CREDIT CONGRESS	
AT THE PODIUM Your Fear of Public Speaking s: ft, CBA dgren-Boyce, CCE	
- Session 33020	
	AT THE PODIUM Your Fear of Public Speaking rs: ft, CBA

DEATH AT THE PODIUM Introduction:	
House Keeping Millie DeMariano (The 'Queen Mum') 7 YEARS OF LIVING IN 'FEAR' Fears of: Not being an expert Not being prepared Not feeling perfect Like the 'professional speakers'	

Glossophobia:
The severe fear or anxiety of public speaking.
• Is it because:
o You don't understand why?
○ You don't know how to prepare?
o You don't know how to practice?
o You don't think you're an expert?
o You don't think you're the perfect presenter?

	Glossophobia (cont'd)
255 245 Pate your fear of public speaking on a scale of 1-5 25 25 26 27 28 28 29 20 20 20 20 20 20 20 20 20 20 20 20 20	NACM National eNEWS Survey (December 2023) 48% are not afraid or not nervous about speaking publicly. 51% are extremely nervous to terrified of public speaking. 1% feinted or passed out trying to answer the survey.

Key learnings from today's presentation: Primal Preparing Practicing Presenting Polishing

PRIMAL: Survival Basic Instinct

Maslow's Hierarchy of Needs	Physiological Needs:
Growth Needs Actualization Self-Esteen Needs Deformory Needs Social Feeds Physiological Needs Physiological Needs Physiological Needs	Air Breath Water Food Shelter Sleep Comfort Clothing Temperature Procreation
Primal: Maslow's Hierarchy	of Needs



Survival Optimization System Strategies: "The Ecology of Human Fear" 03/18/2015 • Natural 'threats' induce survival behaviors. • Strategies that humans & animals have used since their own existence, to defend against: o 'recurring' threats (predator attacks vs. traffic) • "Reticular activating system" o 'novel' threats (Bambi)

Survival Optimization System Strategies: "The Ecology of Human Fear" 03/18/2015 (cont'd)

- Predator to Prey <u>Proximity</u>
- o Rapid reaction to 'imminent danger' at variable defensive distances.
- · Survival strategies include:
- $\circ \ \ \textbf{Prediction} \text{pre-encounter actions (crosswalks)}$
- $\circ \ \ \textbf{Prevention} \text{manufactured safe environments (buildings)}$

Survival Optimization System Strategies: ("The Ecology of Human Fear" 03/18/2015)

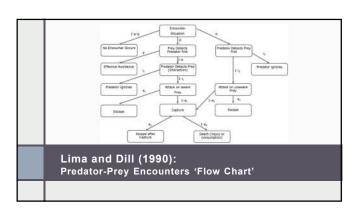
- Survival strategies include: (cont'd)
 - o Threat Orienting ignore or move to threat assessment
 - o Threat Assessment continue monitoring, or weigh the threat value, predict actions and make a safety plan until imminent attack
 - o Defensive Systems evoke fast reflexive indirect escape behaviors
 - FRIGHT = Freeze, Flight, or Fight

Survival Optimization System Strategies: Natural 'Threats' Induce Survival Behaviors (cont'd)

- Phases of FRIGHT:
 - o Freeze (hide; shelter in place)
 - Predators look for changes in patterns or movement.
 - "Deer in the headlights"
 - o Flight | Flee (run)
 - o **Fight** (3rd monkey)

Lima and Dill (1990) Predator-Prey Encounters 'Formula'

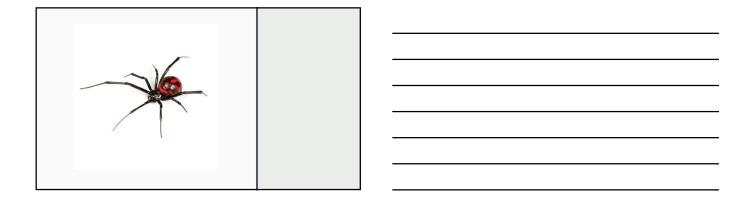
- $P(\text{getting killed}) = 1 \exp(-\alpha dT)$
- **P** = probability
- o **exp** = exponential | multiplier (squared, cubed, etc)
- $_{\odot}$ α = rate of predator and prey encounters
- o **d** = probability of death given an encounter
- $_{\circ}$ T = time spent in situations of predation risk



