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How to Calculate Transaction Exposure What Happens to Exports & Imports... What Are Leading & Lagging in Foreign... How Are Foreign Exchange Gains... What Is Foreign Exchange Exposure? Three Types of Foreign Exchange... The Advantages of Purchasing Power... What Is the Relationship Between... What Is the Meaning of International... How to Calculate Forward Rates Why Does the Dollar Decline When... Risk Involved in an International... Techniques of Exposure Management Research has shown that overusing "filler words" creates a slightly negative perception of the speaker. But do filler words actually have a meaningful impact on sales outcomes? As salespeople, we pride ourselves on being professional communicators. Filler words make most of us cringe. But professional communicators can sometimes be too nitpicky (attend a Toastmaster's meeting and you'll see what I mean.) We nitpick at filler words in sales calls, thinking that reducing them will help us close more sales. But will it? Do top performing sales reps use filler words less often (or differently) than bottom performing ones? Do closed deals have "fewer filler words spoken" than lost deals? Let's look at the data. The Most Common Filler Words in Sales First, let's take a look at the most common filler words we found when we used Gong's conversation analytics engine to analyze nearly half a million B2B sales call recordings. To further explain what the percentages mean here, these are the most common filler words spoken in aggregate across the entire pool of call recordings we analyzed. In other words, "so ..." was the most common filler word, occupying 33% of all filler words spoken. The Impact Filler Words Have on Sales Outcomes As it turns out, this list of annoying filler words has no correlation with the success of sales calls. When we analyzed the differences between top-, mid-, and low-performing reps, we found no statistically significant difference in the frequency or types of filler words used. The "lower for longer" mantra for interest rates looks like it's finished for now. In December, the Federal Reserve bumped up the rate it charges banks for overnight loans by 0.25 percentage point, to 0.75%. The hike in the federal funds rate was a long time coming after a quarter-point increase in December 2015, and it is only the second hike in more than a decade. But rate watchers are expecting at least two more increases in 2017, as the economy strengthens and the Fed tries to keep a lid on inflation. Longer-term rates have already soared, with yields on 10-year Treasury bonds up from 1.4% last summer to 2.5% recently. Kiplinger expects the 10-year Treasury yield to reach 3% by year-end. Borrowers will feel the pinch of higher rates almost immediately. Some 92 million consumers will pay more to service all of their debt following the Fed's December hike, according to credit bureau TransUnion. But the average increase will be just \$6.45 a month. For nearly two-thirds of affected borrowers, a half-point rate increase would still amount to less than \$10 a month in higher payments. On the flip side, savers will see some relief from rock-bottom earnings in coming months—but not much, and not for a while. Here's how higher rates will affect your pocketbook: Card issuers pass rate hikes on to customers almost immediately. But even an increase of one full point from the recent average rate of 16% would add less than \$5 a month to the minimum payment on a \$5,000 balance. Nonetheless, now is the time to jump on generous balance-transfer offers, which may become scarcer as rates continue to climb. Chase Slate offers 0% for 15 months, with no transfer fee if you move funds within 60 days of opening an account; Citl Diamond Preferred offers 0% for 21 months. Each time the Fed hikes rates, you'll see a similar increase in your home-equity line of credit, typically within 60 days. And if you've got an adjustable-rate mortgage, your rate will go up at reset time. A half-point rate increase on a five-year ARM would add less than \$60 to the monthly payment on a \$200,000 mortgage; a bump of 0.75 percentage point would add about \$85. Fixed-rate mortgage rates follow 10-year Treasury yields, so they're already up, from an average 3.4% for 30-year loans in early October to 4.2% recently. We expect the rate on 30-year loans to end 2017 at 4.6%. QUIZ: How Smart a Home Buyer Are You? You might not notice a couple of quarter-point increases on car-loan payments. Competition for slowing auto sales will keep loan rates in the low 3% range in 2017, says Greg McBride, chief financial analyst at Bankrate.com. Assuming the Fed keeps raising rates in 2017, savers should see returns inch up in the second half of the year. In the meantime, look for five-year CDs with early-withdrawal penalties of six months' interest or less so that you can cash out to take advantage of higher rates. Rates on five-year bank CDs average less than 1% currently; by year-end McBride sees the average yield at 1.1%, with top yields of about 2.5%. Internet