands. "Not making decisions made it worse as I was then not performing."

Yet this City worker, who prefers not to be named, tried to conceal his anxiety because he feared his employer would think he was not cut out for the job. The prevailing culture at his office was to keep your head down, work hard, admit no weakness. He wanted to be seen as efficient and resilient. People noticed that his work - rather than his mental health - was suffering. "Given that I have always been pretty much the 'golden boy', when my boss took me to task I imploded."

Plagued by a fear that he was a fraud he considered suicide. That was in 2014. After receiving psychiatric help he is now back at work and has become an expert at spotting the signs of anxiety in others. "The characteristics that contribute to stress can also be the reason high achievers have reached their positions - people pleasing, perfectionism, the need to be strong and to be hyper vigilant to emerging threats," he says.

His case is a stark example of the anxiety and stress that employees experience, and employers are increasingly having to pay attention to. It is a global phenomenon, but in the UK alone the most recent report from the chief medical officer estimates that the number of sick days lost to "stress, depression and anxiety" increased by 24 percent between 2009 and 2013. The statistics are alarming: one report from the Rotman School of Management in Toronto, published this year shows that 41 percent of employees from a



range of industries reported high levels of anxiety.

The increase is often blamed on modern working life. The constant buzz of texts, emails and tweets mangles our brains and stalks our sleep; robots are in the ascendancy, threatening to steal our jobs. New technologies emerge from left-field to flatten established companies; work appears insecure, corporate ties loose. And expectations of professional life have changed. Work, once the activity we did for money and status, is now supposed to provide personal fulfillment. The upshot? We are afflicted with unease, fear and worry.

"After a decade of disruption, cutbacks and lay-offs, anxiety among employees is running very high," says Bill George, a senior fellow at Harvard Business School.

Anxiety is typically described as a feeling of unease, worry or fear. When

## A report shows shows that 41 percent of employees from a range of industries reported high levels of anxiety

it becomes acute the effects can be debilitating. Some people are more vulnerable to it than others, at different periods in their lives. It is not something we can ever wholly eliminate and it can, at times, be helpful in improving our performance. But too much and it can be corrosive, on occasion leading to alcohol and drug abuse.

Absenteeism is just one problem for employers. The loss of productivity - dubbed "presenteeism" - is another. This occurs when employees come to work but function below par because of ill health. Research suggests this trend

predominantly affects white-collar workers and that the costs can be high. One report estimated that presenteeism, including all medical and mental health issues, shaved 2.7 percent off Australia's gross domestic product in 2010. A study in the Journal of Applied Psychology, published earlier this year, reported: "Anxiety interferes with people's ability to process immediate events, resulting in lower performance."

In response, companies are introducing programs to help workers cope better with stress and anxiety. Even in hyper-competitive

industries such as finance or technology, there is increased understanding that attending to their employees' mental wellbeing may be good for profits.

Michael Sinclair, a psychologist in the City of London, sees a "tremendous" number of bankers and lawyers with work-induced anxiety. "They work at a relentless pace," he says. "The pressure is always on and there is a culture of incessant email communication."

But he also believes there is a bigger problem for companies: such anxiety can be infectious. "A company's fear of failure breeds the same fear among its employees creating a 'company sickness' and culture of anxiety," says Dr Sinclair. "Ironically this backfires and impacts the bottom line."

Technology is a contributing factor, says Nigel Jones, a lawyer and co-founder of the City

Mental Health Alliance, a non-profit organization for London's financial services workers. He believes the intensity has increased since he started work 30 years ago.

"Clients want more in terms of speed, quality. There is more pressure at work and the risk of anxiety is higher," he says, adding that 27 City employers have become members of the network within two years. "Expectations of a speedy response [to a client] have got higher but the expectations of the quality of work have not gone down."

Gianpiero Petriglieri, associate professor of organisational behaviour at Insead Business School, sees the rise of social media as triggering what has become known as "presentation anxiety", making people feel vulnerable. We suffer from "being always on", he says.

Although unemployment

## Anxiety - The fear factor (continued)

in the UK is at a seven-year low, short-term contracts and overall job insecurity have risen for millions of people, from steelworkers to nurses and bankers. Some argue that it is impossible to calculate the impact of changing technology and employment conditions on the rise in reported cases of anxiety.

