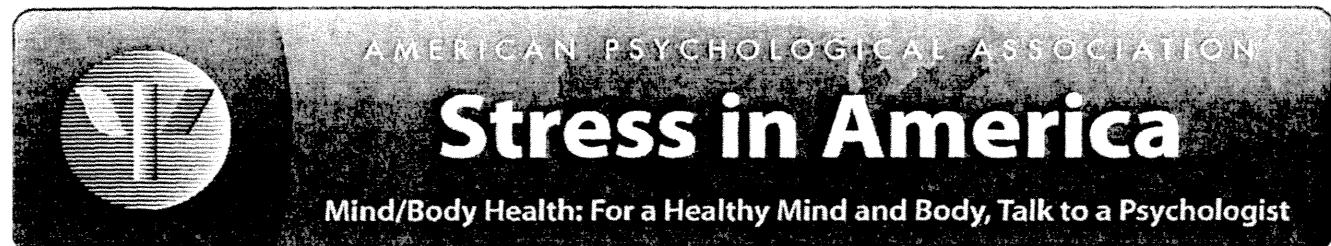


EXHIBIT “H”



October 7, 2008

Stress in America

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Introduction

Stress in America

In June 2008, the American Psychological Association commissioned its annual nationwide survey to examine the state of stress across the country and understand its impact. In addition, two omnibus surveys, one in April and one in September 2008, were conducted to get a point-in-time measure about sources of stress nationwide. The research measured attitudes and perceptions of stress among the general public, identifying leading sources of stress, common behaviors used to manage stress and the impact of stress on our lives. The results of the survey draw attention to the serious physical and emotional implications of stress and the inextricable link between the mind and body.

The survey explored:

- perceptions of respondent's personal levels of stress;
- circumstances, situations and life events that cause stress;
- perceptions of how well people manage stress;
- activities, resources and behaviors people use to deal with stress; and
- the likelihood that persons will seek help to manage their stress.

Methodology

The 2008 Stress in America research was conducted online within the United States by Harris Interactive on behalf of the American Psychological Association between June 23, 2008 and August 13, 2008 among 1791 adults aged 18+ who reside in the U.S.

The April data was collected online within the United States between April 7 and April 15, 2008, among 2,529 U.S. residents aged 18 or older. The September data was collected online within the United States between September 19 and September 23, 2008, among 2,507 U.S. residents 18 or older. Data for the April and September polls were collected using an omnibus survey; the causes of stress question included a "not applicable" response. Data presented here were calculated excluding those who responded "not applicable."

No estimates of theoretical sampling error can be calculated; a full methodology is available.

Key Findings

Stress is on the Rise and Women Bear the Brunt

Nearly half of Americans report that their stress level has increased over the past year, with as many as 30 percent rating their average stress levels as extreme (8, 9 or 10 on a 10-point scale where 10 means "a great deal of stress"). Despite responses indicating high levels of stress for many Americans, the public is offering mixed reports about their efforts to manage stress. The vast majority (81 percent) believe that they are managing their stress very or somewhat well. Yet, reports that many are experiencing physical and emotional symptoms due to stress, as well as the effect of stress on relationships, work productivity and personal lives, suggest otherwise. And nearly half the survey respondents acknowledged that they are not doing enough or are not sure if they are doing enough to manage their stress.

At the same time, the declining state of the Nation's economy is taking a physical and emotional toll on people nationwide, and it is women who are bearing the brunt of financial stress. When asked about the recent financial crisis, almost half of Americans say that they are increasingly stressed about their ability to provide for their family's basic needs. Eight out of 10 say that the economy is a significant cause of stress, up from 66 percent in April. Women are most likely to report stress related to the economic climate. Compared with men, more women say they are stressed about money (83 percent vs. 78 percent), the economy (84 percent vs. 75 percent), housing costs (66 percent vs. 58 percent) and health problems affecting their families (70 percent vs. 63 percent). Across the board, women are reporting higher levels of stress, are more likely than men to cite various stressors and report more physical and emotional symptoms as a result of stress, suggesting that stress is having a significant impact on women (see Gender and Stress, page 7).

Americans Report that Stress Impacts their Physical and Psychological Health

When it comes to recognizing the physical and mental toll of stress, more than eight in 10 people (86 percent) recognize that stress increases their likelihood of becoming sick and has a very strong negative impact on a variety of conditions including depression (51 percent), heart attack or stroke (48 percent), high blood pressure (42 percent), cancer (30 percent), obesity (32 percent) and insomnia (36 percent). Adults feel that stress also impacts their ability to make decisions or get things done at least once a week (21 and 30 percent respectively).

- In 2008, more people reported physical and emotional symptoms due to stress. More people report feelings of irritability or anger (60 percent compared to 50 percent in 2007), fatigue (53 percent compared to 51 percent in 2007), and lying awake at night (52 percent compared to 48 percent in 2007) as a result of stress. (Q810, Q770)
- Other physical symptoms of stress include: headache (47 percent); upset stomach (35 percent); muscular tension (34 percent); change in sex drive (19 percent); teeth grinding (17 percent); tightness in chest (16 percent); feeling dizzy (15 percent); change in menstrual cycle (10 percent); and erectile dysfunction (10 percent). (Q810)
- Other psychological symptoms of stress reported include: lack of interest or motivation (49 percent); feeling nervous or anxious (49 percent); feeling depressed or sad (48 percent); and feeling as though you could cry (40 percent). (Q810)

Economic Factors Driving Americans' Stress in 2008; Work and Money Continue to Top the List

Money and the economy now top the list as sources of stress for eight out of 10 Americans (81 and 80 percent respectively). Other stressors affected by the declining economy are considered significant sources of stress for two-thirds of Americans, including work (67 percent), health problems affecting the family (67 percent) and housing costs (62 percent). Job stability in particular is a significant source of stress for more than half of people (56 percent).

