

## PRONOUNCIATION PEEVES VERSION 2

by [Steve Brown](#)

If the response we received to yesterday's publication was any indication, our tongue-in-cheek column certainly left many people in stitches. Many bankers took the time to respond (thank you very much) and list out their own pet peeves. Since some left us rolling on the floor with laughter, we felt a similar-but-slightly-different-rerun was warranted. After all, it is early in the year and a Friday, so no one really wants to work anyway.

Here are some of corrections from yesterday:

Â• We made a mistake on catsup, which an astute banker told us is actually fine to use. In fact, he sent us a picture of a Heinz bottle and warned us not to have lunch with executives from the ketchup company.

Â• We also made a mistake on chaste, which we dropped in at 4am when we wrote the column. We said it had a silent "t." Without getting into detail, that reference was obviously not morally pure.

Here are some of the best received from readers yesterday:

Â• Impact is a noun that some use as a verb. "We see these variables impacting the situation."

Â• Metric is a system of taking measurements, not the measurement itself. You would probably never be caught dead saying metrics deal with metric.

Â• I could care less is actually quite careless. The speaker probably meant "I couldn't care less."

Â• Literally is literally often misused (about as off-un as of-Ten). Some might say "the real estate market has literally died," which is very interesting when you consider no one ever said it was ever actually breathing.

Â• Unawares or Unaware. Many people (perhaps some even wearing too tight unnerware) are apparently unawares that the proper word is unaware.

Â• Community bankers do lots of business with entrepreneurs, but it is rare to find one with an ontrompanheur as a client.

Â• This one is probably a moot point to many, but we couldn't stay mute on it forever.

Â• Things can be intensive and have a purpose, but for all intents and purposes they should not be seen together.

Â• One banker said they did not like prepositions at the end of a sentence left hangingÂ.....at. We couldn't agree more at.

Â• People can peak around a corner, but they cannot pique around a corner.

Â• Customers can deposit loose change, but if a teller deposits lose change into their cash drawer they are likely to get into serious trouble.

• Things can be very interesting (although some are not quite funny), but they cannot be interesting.

• All by itself, it is ok to use 'ones' in plural form, however 'this one' should never be pluralized to these ones. It is just much easier to say 'these.'

• Finally, we end with something close to every banker's heart. Loan is a noun and lend is a verb. Bankers make loans by lending money. Bankers don't loan money. No one loans anything. To quote Polonius in Hamlet, "Neither a borrower nor a lender be." Notice he didn't say anything about being a loaner.

While some of you may not be in agreeance with all of these comments and we admit Webster's is constantly adding new colloquialisms to the dictionary, as one banker kinda' put it – we should all be open to banks heading into the deech as much as they find a neech. Thanks again to all that responded.

## **BANK NEWS**

### **M&A**

Susquehanna Bancshares Inc (\$8.6B, PA) will acquire investment management firm Stratton Holding Co, which has \$3B of assets under management, for an undisclosed amount.

### **Housing Weakness Will Continue**

There are 2.1mm unsold homes currently sitting on the market, or roughly 2.6% of the U.S. housing stock. That compares to the worst recession years in the 80's and 90's of a maximum 1.9% (about 37% lower). Experts say home prices will have to fall 15% from the peak reached in August of 2006 (prices are down 5% so far), so it will take at least through 2008 and possibly into 2009 before the bottom is reached.

### **Housing Slump**

New and existing home sales have fallen 34% from their peak reached in July 2005.

### **Bad Investment**

Mutual funds that bought loans were the worst performing sector in 2007, as subprime mortgage losses negatively impacted collateralized loan obligation activity.

### **Finding Younger Customers**

Users under the age of 35 spend more time on the internet than they do watching T.V.

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