

GET A HANDLE ON STRESS

by [Steve Brown](#)

According to Wikipedia, "stress" is a biological term referring to "the consequences of the failure of a human body to respond appropriately to emotional or physical threats to the organism, whether actual or imagined." Stress usually surfaces when we have to adapt to new situations. Given all the issues community bankers are facing these days, we figured you might like a few ideas to help you make a clean sweep of stress in the workplace. Feel free to share these tips with a coworker.

Do not open your 401(k) paperwork for awhile. Things are ugly, people have lost 20% to 35% of their retirement due to market dislocation and there is nothing that can be done about it. Try to relax and wait for a recovery. Take every 401(k) report you receive at the end of each quarter and just file them away unopened until 2010. Ignore = feeling better already.

Take a walk around the block. No matter what the situation, sometimes the brain just needs a change of pace. Rather than sitting at your desk all day, try to take a walk for about 20 minutes. Even if you just stroll 50 times around the branch, getting some exercise will help reduce stress. Exercise = better thought processes.

Get more organized. People are notorious for piling up paper around their office, which only increases psychological stresses. Take the time to organize your workspace and throw away some of the older piles of paper. Less junk = less stress.

Improve your time management. Close your office door to eliminate distractions, find a quiet place somewhere in the bank where you can think, stop surfing the internet (and watching the stock market go south) and make lists. Sticking with a prioritized list of tasks and marking them off as they are completed not only feels good, but it keeps you focused. Staying focused = greater accomplishment.

Watch what you eat. If you are like us, when you get stressed, you eat more. It isn't good and it isn't healthy. Try putting apples within your reach so you don't reach for the candy, chips or cookies. Healthy food = healthy energy.

Get 8 hours of sleep each night. Getting enough sleep is important and stress doesn't help. Try to avoid coffee and soft drinks after noon, as they are only a temporary fix to what ails you. Proper sleep = better functioning.

Get rid of distractions. Turn off your cell phone and email while you focus on projects. Constant interruptions can make you crazy, reduce productivity and add to stress. If you can, only check your phone and email 2x per day and stick with it. Less distractions = less stress.

Relax once per day. It is a good idea to free the mind 1x per day and the best way to do that is to close your eyes and drift. Think about a beach you visited this summer or somewhere in the mountains. Smell the air, breathe deeply and r-e-l-a-x. Relaxing the body = relaxes the mind.

Have fun. There are plenty of things to bring you down in the world, but focusing on laughing and having fun takes years of stress out of your body. Take the time to laugh with a coworker, and be positive. Staying positive = longer life.

Talk to friends and family. Having a balanced work and personal life is important. Don't be consumed by the job and be sure to maintain an outside network of support. Sometimes, just talking to a friend, spouse or family member can relieve an elephant's weight in stress. Family/friends = supportive network.

Finally, learn to say "no." One of the best ways we know to relieve stress is simply saying no. Heck, if you do it right, the person might even thank you. Then, you can add the request to your list and because you said no, immediately cross it off as being accomplished. Saying no = huge stress reliever.

Saying goodbye to stress is a never-ending project and one that requires continual focus. Noise, mess, pressure and other factors all contribute. Recognizing the people or tasks that cause most of the stress however and utilizing the tips provided herein should help you sweep them out of your life.

BANK NEWS

Credit Pressure

For those of you who have been tracking O/N Libor and the TED spread in the box below, note that over the past week, O/N Libor rates have fallen 79bp (about 32%), while the TED has contracted 74bp (about 16%). The contraction indicates fear is subsiding in the credit market.

Liquidity

For the 5th week in a row, Discount Window borrowings reached a new record. Lending totaled \$437.5B. Loans to traditional banks reached \$101.9B, up 3.8% from last week. In related news, the payment of interest on reserves has caused Fed reserve balances to increase to \$272B or 49%.

Small Biz

A survey by PNC finds 55% of small biz owners are pessimistic about the national economy. Meanwhile, another small business survey finds 67% of small business owners say their business has been affected by the credit crunch.

Deposit Cost

Studies find it costs banks about \$65 to open the average deposit account.

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