Figure 1

	All		Male		Female	
	April	Sept	April	Sept	April	Sept
Money	75%	81%	71%	78%	78%	83%
The Economy	66%	80%	61%	75%	71%	84%
Work	62%	67%	63%	67%	60%	68%
Health Problems Affecting My Family	59%	67%	55%	63%	64%	70%
Family Responsibilities	61%	64%	55%	63%	67%	66%
Housing Costs	56%	62%	51%	58%	62%	66%
Relationships	52%	62%	48%	61%	56%	62%
Personal Health Concerns	57%	61%	52%	58%	62%	64%
Job Stability	48%	56%	45%	55%	50%	57%
Personal Safety	40%	48%	34%	42%	46%	54%

Stress Affects How Americans Cope

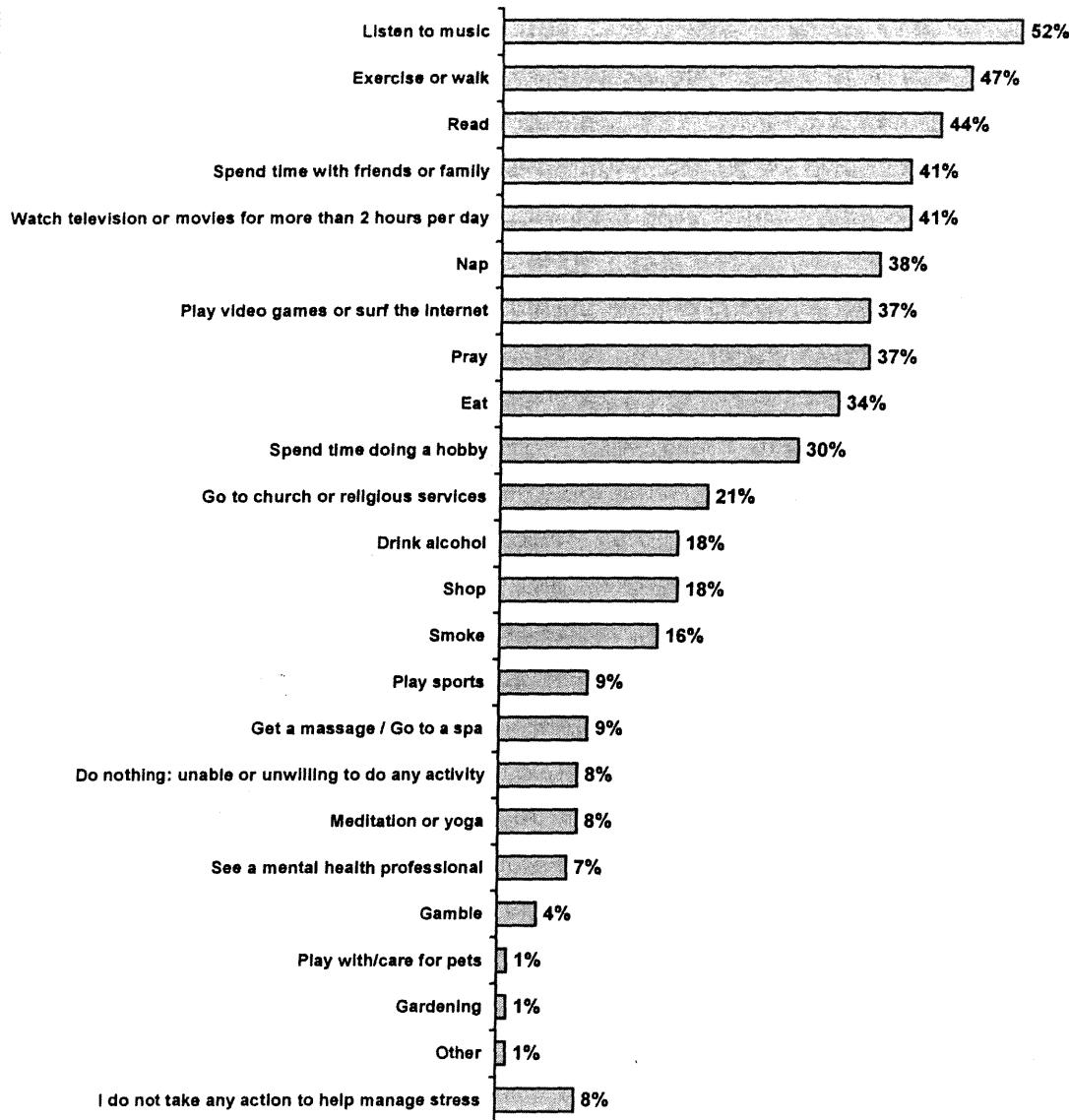
Americans rely on a variety of stress management techniques, and not all of them are particularly healthy. While stress has an impact on how much Americans eat, smoke and drink, individuals are also engaging in some healthy behaviors to manage their stress, although less than in 2007. Less than half (47 percent, compared to 50 percent in 2007) say they exercise or walk to manage stress, yet sedentary activities — such as listening to music (52 percent) and reading (44 percent) — top the list of activities that people engage in to manage their stress in healthy ways. This indicates that while individuals consider themselves to be managing their stress well (81 percent), many could benefit from developing additional healthy coping strategies.