“Trying to directly compare levels of anxiety between eras is a fool’s errand,” says Scott Stossel, author of *My Age of Anxiety*. “Modern poll data and statistics about rising and falling levels of tranquillizer [use] aside, there is no magical anxiety meter that can transcend the cultural particularities of place and time.”

The answer for some is to take greater control over their work schedules, or become self-employed. But even that can be a double-edged sword, says Barry Schwartz, professor of social theory and social action at Swarthmore College in the US. “There is a dark side to all this freedom from constraint, to all this emphasis on individuals as the makers of their own worlds, their own destinies,” he writes. “It leaves people indecisive about what to do and why.”

Sara Horowitz, of the Freelancers Union in the US, told the FT earlier this year: “If you’re running health programs for mine workers you have to be experts in black lung disease; if you’re running them for freelancers you have to specialize in anxiety.”

New gadgets - often introduced as time-saving devices - have always proved unsettling. Brigid Schulte, author of *Overwhelmed: Work, Love and Play When No One Has The Time*, points out that even the invention of the pencil made some feel that knowledge and information were flowing too fast. “People feel that time speeds up, that old, familiar ways of liv-



ing and working are passing and being replaced by something foreign and uncertain,” she says.

What is changing is employers’ awareness of the issue. In 2007 John Binns, a former partner at Deloitte, the professional services firm, experienced severe anxiety and depression: “I’d be looking at my emails assuming if I opened them there would be bad news.” A ringing phone also triggered this sense of dread. He says there was no culture of talking about anxiety at work.

Today, he is an independent adviser on mental health to clients including Deloitte. This change reflects wider awareness of the issues but also concern, among employers, about potential litigation from workers. There are additional worries about brand, reputation and even recruitment for companies with a poor record on mental illness.

Employee programs, fo-

cused on the mental wellbeing of workers, have expanded greatly in scope - from financial support to counseling helplines. According to a report on the sector by Ibisworld, a market research company, over the past 20 years the number of US businesses running such schemes has more than doubled to 74 per cent. Consultants, hired by employers worried about lost productivity, are part of an informal industry that has sprung up to quell workplace anxiety and stress.

Mindfulness - according

to its proponents the awareness that emerges from studying the unfolding of experience moment by moment - is no longer solely practised by Buddhist monks and their followers but espoused by chief executives. Google, Apple and Sony are among the companies to have adopted “mindfulness” programs to encourage employees to meditate and focus - and make them more productive and satisfied in their work. Resilience is another term that has gained traction among employers.

Digital detoxing consul-

tants advise employees on how to stop being distracted by email, texts and Twitter. They offer retreats for frazzled executives such as the US’s Camp Grounded or advisers who work with employees to instill good tech practice.

It would, however, be wrong to overstate the corporate help available. The Chartered Institute of Personnel and Development found recently that only 60 per cent of organizations in the UK were taking steps to identify and reduce stress in the workplace.

The risk is always that wellbeing initiatives become tickboxing exercises, created by human resources managers. Departments committed to promoting robust mental health may contradict the day-to-day reality for colleagues. Moreover, programs can backfire as employees become anxious about failing at being mindful.

“If you’re offering mind-

fulness classes or wellness programs, that’s like saying the reason for the anxiety rests with the worker, so the solution should be up to the worker, too. That’s really unfair,” says Ms Schulte, who argues that many corporate programs miss the point. “Yes, give people the tools to manage stress and anxiety. But leaders and companies need to recognize their part in this, too.”

Company guidelines on switching off technology, for example, can relieve individuals of the responsibility for refusing to answer late-night emails. Encouraging employees to share their experiences is important. The City Mental Health Alliance hopes that by getting senior bankers and lawyers to speak about their anxieties, it might stop others from being reluctant to seek help.

“People think everyone else is immune to all these feelings,” says Mr Binns. “Many very successful people suffer from anxiety. There is a long way to go before the association with weakness is dealt with.”

The bank worker - who now watches out for signs of anxiety in others - is far less optimistic. Hard-working professionals wear stress as a badge of honour and no one admits to anxiety, he says.

“I speak to people when I see the signs. I will find the right time, tone and place and bring it up,” he says. “But it’s hard for people to talk about it and we need to make it easier.”