Predator Proximity:
• Why?
o Predatory Proximity ALERT was activated
o Too close to your safety " bubble "

	Predator Proximity: (cont'd)
The FRONT row vs. BACK row theory:	 People near the front are: Typically less afraid, having learned to manage their survival instincts to flee. They actually WANT to be called on. Or they simply can't see.

	Predator Proximity: (cont'd)
The FRONT row vs. BACK row theory:	People near the back of a room: Typically do NOT want to be called on And have already subconsciously planned their escape route. Or they were late to the party.



Logic (Mr. Spock) vs. DNA Survival Instinct:

Spider video: Did you...

- Flinch?
- Jump?
- · Cringe?
- Back away?
- · Scream?

You cannot 'logic' yourself out of an 'instinctual' DNA survival moment.

Logic vs. Instinct: Early Years

experiences:

- o magnify
- o our already heightened
- o Survival instincts.

Remember your FIRST <u>required</u> public speaking presentation?

- Upsetting childhood 'public speaking' The dreaded book report!
 - Were you teased?
 - Laughed at?
 - Heckled?
 - Were you terrified?
 - Did you want to assume the fetal position afterwards?

Logic vs. Instinct: Teenagers

- Super Jocks
- Mean girls
- Nerds | Geeks | Freaks

Do you still want to go back to High School?







TIME - TIME - TIME https://www.kiss-speaking-tips.com • ½ hour to 2 hours • For each minute you expect to present



 $\circ~\text{e.g.}$ a 15-minute speech means a minimum of 7~% hours of preparation.

o Heidi's 5 minute speech to the Board took 3

Knov	PARING: w Your SUBJECT			
	BJECT:			
	hat are the key points?			
	hat are the key learnings?			
	hy are you doing this?			
	hat should the audience know or take-awa ur presentation?	ay from		
• W	ho is the audience?			
	AUDIENCE: • The audience is more important than	WHO IS YOUR AUDIENCE? • President		
	The audience is more important than you are.			
	The audience is more important than	President Board of Directors Regional Managers		
	The audience is more important than you are. 'change in perspective' Share your experiences. Helps engage audience by encouraging them to do the same.	President Board of Directors Regional Managers Credit Team Peers Colleagues		
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	The audience is more important than you are. 'change in perspective' Share your experiences. Helps engage audience by encouraging them to do the same.	President Board of Directors Regional Managers Credit Team Peers Colleagues NACM National Credit Congress Session		
	The audience is more important than you are. 'change in perspective' Share your experiences. Helps engage audience by encouraging them to do the same. Becomes an exchange of ideas.	President Board of Directors Regional Managers Credit Team Peers Colleagues NACM National Credit Congress Session		

PREPARING: <u>Types</u> of Presentations Within Credit Profession

One-on-One with Team Member (employer | employee)

Staff Training (individual or group)

President (status of your department; customer concerns; raises)

Credit & Sales (working together)

Presenting to Peers | Colleagues (CFDD, NACM, Other organizations)

Webinar (locally; nationally)

In Person | Break-out Session at NACM National Credit Congress

PREPARING: THE OUTLINE FIRST: Brainstorm Brett's & Heidi's super session · Write/document ALL Ideas It does not matter if they are the best ideas at the moment. Opening your brain can facilitate one idea leading to another. o Notebook; Spiral Pad; Post-It Notes o Leave Yourself Voicemail Messages

PREPARING: THE OUTLINE (cont'd)

SECOND: Research

Look for credible sources for statistics, authorities, quotes, literature, etc. to enhance your key learning(s):

- Associations specializing in your topic
- NACM Credit Resources Library
- Ask NACM to conduct a survey for you



PREPARING: THE OUTLINE (cont'd)

THIRD: Organize

- Set up your KEY SECTIONS by CATEGORY
- · Work on subject titles or headers

FOURTH: Grouping

respective categories.