- People engaging in unhealthy behaviors report that these techniques are effective in managing stress: 40 percent of people who smoke, 41 percent of people who gamble, 35 percent of people who shop and 27 percent of people who drink to manage stress believe that these are effective ways to manage stress. (Q970)
- More Americans (48 versus 43 percent) reported overeating or eating unhealthy foods to manage stress this year, and four in 10 (39 versus 36 percent) skipped a meal in the last month because of stress. (Q785, Q800)
- Although Americans are talking to their spouses (64 percent), friends (47 percent), co-workers (19 percent) and children (14 percent) when they are feeling stressed, nearly half of all Americans (48 percent) say they would be somewhat or very uncomfortable asking others for help managing their stress and nearly six in 10 (58 percent) would be uncomfortable seeking professional advice to help manage stress or stress-related problems. (Q1000, Q17110, Q1715)

- Half of Americans who would consider seeing a mental health professional (51 percent) believe that mental health professionals are a resource if/when they are experiencing a stress level of 10. (Q1720)

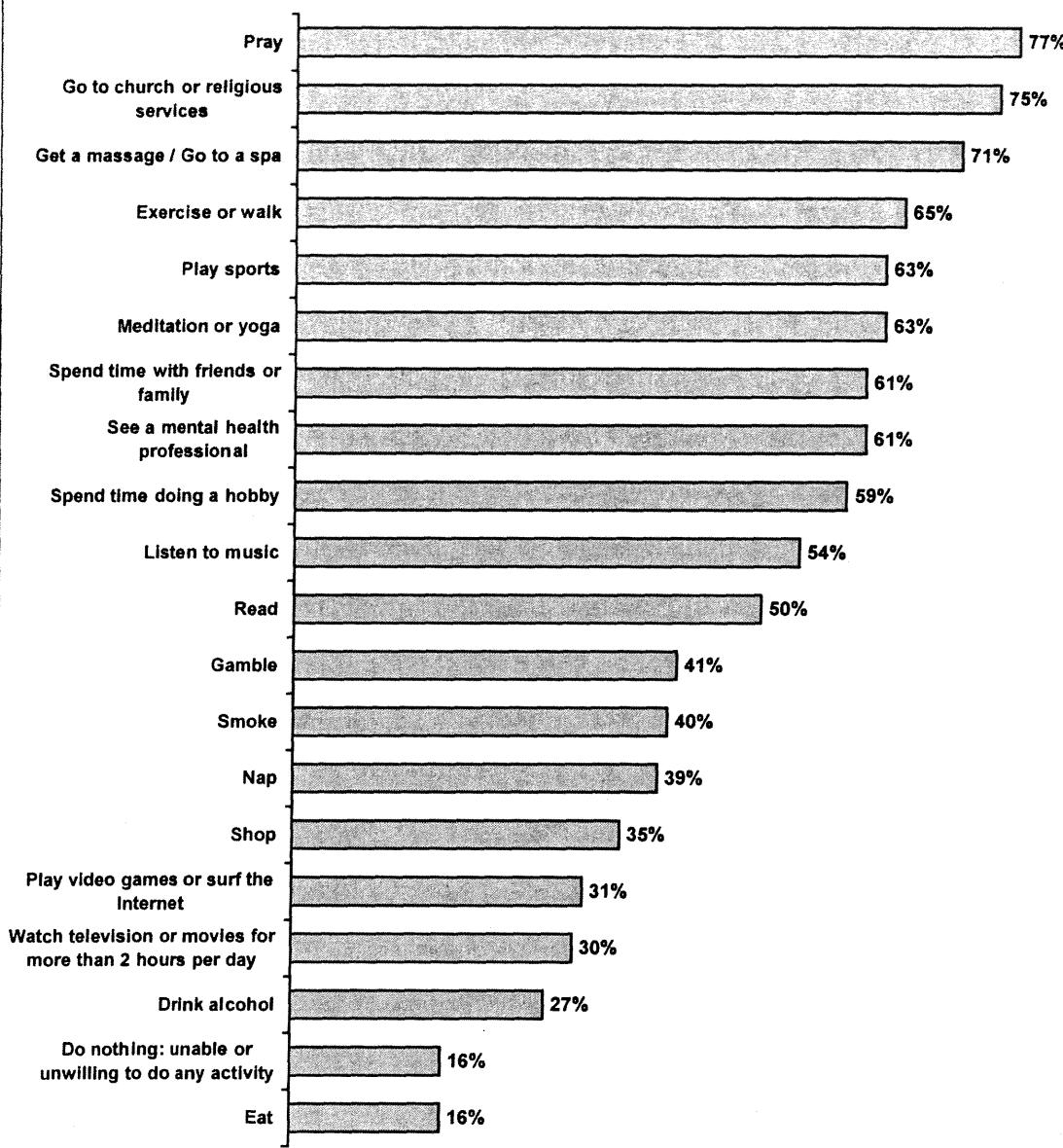
Table 1: MANAGING STRESS

□ National 2008



**Table 2: EFFECTIVENESS OF STRESS MANAGEMENT ACTIVITY
Among Only Those Who Use That Technique**

□ National 2008



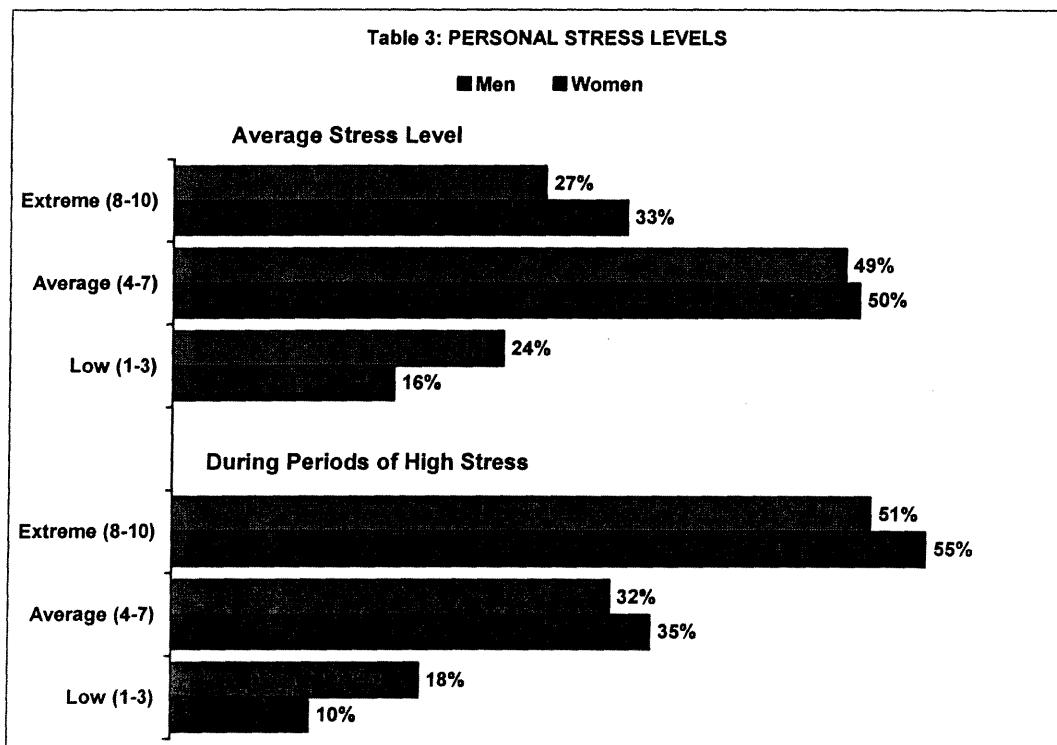
2008 Snapshot of Stress in America

GENDER AND STRESS: *Economic concerns have had a particular impact on women who report experiencing higher levels of stress than men, more physical and emotional symptoms of stress and are less likely to think they manage stress well or are doing enough to manage their stress.*

In all aspects, women report higher levels of stress, are more likely than men to cite various stressors and more likely to report physical and emotional symptoms as a result of stress, suggesting that stress is having a significant impact on women.

Women report experiencing higher levels of stress than do men and are less likely to think they manage stress well or are doing enough to manage their stress.

- 33 percent of women report an average stress level of 8, 9 or 10 on a 10-point scale (versus 27 percent of men). (Q605)
- 50 percent of women say they are not doing enough or are not sure if they are doing enough to manage their stress (versus 39 percent of men). (Q1615)
- When it comes to managing stress, women are more likely to eat (39 versus 29 percent), whereas men are more likely to drink (15 versus 22 percent). (Q965)



