



# BUSINESS MONDAY

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## Learning to cope with stress crucial for small businesses

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The tougher the times, the greater the stress. No one knows this better — or feels it harder — than small business owners.



When times are good, small business

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owners employ a majority of Americans. But when times are tough, they are the first to lay off employees or reduce salaries. Those who can get by are

bombarded by headlines announcing business closures, job losses and home foreclosures. All of this bad news can be very stressful.

In 2008, the American Psychological Association reported that money and the economy are two of the top sources of stress for 80 percent of Americans. If you have already been forced to close your business or lay off employees, managing stress is even more important. Here are some important techniques.

First, don't panic. Stay alert to what is happening, but don't obsess over the latest financial statistics.

Sure, this is easier said than done, especially when bills pile up. However, if you focus only on the fact that you are unemployed and in debt, you will not be able to cope with the stress.

Next, take control of your situation. Concentrate on what you can control. If your business is struggling, you may have to make difficult decisions, including laying off employees or even closing down. To do this and survive, you will need a plan. Following that plan will require discipline, commitment and, above all else, a single-minded determination to succeed.

Doing the same at home is important as well. Financial planners and credit counselors can help you make a plan to take control of your economic situation.

Pay attention to how you cope with stress. Avoid unhealthy behaviors like drinking, smoking and gambling. Fight the temptation to become irritable and aggressive. This will only worsen the problem.

Also consider whether you are taking a difficult situation and making it a disaster. What are you telling yourself about the meaning of events ("I'm a failure. This is the worse

thing that could possibly happen.")? If you find yourself having these kinds of negative thoughts, take a moment to carefully evaluate your actual situation. If these thoughts continue, consider seeing a mental health professional.

Learn to moderate your physical reactions to stress. Slow, deep breathing will bring your heart rate and respiration back to normal and reduce muscle tension. Exercise three to four times a week. Eat nutritious meals. Maintain your ideal weight. Avoid nicotine, excessive caffeine and other stimulants. Take breaks,

and get enough sleep.

Finally, maintain your emotional reserves. Reconnect with friends and spend time with your family. Take the family to the park or the beach for a free day of fun. Expect some frustrations, failures and sorrows. If you find yourself overwhelmed by stress, talk to a psychologist who can help you address your stress more effectively and provide additional support.

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