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NIGEL JONES

### ROOTS AND CAUSES

## Are anxious feelings a ‘permanent feature’?

There is a rich philosophical, psychological and medical debate around anxiety’s roots and causes. Described as a feeling of unease, worry or fear it is, argue some, a feature of the human condition. Alain de Botton, the author of *Status Anxiety*, says: “We simply are anxious, to our core, in the very basic make-up of our being. Though we may focus day-to-day on this or that particular worry creating static in our minds, what we are really up against is anxiety as a permanent

feature of life.”

Perhaps. Yet most of us will probably find our unwelcome thoughts and feelings are triggered by an external stressor such as an interview or presentation.

And while anxiety can be helpful - on occasions improving our performance, making us check our work, or prepare thoroughly for an interview - if untreated it can be destructive.

“It is adaptive and helpful at times but when left unchecked it can become detrimental,” says

Dr Michael Sinclair, a psychologist who argues that the condition is not something we can ever wholly eliminate.

For the person experiencing stress or anxiety the feelings may feel indistinct. Yet there is a difference between the two. Stress is generally seen as a “response to particular demands which exceed - or are perceived to exceed - the person’s capacity to meet them”, says Dr Robyn Vesey, an organisational consultant at Tavistock Consulting. Stress can

trigger anxiety.

For some people profound anxiety becomes part of their daily life, requiring management over years. Others are able to return to their jobs and withstand the same pressure that triggered their acute anxiety in the first place.

John Binns, a former Deloitte partner who now advises on mental health issues, says: “The danger is that people think you need to be wrapped in cotton wool. Some people’s levels of anxiety will return to normal.”

# Lifeguards get pensions? At age 45? They do in Atlantic City

By Romy Varghese

**J**OSEPH D. Rush, Jr. joined the beach patrol in Atlantic City when qualifying tests were conducted in stormy weather at sea to judge an applicant's mettle, local Republican leaders signed off on each hire and lifeguards attended movies free by flashing their badge. He retired in 2000 with an annual lifeguard's pension of USD30,000.

Lifeguard pension? That's right, lifeguard pension. It's one of those relics from the lavish and loud Prohibition-era Atlantic City depicted in television and film. Despite just a four-month beach season and a battered casino industry, lifeguards who work 20 years, the last 10 of them consecutively, still qualify at age 45 for pensions equal to half their salaries. When they die, the payments continue to their dependents.

About 100 ex-lifeguards and survivors collected anywhere from \$850 to \$61,000 from the city's general fund last year, according to public records. In all, it comes to \$1 million this year. That's a significant chunk of cash for a municipal government with annual revenue of about \$262 million and, more importantly, it's emblematic of the city's broader struggle to downsize spending and contain a budget deficit that has soared as the local economy collapsed.

Kevin Lavin, the emergency manager appointed by New Jersey Governor Chris Christie to stabilize the finances of the city of 39,000, has cited lifeguard pensions as a possi-



Atlantic City, USA

**Atlantic City, developed as a resort community in 1854, drew revelers long before its first casino opened in 1978**

Retired lifeguards don't intend to sit idly by and watch their pensions carried away by the political and economic tide.

"We worked under the precept that we were going to get a pension, and that's a certain amount of money," said the 84-year-old Rush. "I'm not responsible for the mismanagement of the politicians, and I'm not responsible for the casinos leaving."

As formerly-bankrupt Detroit was home to auto making, Atlantic City for decades was a one-industry gaming haven, the Las Vegas of the East Coast. Along the marina and beaches, patrolled by lifeguards, casinos shook money loose from their guests, generating a bounty for the city to subsidize the pen-

sions for the part-timers and bankroll a municipal workforce well above the national average.

Today, the junk-rated city, where more than a third of its residents live in poverty, is struggling to avoid bankruptcy. Four ocean-side casinos -- one in three -- shuttered last year. Its tax base has eroded by 64 percent over the past five years. Investors in May demanded a lofty 7.75 percent yield on bonds maturing in 2040 even though the state could divert aid to make the payments if needed. The city closed a \$101 million deficit this year partly by plugging in casino revenue it hasn't received yet.

"Cities on a downward spiral have these legacy costs that are very difficult to eliminate," said Howard Cure, director of municipal research in New York at Evercore Wealth Management, which oversees \$5.9 billion in investments. "There are only so many people you can fire."