Women are also more likely than men to report physical and psychological symptoms of stress.

- Women are much more likely to report experiencing headaches (56 versus 36 percent of men), feeling depressed or sad (56 versus 39 percent), feeling nervous or anxious (55 versus 43 percent), feeling as though they could cry (55 versus 23 percent), and a lack of interest, motivation or energy (53 versus 45 percent). (Q810)

- Women also report experiencing these symptoms more frequently than do men. For example, 35 percent of women report experiencing fatigue several times a week compared to 25 percent of men. (Q815)

Figure 2:

	Female	Male	Difference
Irritability or anger	29%	25%	+4%
Fatigue	35%	25%	+10%
Feeling nervous or anxious	23%	19%	+4%
Lack of interest, motivation or energy	29%	23%	+6%
Feeling depressed or sad	26%	18%	+8%
Headache	22%	13%	+9%
Feeling as though I could cry	21%	7%	+14%
Upset stomach or indigestion	18%	10%	+8%
Muscular tension	23%	14%	+9%
Change in sex drive	8%	9%	-1
Teeth grinding	12%	7%	+5%
Tightness in my chest	4%	3%	-1%
Feeling faint or dizzy	5%	5%	-
Change in menstrual cycle	1%	n/a	n/a
Erectile dysfunction	n/a	5%	n/a

More women are feeling additional pressure as a result of the recent economic crisis and are reporting that financial considerations are more often significant sources of stress. While feeling the impact of the financial crisis is reported most often by women in the Boomer generation (age 44 to 62) and Mature women (age 63+), women of all ages are affected.

- The top significant sources of stress for women are the economy (84 percent for women versus 75 percent for men), money (83 percent versus 78 percent), health problems affecting the family (70 percent versus 63 percent) and housing costs (66 percent versus 58 percent), outpacing the significance of these stressors for men.
- Women in the Boomer generation are reporting significant increases in stress associated with their job stability (up 6 points to 57 percent as a significant source of stress between April and September) and health problems affecting their families (up 3 points to 71 percent).
- Mature women are reporting dramatic increases in stress associated with health problems affecting their families (up 17 points to 87 percent), the economy (up 18 points to 92 percent) and money (up 15 points to 77 percent).
- But Generation Xers (ages 30 to 43) and Millennials (ages 18 to 29) are not immune from financial worries. Generation Xers are the women most concerned about money (89 percent report money as a source of stress) and Millennials are most concerned about housing costs (75 percent report housing costs as a source of stress).