FIFTH: Add PERSONAL Short Stories

- Your story
- Brings your audience into your experience.
- A story about someone you know
- (NACM's 2023 Key Note Speaker)

PARAGRAPHING defined:

- Multiple complete sentences grouped into paragraphs, with:
- Proper punctuation
- Syntax
- Spelling
- Grammar
- Your teachers would be very proud of your writing skills.



PREPARING: Write It

- Speech
- Notes
- Slides

- move into the next thought.

DO NOT PARAGRAPH YOUR: • We do NOT speak in complete sentences nor paragraphs.

> We are NOT skilled at memorizing entire paragraphs

o Actors are

We speak from one thought and your own notes.

 You will LOSE your visual place within your own notes.

o NACM Video Interview Story

PREPARING: Do NOT Paragraph!

PREPARING: Bulleting

BULLETING

- Used to avoid long or complicated sentences
- To organize lists
- · And prioritize information
- · Your SPEAKING POINTS should be bulleted
 - o Just enough to prompt your memory
 - o Of what you need to say (or demonstrate)
 - o Include a key word or title for the story you want to tell to embellish a point.
 - This is your experience and it should flow naturally.

PLANING & ORGANIZING:	action plan
	idea

PLANNING & ORGANIZING: Paper					
	NOTECARDS:	NOTEBOOKS:			
	Number each card	Use 3-ring notebook (that lays flat)			
	Print in LARGE letters	Number each page			
	Put a ring through them	Use double-sided plastic sleeve protectors			
	o If dropped, they won't scatter	Use lots of white space			
	LOOSE PAGES (8 ½ x 11)	 Millie's example of "alternate blocking" 			
	Number each page	Don't try to cram too much on each page			
	Staple pages in case they're dropped	Bold special words to prompt your memory			

PLANNING & ORGANIZING: Slides	Examples of what NOT to use:
Use lots of 'white space' Don't overcrowd the slide	ALGERIAN FONT
Use an easy to read 'font'	Brushscript
Use LARGE text for ease of viewing Remember the back row has to see	Black ladder
Present slides in the manner of how you speak	Harlow Bolid Italic Lucída Callígraphy

PLANNING & ORGANIZING: Slides (cont'd)
Insert images/graphs/excel where appropriate Free Images: https://pixabay.com/images/search/)
ριχαδα ឫ Stunning royalty-free images & royalty-free stock
Make sure excel, graphs, statistics are VISIBLE to those towards the back row.

PLANNING & ORGANIZING: **Audience Group Exercises**

Great engagement tool.

- Adds excitement to the room
- People LOVE to share their stories
 Include if you need to add more time to your presentation
 O Engages your audience without putting someone 'on the spot'
- Use tactics to reel everyone back in

If you're short on time, consider:

- Show of hands surveys
- Ask for only 2 experiences from the audience to share.
- o 5-minute exercise: % time warning, 1-minute then 10-second countdown

 Ask a question you know the answer to that you want answered by the audience.

PLANNING & ORGANIZING: EDIT - EDIT - EDIT Your presentation needs to flow naturally



It needs to make organizational sense

EDIT:

- Edit your words less is more
- · Don't use dictionary words
- Edit your points reduce, combine or eliminate
- Edit your stories keep them short and easy to follow
- Edit your slides
- o If they don't flow seamlessly
- o Or take too long to get through

PRACTICING:	ALCE BEST
	MA

PRACTICING:

In Private

How Long? How Often?

Per Carmine Gallo, Harvard Instructor, Keynote Speaker, and Author of 'The Bezos Blueprint' 11/18/2019:

- You should practice at least 10 times from start to finish.
 - $_{\odot}\,$ Start 10 days prior to your presentation.
 - o Practice at least once a day.
- Practice will boost your confidence.
- Practice will improve your body language.