Atlantic City, developed as a resort community in 1854, drew revelers long before its first casino opened in 1978. People eager to escape the stifling summer heat of nearby cities such as Philadelphia thronged its beaches, and drank and gambled illegally in back rooms during the Prohibition era with the complicity of city officials.

Keeping bathers safe was an important enough consideration that nearly from its start the resort city hired "constables of the surf" to watch over them, according to Heather Perez, archivist at the Atlan-

tic City Free Public Library. In 1892, they were organized into the beach patrol.

The pension plan is the product of a 1928 state law sponsored by an Atlantic City Republican legislator named Emerson Richards, who lived in a palatial apartment near the lifeguard headquarters and threw parties, such as an annual Easter eggnog celebration, attended by political wheelers and dealers.

The statute creating the lifeguard pensions hasn't been changed since 1936, according to state library records. Four percent of pay is deducted to help cover the benefit, which nonetheless needs to be subsidized by city taxpayers.

While many on patrol moved on after stints as high school and college students, others hung on to their positions year after year, particularly teachers who had the summers free, said Democratic state senator Jim Whelan, a former city mayor.

"What we call 'teach and beach,'" said Whelan, who was also a lifeguard and teacher but fell short of qualifying for the lifeguard pension. "Not a bad life."

Rush was one of the longer lifers, working the beach for 52 years before, during and after a teaching career in Wilmington, Delaware. After retiring from that job in 1985, he extended the lifeguard season by working the winter months repairing boats and re-splicing rescue ropes.

"It's a rough ocean," Rush, who estimates he participated in 1,000 rescues, said. "You go save somebody, it's a hard job. Just ask someone who was saved to see how important the job is."

As part of his review, Lavin, the emergency manager installed in January, is looking at whether the benefit is in the community's best interest, said Bill Nowling, his spokesman. "The city has limited resources and needs to make tough decisions about how it funds programs going forward," he said.

The system wouldn't be a burden if the city had managed it properly, said Michael Garry, president of the beach patrol union. He said he's talking to lawmakers and Lavin on how to cut costs for the city.

"Nobody ever sits there and says, 'why do we need the police. Why do we need fire,'" he said. "We're a little accustomed to having to justify everything about us." **Bloomberg**



Once the East Coast's gambling hub, Atlantic City has suffered as casinos opened in neighboring states including Pennsylvania and New York

By Matt Volz

DEMOCRATIC governors are being squeezed by the mandate in President Barack Obama's climate change plan to cut carbon dioxide emissions — perhaps none more than Montana's Steve Bullock, the one governor in a coal-producing state who faces re-election next year.

The Obama plan puts a big target on Bullock's back as he tries to avoid the fate of other Democrats tossed on the slag heap in the nation's coal belt.

Republicans control most of the states where Obama's Clean Power Plan is a major issue, but Democrats in Montana hold most statewide offices, including governor.

"The Clean Power Plan may be the single biggest threat to Bullock's chances for re-election," Carroll College political scientist Jeremy Johnson said Friday. "Presumably, Republicans will relentlessly focus on the issue during the gubernatorial campaign."

The emissions rule was an issue in this month's gubernatorial election in Kentucky, where Attorney General Jack Conway lost to Republican Matt Bevin, despite Conway joining a 27-state lawsuit seeking to block the rule.

Many Democratic governors who don't face an election in 2016

# Obama climate plan puts squeeze on coal state governor



Smoke rises from a coal burning power plant in Colstrip, USA

unequivocally support the Obama administration plan. In Colorado, Gov. John Hickenlooper is taking Attorney General Cynthia Coffman to the state Supreme Court over whether Coffman had the authority to join the lawsuit to block the Environmental Protection Agency's emission reduction targets.

Bullock's approach is more ambivalent: The plan is not fair because it imposes the biggest cuts

on Montana, but it has to be done.

In contrast to Hickenlooper, Bullock appears to support the move by Montana Attorney General Tim Fox to join the 27-state lawsuit, saying it's important for the courts to clarify many questions about the plan. But, Bullock said Thursday, the state must create a plan to meet the targets or risk the federal government doing it for Montana.

"Even though I do not believe

that the final EPA rules are fair for our state, I do believe that there are many choices that Montanans may make to keep our state's energy destiny in our own hands," Bullock said.