GENERATIONS AND STRESS: Overall, older adults report having less stress than younger adults and believe that they manage any stress they do have extremely well, but work is a significant source of stress for Boomers and the financial crisis is having a greater impact on older generations.

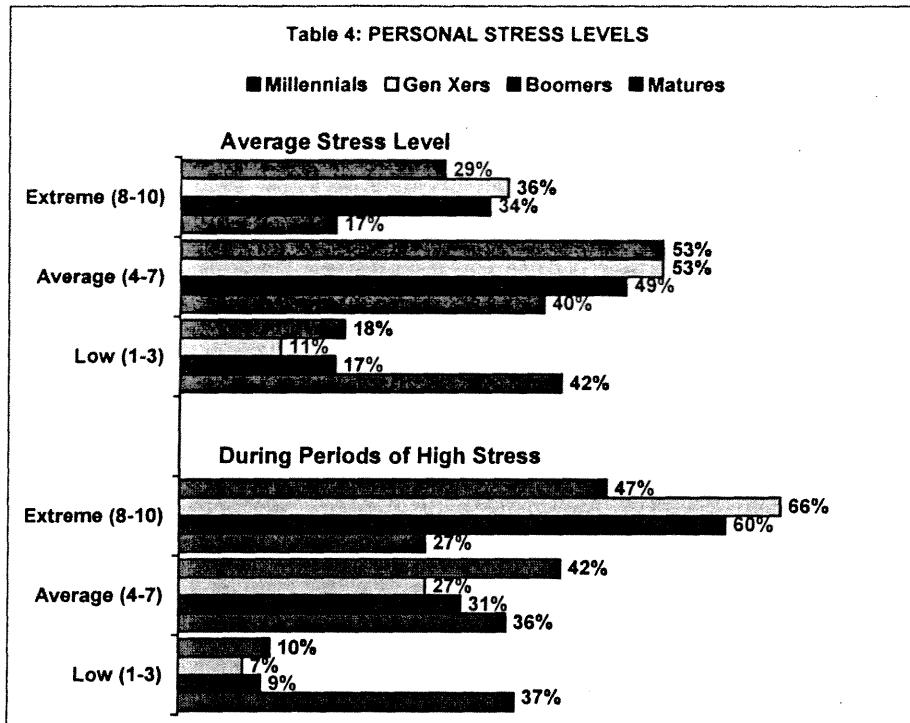
- While older adults report less stress overall, more Matures and Boomers are reporting the economy as a source of stress than younger generations. Money is also a cause of stress for 79 percent of Boomers and 73 percent of Matures.

Figure 3

	Millennials		Gen Xers		Boomers		Matures	
	<i>(Age 18-29)</i>		<i>(Age 30-43)</i>		<i>(Age 44-62)</i>		<i>(Age 63+)</i>	
	April	Sept	April	Sept	April	Sept	April	Sept
Money	81%	83%	81%	87%	74%	79%	59%	73%
The Economy	58%	71%	64%	78%	71%	83%	70%	86%
Work	73%	74%	69%	73%	63%	66%	25%	39%
Health Problems Affecting My Family	52%	58%	56%	58%	63%	70%	66%	79%
Family Responsibilities	62%	57%	68%	67%	63%	67%	47%	65%
Housing Costs	62%	67%	63%	68%	56%	62%	39%	49%
Relationships ¹	60%	65%	61%	64%	47%	56%	39%	65%
Personal Health Concerns	53%	54%	57%	56%	57%	62%	66%	74%
Job Stability	52%	57%	56%	59%	51%	57%	19%	43%
Personal Safety	39%	45%	39%	46%	40%	45%	41%	62%

- 83 percent of Matures report a stress level below the extreme level while about one-third of younger generations report extreme stress levels of 8, 9 or 10 on a 10-point scale (29 percent of Millennials, 36 percent of Gen Xers, 34 percent of Boomers, 17 percent of Matures). (Q605)
- Roughly half of those in younger generations feel the amount of stress they experience has increased over the past year (48 percent of Millennials and 52 percent of Gen Xers and Boomers); while seven in 10 Matures (71 percent) feel their amount of stress has stayed the same or decreased. (Q623)
- 53 percent of Matures say they manage their stress extremely well (versus 21 percent of Millennials, 19 percent of Gen Xers, 29 percent of Boomers). (Q600)