PRACTING: In Private (cont'd)

- Stand up (don't sit)
- $_{\circ}\,$ You are the audience
- Out Loud (not in your head)
- o Our 'mind speed' is faster than our 'mouth speed'
- o At least for most people.
- o Heidi's hard lesson

Helps with:

- Flow
- o Does the order make sense?
- Do the points or topics transition seamlessly?
- Cadence
- o This is not a race = slow down

EDIT for TIME

KILLER FILLERS:

- Bridging Words used to string our thoughts together.
- um, so, and, ok, like, literally, right, well, totally, etc.
- · Does everyone remember why?
- o Because we DO NOT speak in complete sentences.

PRACTICE THE 'PAUSE'

- Use the pause <u>before</u> starting your next thought.
- Then use non-bridging words to start your next thought.
- This is difficult and needs lots of

AVOID TONGUE TRIP HAZARDS:

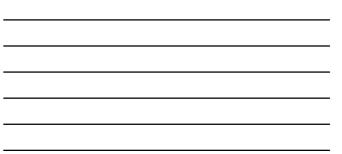
- Use easy to pronounce words
- Change out words that cause you to get stuck.

PRACTICING: **Your Words**

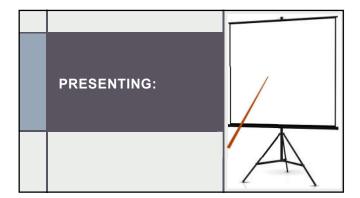
PRACTICING: **Record Yourself**

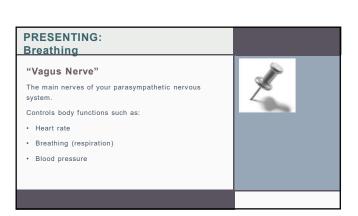
- Zoom or M/S Teams ZOOM
- "Yoodli" Al speech coach 🦞 yoodli
- o Free version: Up to 5 Yoodlis
- Record yourself tracks repeating words
- o Pro Version: \$8/month & 10 Yoodlis/week.
- how your presentation looks without them.
- Watch for REPEATING PATTERNS:
- · Touching face, lips, hair, etc.
- Excessive swallowing
- Sniffing
- Record yourself also tracks repeating words Back & forth movements

PRACTICING: In in a Protective Bubble SMALL AUDIENCE: Trusted colleague, mentor, or family member · Leading a department meeting (new procedures) "Lunch & Learns" at work (any topic of interest) · NACM Trade Group Presentation CFDD in Person Chapter Meeting (community trust) · Clubs/Organizations: Toast Masters



PRACTICING: Growing Your Bubble ZOOM | MS TEAMS: Everyone is less than a 2-inch square Reduces 'predator proximity' alert NACM Online Trade Group CFDD Chapter Webinars NACM National Webinars





PRESENTING: Breathing DIAPHRAGMATIC BREATHING: Slowly inhale (4 seconds) through your nose • Lowers effects of cortisol o Stress hormone Expand your abdomen o Freeze | Flight | Fight Hold breath for 2 seconds Slowly exhale (6 seconds) through your Helps you relax · Lowers your heart rate Lowers your blood pressure Repeat WORK THE ROOM CLEAR YOUR HEAD Greet attendees as they enter Do NOT attempt to visualize audience in underwear You're temporarily part of the audience (tribe, clan, community = safety) · It takes your focus off your presentation o And not 'prey' as they're entering Helps calm the nerves Helps get your breathing under control PRESENTING: **Calming Actions**