It's a tough needle for Bullock to thread. Montana's target emission rate cuts are the steepest in the nation at 47 percent by 2030. The state is a major coal producer and has several coal-fired power plants, including the Colstrip plant, the second-largest west of the Mississippi River.

A likely Bullock opponent in 2016, Republican entrepreneur Greg Gianforte, was headed to Colstrip on Friday to speak with families who are concerned the federal plan could mean the end of the power plant and their jobs. Gianforte was critical of Bullock's response to the Obama plan, saying he should have come out more strongly against it.

"I would have expected more leadership," he said. "It seems like we're waving the white flag."

Bullock had been largely silent about the plan until Thursday,

when he released an executive order forming an advisory council to make recommendations ahead of a September 2016 deadline. Then, the state will be required to either submit its plan to the EPA for meeting the cuts or request an extension to 2018.

A close look at Bullock's executive order shows that one of the council's main duties is to justify requesting the two-year extension, which would allow Bullock to avoid releasing a plan at the peak of his re-election campaign.

The advisory council serves a dual role, Johnson said: To kick the issue down the road, preferably beyond the 2016 election, and to hope it comes up with ideas that could help lessen the blow to the state.

Bullock will need to do more to avoid the issue becoming a pitfall in the election, Johnson added.

"Bullock will need to attempt to change the conversation to other subjects, particularly his own plans to help the Montana economy," he said. **AP**

## ASK THE VET

by Dr Ruan Du Toit Bester



### CARING FOR YOUR DOG AFTER SPAYING

SPAY and neuter surgery is the most common surgical procedure performed by veterinarians; caring for your dog afterwards is very important. Although spaying and neutering has become a simple process, it is important to monitor your pet and follow basic aftercare instructions when you leave the clinic. The two to three days after your pet has been spayed or neutered are the most crucial and your dog should not be left alone for extended amounts of time. Any special instructions given by the veterinarian should be taken seriously and strictly followed.

#### AFTER THE SPAY OR NEUTER SURGERY

For about two weeks after the surgery, exercise should be kept to a minimum with only short walks and no excessive running, jumping or rough play. Any strenuous movement could damage or open the incision area, causing pain and possibly the need to re-suture. It is likely the dog will limit its own activity but, for high energy pets, you may need to limit their time outdoors. Be sure to check the incision regularly to make sure the area is clean and healing. We usually get the owners to come back for a "Post Op" check three days after the operation to assess the wound.

#### THE INCISION AREA

Some veterinarians will use dissolvable

sutures and "skin glue" that absorbs away after approximately two weeks. Other veterinarians will use silk, nylon or metal sutures that require a return visit to the vet's office for removal after 10-14 days. Regardless of the type of suture, the dog will need to remain dry for about 2 weeks. Any bathing should be done prior to surgery and any water activities will need to be postponed for two weeks. Outdoor dogs may need to be kept indoors to avoid laying in wet grass or playing in a swimming pool or the sea.

In addition to staying dry, dogs must not be allowed to lick, scratch or disturb the incision area. Any disruption could lead to infection or the need to re-suture. To avoid irritating the area, many pets will need to be fitted with an Elizabethan collar, a cone shaped plastic collar available at most pet stores. These specially designed collars come in various sizes and are not painful for the dog. They can be removed during feeding times and are usually no longer necessary after 10-14 days. I also like to use a special vest or bandage to cover the wound area so the dog won't be able to scratch it.

Some swelling, redness and the development of hard tissue is normal as the incision area begins to heal. Bleeding or other discharge could be a sign of infection and should be quickly seen by the veterinarian. Do not use any products internally or externally on your dog without asking a ve-



terinarian. Many common medications or cleansers suitable for humans are not safe for dogs.

#### SIGNS OF A PROBLEM

Dogs may initially be drowsy or sluggish after surgery but should improve within 24-48 hours. Dogs that do not improve within a couple days should also be seen by the veterinarian. Signs that may indicate a problem include lack of appetite, failure to eliminate, decreased mobility or a lethargic appearance.

In case of emergency or a rapid decline in health, have the phone number and address of a 24hr emergency animal clinic in the area. Many veterinary offices have regular, daytime, business hours and may

be unreachable if your pet encounters a problem during the night. Most emergency clinics operate in the evening and early morning and should be available to see your pet immediately.

Hope this helps  
Till next week  
Dr Ruan

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