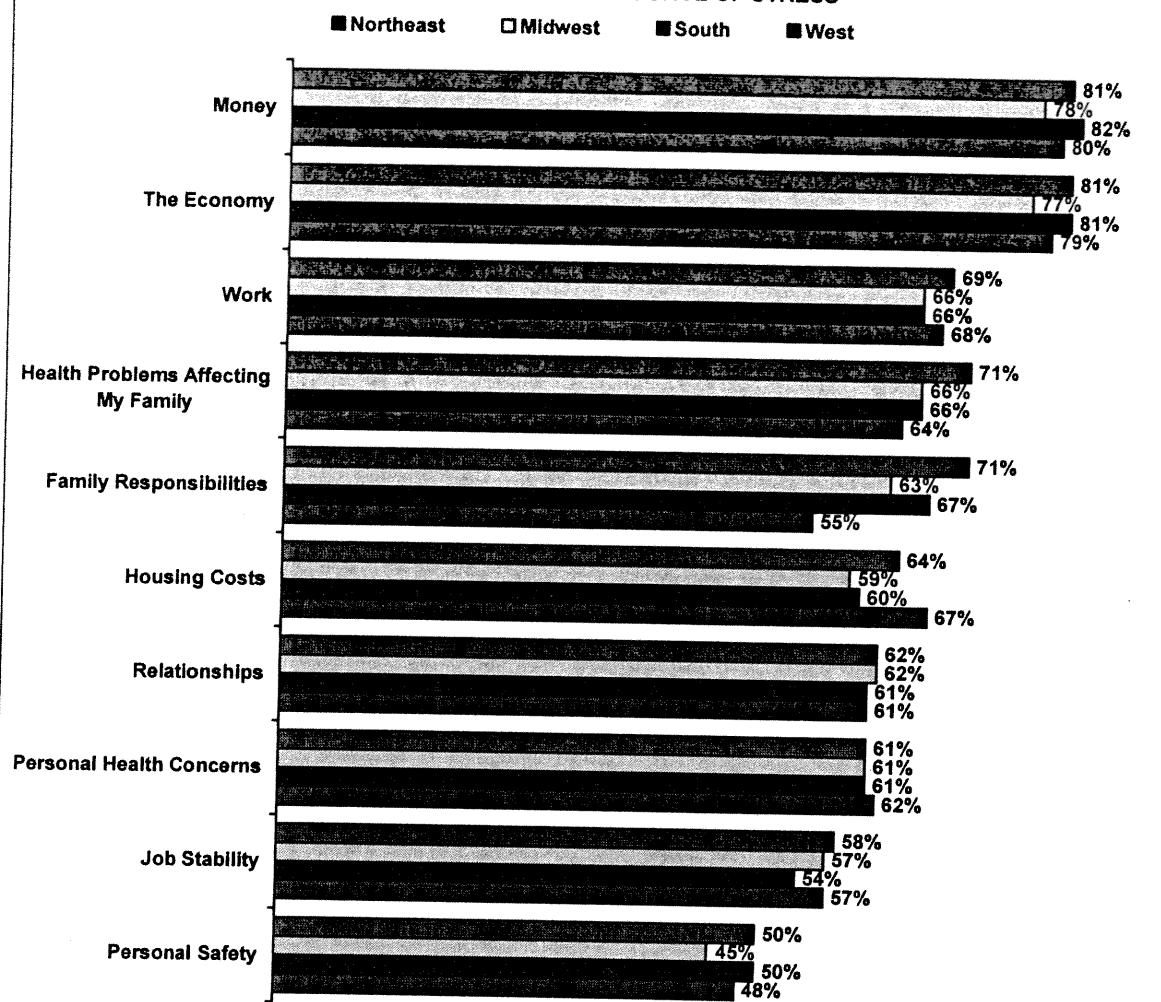
¹ In April 2008, this item read as "intimate relationships" and in September 2008 it read as "relationships (spouse, kids, girl-boyfriend)."



- 43 percent of employed Boomers (ages 44 to 62) report feeling tense or stressed out at work (compared with 38 percent of employed Millennials (ages 18 to 29), 39 percent of employed Gen Xers (ages 30 to 43) and 10 percent of employed Matures (ages 63+)). (Q905)
- One in five employed Boomers (19 percent) say their average stress level at work is extreme, rating it at 8, 9 or 10 on a 10-point scale (versus 16 percent of employed Millennials, 17 percent of employed Gen Xers and 5 percent of employed Matures). (Q1900)

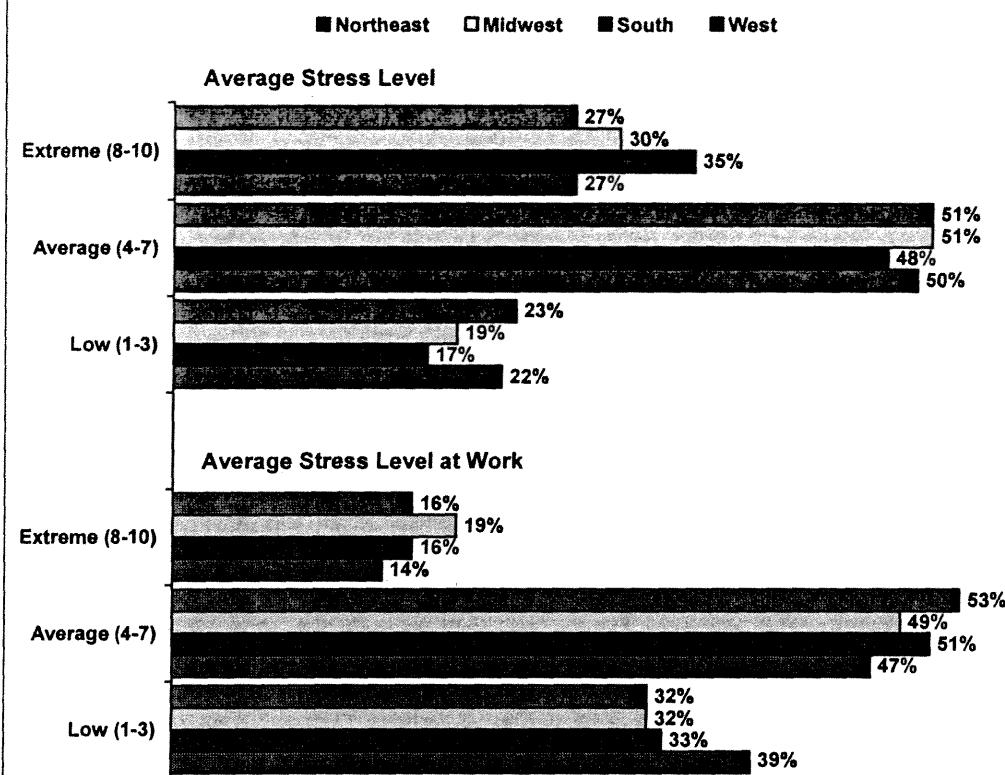
STRESS BY REGION: Economic and financial stressors top the list across regions, but stress related to families ranks high in the Northeast and more report stress related to housing costs in the West. In comparison to adults in other parts of the country, those living in the South report higher stress levels overall, and Midwesterners report the highest levels of workplace stress.

