

Standing Is Better Than Sitting

by [Steve Brown](#)

Community bankers spend lots of time in meetings. Whether discussion loans, planning, interest rates, management matters or something else, meetings are woven into the very fabric of the industry. These meetings are important, but if you had a way to make them 33% shorter with the same level of results, would you do so?

The good news is that researchers at the University of Missouri's School of Applied Psychology may have found a way to do just that. They tested 555 students, dividing them into 111 groups of 5. The groups were asked if they had crash landed on the moon, to rank 15 items from a list which would be the most important to get them back to safety. Half the teams met in a room with a table and chairs, the other half met in a room which contained no furniture and were told to remain standing for the duration of the meeting. The groups had to rank the necessary objects in order of importance. The hypothesis assumed that the standing groups would be less comfortable, would rush through the process and therefore make more errors. In fact, the opposite turned out to be the case, as the standing groups worked faster yet achieved the same results as the sitting groups.

There are a few factors involved worthy of discussing further. Standing has been described as a "power pose" by social psychologist Amy Cuddy of Harvard. Body language conveys messages to people around you, but also changes the chemicals in your body. Even if a power pose is practiced in the restroom prior to an important meeting or a job interview, practicing the position was found not only to convey competence, but also to have altered the chemical balance in the body in a manner that assists in coping well in stressful situations. Hopefully most meetings in your bank aren't stressful, but if standing makes everyone's brain function better and gets things done more quickly, why not give it a try?

Beyond that, we imagine you have read this very publication probably while sitting. Are you getting the most out of it, or should you jump up and read it from a standing position? Try both and let us know how it works.

After all, sitting is the new smoking. Studies show it makes us sick and especially those of us who do it many hours a day as bank managers tend to do. Even getting to the gym on a regular basis cannot completely offset what sitting for 8 hours at a time does to our bodies. Here's a short list: Heart disease - our muscles burn less fat and blood flows more sluggishly during a long sit, which in turn allows fatty acids to clog our hearts. Diabetes - our pancreas becomes overactive and produces more insulin but our idle muscles can't use it which can lead to diabetes. Cancer - colon, breast and endometrial. Fatter - mushy abs, tight hips and wimpy glutes. Given all this bad news about sitting, perhaps it is time to chuck the chair and stand up.

As for the results on what you may want to take for your next trip to the moon, the most necessary items ranked in order by the group of subjects were: 2 tanks of oxygen, 5 gallons of water and a map of the constellations to find your way. Least important was a box of matches, since they won't light in the absence of an atmosphere.

After reading this, consider changing the atmosphere in your workplace. Consider adding an adjustable height desk so you can stand for part of the day. You might find yourself getting more work done faster and it just might help you live longer.

ECONOMY & RATES

Yesterday

A fresh wave of optimism hit the market as auto sales and manufacturing numbers came in close to market expectations, causing Treasury yields to rise 2bps by the close.

Today

Yields are unchanged ahead of [factory orders](#), scheduled for release later on this morning.

Rates As Of: 07/02/2014 08:42AM (PDT)

Treasury	Yields	MTD Chg	YTD Chg
3M	0.02	0.00	0.00
6M	0.05	0.00	0.00
1Y	0.10	0.00	0.00
2Y	0.48	0.00	0.00
5Y	1.70	0.00	0.00
10Y	2.61	0.00	0.00
30Y	3.45	0.00	0.00
FF Market	FF Target	Fed Disc	
0.00	0.25	0.00	
Prime	Unemployment	Oil	
3.25	0.00	\$0	

[More Market Rates](#)

BANK NEWS

Industry Profits

Reuters reports banks globally earned \$920B in profits in 2013, a 23% YOY increase and a new record high.

Economy

The U.S. economy grew at a rate of 1.9% in 2013 and is expected to be at 2.3% this year and 2.8% in 2015.

Social Customers

A recent survey by Deloitte finds 61% of surveyed executives expect social media to become somewhat or much more important to their business over the next 3Ys.

Customer Email

A report from marketing firm GetResponse finds most email is opened within an hour of delivery, but the chance of being opened after 24 hours is less than 1%.

Committees

A survey by Bank Director finds banks say they have the following committees: audit (96%), compensation (89%), governance or nominating (69%), executive (45%), risk (29%), other (29%) and technology (13%).

Customer Demographics

Research finds about 25% of people in the country are now 55Ys or older.

Spending Habits

CNN Money reports housing costs on average are 33% of total spending for people ages 54 to 74.

Housing Sales

RealtyTrac reports foreclosures of single family residential homes sold at auction at an average 18% discount under market price.

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