accounts are typically more generous than those at brick-and-mortar banks, and they often respond faster to Fed rate hikes, says banking expert Ken Tumin at DepositAccounts.com. We like Ally Bank, with a savings account currently yielding 1% and a money market account yielding 0.85%. SLIDE SHOW: 14 Smart Ways to Spend or Invest \$1,000 Medically Reviewed by Dan Brennan, MD on April 12, 2021 Heart rate variability (HRV) measures the difference in time between each heartbeat. The autonomic nervous system (ANS) controls your HRV. The ANS, divided into two components, the sympathetic and the parasympathetic nervous system, regulates your heart rate, blood pressure, digestion, and breathing. These two components are referred to as the fight-or-flight system and the relaxation response. The hypothalamus, a small region located above the brain stem, constantly process information and transmit signals to the rest of the body through the ANS. The signals can either relax or stimulate different functions in your body, including your HRV. Depending on how you respond, especially in the case of constant negative signals, it can affect the functioning of your fight-or-flight response, forcing your heart rate into overdrive. Although the ANS influences the rate at which your heart beats, the heart beats on its rhythm because of the Sinoatrial node (SA node), a natural pacemaker that controls the heart rate. The SA node keeps the heart beating around 100 beats per minute. The ANS affects the heart rhythm on a cellular level: The relaxation response tells your heart to slow down, making room for changes between beats (higher HRV). Your brain's fight-or-flight system tells your heart to speed up, reducing space for change (lower HRV). It can identify ANS imbalances. When your system is in fight-or-flight mode, the difference between heartbeats is low as compared to when you are in a relaxed mode where the difference between the heartbeats is high. HRV can detect stress levels. People with low HRV can easily experience acute stress while people with high HRV rarely experience stress and their cardiovascular system is in great shape. Checking your HRV can help you understand how to respond to stress in a healthier way. May increase awareness of your lifestyle habits. Checking your HRV is one way you can know if your lifestyle habits are healthy or unhealthy for your heart and a great tool to motivate behavioral change. It can detect your reaction to the environment, and emotions. Your nervous system can tell you how you are reacting to your environment, feelings, and emotions when you track your HRV. Can increase your self-awareness. HRV measurements can help increase your awareness of how you live and think, and how your behavior affects your nervous system and bodily functions. Physiological factors that influence your heart rate and HRV include age, gender, and circadian rhythm. Your HRV must be taken into account in short time measurements ranging from a few minutes to a few hours. While you sleep your HRV increases and decreases significantly in the hours just before you wake up. Diseases. Many studies have examined the effects of various diseases on HRV. HRV was found to be lower in people who were suffering from certain diseases compared to healthy people. Some of these diseases include: Heart diseases Lung diseases Renal diseases (chronic kidney insufficiency) Psychiatric diseases (anxiety disorder, panic attacks, posttraumatic stress disorders, epilepsy, anorexia, borderline personality disorder, and depression) Diseases such as rheumatoid arthritis cause no clear changes in a person's HRV. People who maintain active lifestyles and a high level of physical fitness can achieve an increase in their basic parasympathetic activity and thus an increase in their HRV. However, intensive sports, competitions, and overtraining syndrome can decrease HRV. Regular alcohol abuse for men and women can reduce HRV. External factors. Several outside factors that can influence heart rate variability include: Climate factors lead to changes in HRV due to the physiological reaction of the vegetative nervous system. Heat increases sympathetic nervous system activity, reducing HRV. Exposure to cold, however, doesn't affect HRV. Exposure to noise leads to a decrease in HRV because it increases sympathetic nervous system activity. Induced pain results in a lowering of HRV due to the activation of the physiological sympathetic nervous system. Electrocardiogram. Special wires are attached to your chest to monitor your HRV. Apps and watch systems. Various companies over the years have launched apps and heart rate watch systems that can help you check your HRV, although the accuracy of these methods is still undetermined. Chest strap heart monitors. If you want the most accurate reading of your HRV outside of an electrocardiogram, this is the best way to go. Chest strap heart monitors are more accurate than finger or wrist devices. © 2020 WebMD, LLC. All rights reserved. View privacy policy and trust info

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