- Reflecting the nationwide findings, the September data finds that the economy tops the list of stressors across regions (81 percent in the Northeast, 77 percent in the Midwest, 81 percent in the South and 79 percent in the West). Family responsibilities and health problems affecting family members are more of a concern for Northerners (71 percent for each) than in other regions (63 percent for family responsibilities and 66 percent for health problems in the Midwest, 67 and 66 percent in the South, and 55 and 64 percent in the West).
- Housing costs in particular are a significant source of stress for more than two-thirds of people living in the West (67 percent compared with 64 percent in the Northeast, 59 percent in the Midwest and 60 percent in the South).
- In addition, the survey this summer finds that Northerners are most likely to report that their personal life interfering with work is a significant source of stress (33 percent workers in the Northeast, 28 percent workers in the South, 22 percent workers in the Midwest, 22 percent workers in the West). (Q910)

Table 5: SIGNIFICANT SOURCE OF STRESS

- Southerners are most likely to report that their average monthly stress was in the extreme category (35 percent), rating their stress an 8, 9 or 10 on a 10-point scale (30 percent Midwest, 27 percent Northeast and West). (Q605)
- Midwesterners report higher than average stress levels due to work with more than four in 10 (43 percent) Midwestern workers reporting feeling stressed out at work on a typical workday (compared with 36 percent of workers in the Northeast, 38 percent of workers in the South and 37 percent of workers in the West). (Q905)
- Midwesterners are also most likely to report their average stress level at work as being in the extreme category, an 8, 9 or 10 on a 10-point scale (19 percent of Midwestern employees as compared to 16 percent of employees in the Northeast or South and 14 percent of employees in the West). (Q1900)

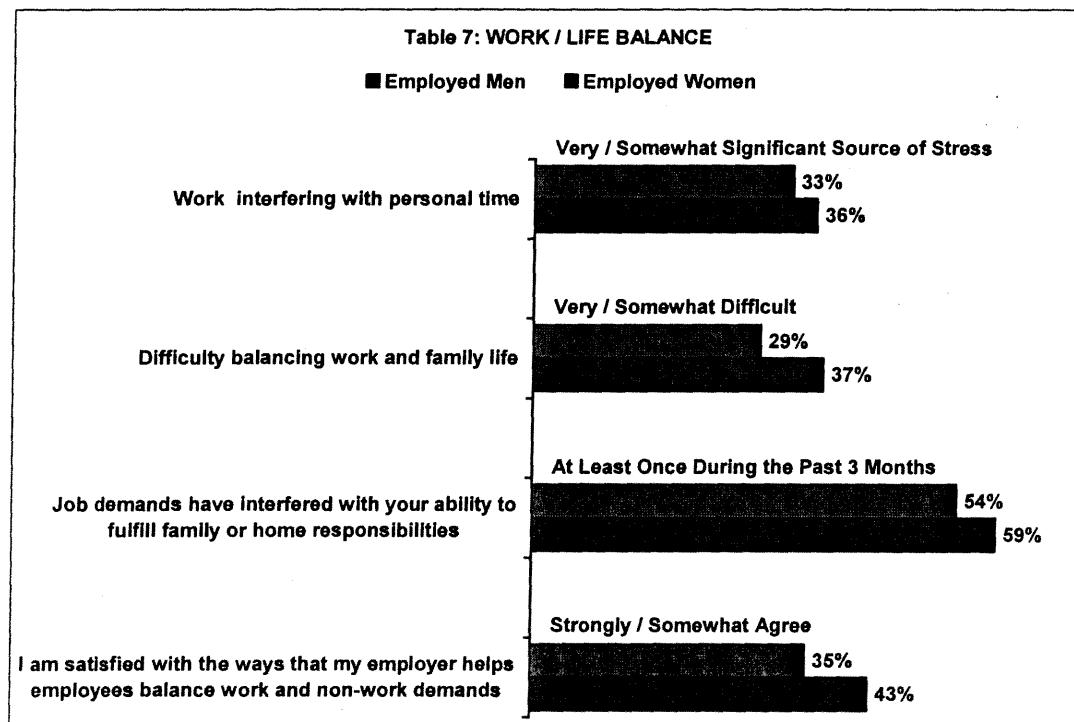
Table 6: PERSONAL STRESS LEVELS



STRESS IN THE WORKPLACE: More workers report lost productivity due to stress and the conflict between work and family life (and vice versa) in 2008.