POLISHING: Tools, Tricks, Tidbits and Tums



	POLISHING:		
	Tools, Tricks, Tibits & 1	īums	
	SMILE	BE YOUR AUTHENTIC SELF	
	Calming effect	We are not paid professional actors	
	Attracts audience to you	o Bobbi's story	
	MAKE EYE CONTACT	SHOOTING GALLERY SYNDROME	
	With more than one person	 Walking back & forth, never stopping, faster, faster, faster 	
	Invites them in – they'll feel included	Walk to a spot and stay a moment.	
	 Cover the front, middle and back rows DON'T be a 'Cylon Robot' 	 Then move to new spot and stay for another moment. 	
_			
Р	OLISHING:		
	ools, Tricks, Tidbits & Tum	ıs	
WAT	ER – WATER - WATER		
	table or lectern	TAY COOL	
• NO	caffeine (adrenaline already high)	Dress in removable layers o Also helps calm you down if you're	
	o soda (burping) OOD, CANDY, GUM IN MOUTH	starting to perspire	
	GHLY distracting	Pin hair off neck	-
		Handkerchief: Dab if sweaty	
	s not going anywhere re-legged kickstand	Don't wipe	
	•	Portable battery fan	
	USE A STOPWATCH - TIMER - CLOCK	TAME THE BLING SHINE	
	You never want to run over time	Sparkly bracelets, earrings, pins	
	Your audience will appreciate it REMOVE THE POCKET JINGLE-	Light-up swag from conference	
	JANGLES	Glasses hanging off chain or clothing Flashy or reflective febries	
	 Keys, coins, pocket knives, worry stones, etc. 	Flashy or reflective fabrics Foundation or Skin powder	
	PUT THE PEN DOWN!	o face or scalp	
	Clickity-clicktap-tap-tap = distraction	,	
	POLISHING:		
	Tools, Tricks, Tidbits &	Tums (cont'd)	

POLISHING: The Audience THE 'HECKLER' • Laugh with them • Agree by saying something like • "right?!?" • "So true!" • "Great point!" • Move on

POLISHING: The Audience (cont'd)
THE 'KNOW-IT-ALL' The person who believes he/she knows more about the subject than the speaker. They also want the spotlight on themselves. Colleague's story You can say something like: "My research didn't come up with that. I would love it if you would come speak with me after the presentation so that we can share each other's information."

POLISHING: The Audience (cont'd) THE 'BALL HOG' The person monopolizing the audience's time sharing their own experience(s). While smilling, break eye contact to see how the audience is responding. If they're glazed, pick a quick moment to interrupt with: "...thank you for sharing; I'd like to learn more if you can come speak with me after the presentation." "Shows that you're still interested in them." "And lessons their feelings of being hurt by not getting to continue. "Then move away with the microphone to move onto your next point. "Do NOT get into a disagreement with the person. "They are still your audience. "Brett's point: 'we're sharing experiences'; we're not trying to be the 'expert'. "Helps engage audience members to share their experiences.

THE FINISH LINE (cont'd)		
PRESENT	Stay on time	
Breathing exercise	Remove distractions (sounds & sight)	
Start with small bubbles	AUDIENCE	
o Trade groups, lunch & learns, 2" webinar	Hecklers, ball hogs & know-it-alls	
Stay cool – water, work the room, layers	REMEMBER	
POLISH	YOUR experience qualifies you to present.	
• Smile		
Make eye contact		

REFERENCES READS	
"The Ecology of Human Fear: Survival Optimization and the Nervous System" (Dean Mobbs, Cindy C. Hagan, Tim Dalgleish, Brian Silston & Charlotte Prévost - 03/18/2015)	
"Behavior Decisions Made Under the Risk of Predation: A Review & Prospectus" (Steven L. Lima and Lawrence M. Dill – 02/06/1989)	
Free Images: https://pixabay.com/images/search/	
Carmine Gallo - How often should you practice? https://www.carminegallo.com/	
Bulleting: https://walton.uark.edu/business-communication-lab/Resources/downloads/Heading_2.pdf	
"The Art of Storytelling" by Ty Bennett (NACM's 2023 Key Note Speaker)	
"Presenting Powerfully" by Debbie Lundberg	
Vagus Nerve: https://my.clevelandclinic.org/health/body/22279-vagus-nerve	
Parasympathetic Nervous System: https://my.clevelandclinic.org/health/body/23266-parasympathetic-nervous-system-psns	
Carmine Gallo - How often should you practice? https://www.carminegallo.com/	

QUESTIONS?		
THANK YOU	_	
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