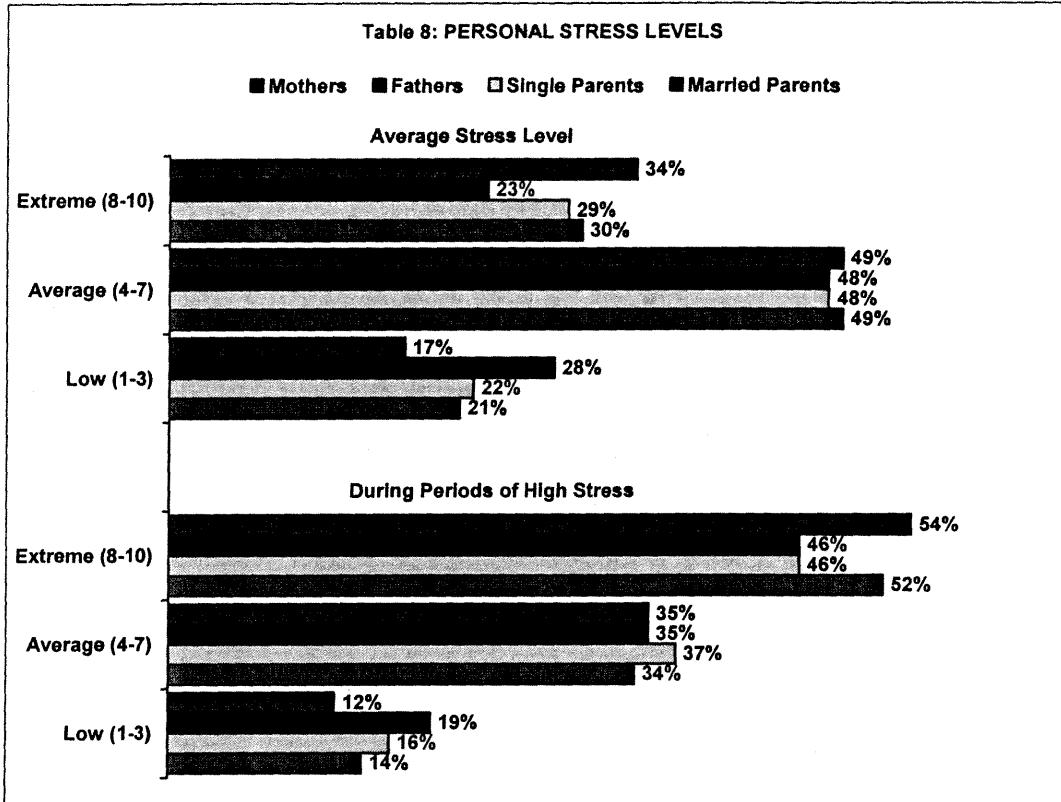
Americans report more lost productivity at work due to stress in 2008 than they did in 2007. Sixty percent reported losing some amount of productivity during the past month compared to 55 percent in 2007. American workers say the main causes of stress at work are low salaries (49 percent), heavy workloads (43 percent), lack of opportunity for growth and advancement (43 percent), unrealistic job expectations (40 percent) and job insecurity (34 percent).

- More working Americans report feeling tense or stressed out during their workday than in 2007 (39 versus 34 percent in 2007), and they are slightly less likely to say they are satisfied with their job (61 versus 66 percent). (Q905)
- One-third (33 percent) of employees say it is somewhat or very difficult to balance work and family life. (Q915)
- More than half (56 percent) of working Americans indicate that their job demands have interfered with their ability to fulfill their family or home responsibilities, and 47 percent of employees report that home life has interfered with work. (Q920)
- One in three employed men (33 percent) and employed women (36 percent) say that work interfering with their personal time is a very or somewhat significant source of stress. (Q910)



PARENTING AND STRESS: Mothers report higher stress levels and poorer stress management skills than fathers.

- One in five mothers report that they are managing their stress poorly (21 percent versus 11 percent of fathers), and nearly half of mothers say they are not doing enough or are unsure if they are doing enough to manage their stress (48 percent of mothers versus 36 percent of fathers). (Q635)
- One-third of mothers (34 percent) report experiencing average levels of stress that are extreme in nature (between 8 and 10) while only one-quarter of fathers (23 percent) report the same stress levels. (Q635)
- More than half of all mothers (54 percent) report extreme stress levels during periods of high stress compared to 46 percent of fathers. (Q635)



- Two-thirds of mothers (69 percent) say family responsibilities are a significant source of stress compared to 52 percent of women without children. (Q625)
- In addition to family responsibilities (69 percent for mothers versus 56 percent for fathers), economic factors are also a more significant source of stress for mothers than for fathers. For example, more mothers than fathers report the economy (77 versus 64 percent) and housing costs (51 versus 44 percent) as significant sources of stress. (Q625)

ETHNICITY AND STRESS: Stress is common to all people regardless of ethnicity. However, sources of stress vary among groups.

- Financial stressors top the list of sources of stress regardless of ethnicity. For example, money is a significant source of stress for Whites (68 percent), Hispanics (84 percent) and Blacks (81 percent) as is work (68 percent for Whites and Blacks, and 72 percent Hispanics) as reported this summer. (Q625)
- Hispanics and Blacks are more likely than Whites to say the economy (67 percent of Whites, 70 percent of Hispanics, 75 percent of Blacks), housing costs (41 percent of Whites, 60 percent of Hispanics, 64 percent of Blacks) and job stability (36 percent of Whites, 55 percent of Hispanics, 53 percent of Blacks) are significant sources of stress. (Q625)
- Whites are more likely to say they manage their stress extremely well (31 percent versus 24 percent of Hispanics and 27 percent of Blacks) and are most likely to say they are doing enough to manage their stress (57 percent versus 50 percent of Hispanics, 55 percent of Blacks). (Q601, Q615)
- Hispanics are slightly more likely than Blacks and Whites to cite family issues such as family responsibilities (67 percent of Hispanics, 58 percent of Blacks, 56 percent of Whites), relationships (67 percent of Hispanics, 58 percent of Blacks and Whites) and health problems affecting their family (65 percent of Hispanics, 54 percent of both Blacks and Whites) as significant sources of stress. (Q625)

