STRESS MANAGEMENT AT WORK
PRACTICAL MANUAL FOR THE COURT ENFORCEMENT AGENTS AND THEIR ASSOCIATES

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PRACTICAL MANUAL FOR THE ENFORCEMENT AGENTS AND THEIR ASSOCIATES

1. GENERAL OVERVIEW OF STRESS

„Stress” is a term frequently used in the daily life, especially in periods of unfavorable economic, political, and social circumstances. In the lexicon of foreign languages, the term “stress” comes from the English language and is explained as intensive pressure, emphasis, strain…

The stress started to be studies in the middle of the 50s of the twentieth century. According to some authors the stress is one of the most researched problems in the labor psychology, together with the work satisfaction and leadership. According to Mullins (1993), one of the most important factors that influence negatively the work satisfaction, work capability, absence from work or leaving the work organization is the stress at work. McKenna (1996) underlines that under the influence of stress, each situation at work will seem too difficult, threatening, unclear or boring, which additionally increases the effect from stress.

The stress is unavoidable phenomenon and is a part of the human life. This word is frequently mentioned, especially in medicine, even when you can not determine precisely the etymology of an illness.

The average person, in the course of his life, when performing activities or communicating with people, is always faced with the possibility to be under stress – especially if the person takes his work responsibly, has strict obligations with deadlines and gives quality performance of his tasks, and while doing this encounters obstacles which cause anxiety.

Hans Selye in the thirties of the last century takes this term, mainly used in the physics, using its broad meaning in his attempt to define the effects of the long-term influence of various factors over the living organisms. As a terminology, he defines it as a synonym for general reaction, i.e. a sum of non-specific reactions of the organism as a response to any request for adaptation to the changed conditions of the external environment, in order to maintain the internal homeostasis necessary for survival. Selye marks this reaction as a “general adaptation syndrome”.

Hence the definition for stress – nonspecific set of bodily changes as reaction to certain external or internal stimulus (stressor) or “general adaptation syndrome”

According to this “the general adaptation syndrome” has three consecutive stages:

1. Alarm stage – mobilization of the organism when encountering the stressor – stimulus to which the body is not adapted;

Alarm stage is a mayday i.e. condition of general mobilization of the organism, as preparedness of the body for increased physical and psychological events. It is a part of our biological heritage, in order to improve the capabilities for action – or “fight or flight”. The speed of all the bodily reactions is increased, especially of the muscles. Thinking is fast, more efficient without clumsiness. The swift activity starts with the help
of the simpatico, as part of the autonomous nervous system, linked with the opposite parasympaticus. Glucose is released, the glycogen in the liver is disbursed so that it is available in sufficient quantities. The work of the heart is speeded up, the pressure is increased, the blood vessels are expanded selectively or contracted down (the coronary vessels are expanded, and the skin arteries are narrowed down). The eye pupils are expanding. General awakening is in place and there is a high level of alert. From the moment of realization that there is a forthcoming danger, to the time of this reaction, less than a second passes by. The adrenaline is produced by the core of the suprarenal gland after one minute and supports the general effects by activating the sympaticus – tachycardia, increased blood pressure, decreased production of saliva etc. The endocrine reaction supports the thyroid gland with its hormone tyrosine.

2. **Stadium of resistance** – the body is adapted to the new conditions, giving resistance, but if it is not successful, the used physiological reserves bring the body to the next stadium;

In the stage of resistance the consequences of the general activity of the body are clamed down.

In the alarm stage, the body behaves like a “drunk millionaire”, since it uses its resources without any savings, without taking in consideration the consequences and the price for such behavior. In the resistance stage the body tries to calm down the usage of energy, the nutritious substances and the exhaustion of the functional systems. Instead of the sympaticus, the parasympaticus starts to act (decreased heart frequency, decreased blood pressure etc.) and instead the core of the suprarenal gland – the cortex of the suprarenal gland is activated.

The distressed condition in the body continues, but everything is calmed down, in the attempt to save the reserves of the body.

3. **Stadium of exhaustion** – the negative influence of the stimulations from the environment overcome the defense forces of the body, it stops to defend itself and becomes temporary incapable for normal functioning, it can cause development of a disease. In drastic cases it can even cause death. **The stage of exhaustion** is realistic if the first two stages last very long. It causes full destruction of the functional systems of the body, the harmonic link is weakening and the balance of the body starts to fall apart. The general lack of resistance rules in the body.

**WHAT ARE THE POTENTIALS OF OUR BODY?**

The Potentials of our body- psychological, physiological and biological – are very strong. They condition all the variations of the changes of the person to be kept within the optimal borders, in a balance, which is weak, but does not step over the borders of endurance.

The stress activates the whole body in each its segment. There are three communication systems in the body:

- Blood circulation
- Endocrine system
- Nervous system or i.e. cerebrospinal and automatic system
The blood circulation, the cardiovascular system is basic transport system for the metabolism and life. Each change of the body requests accommodation of the metabolism, and that means that the condition of the cardio-vascular system is changed (blood pressure, hear rate, minute volume of the blood, the width of the blood vessels etc.).

The fast reaction of the communication with the outside world, but also within the body itself, between the separate systems and organs from those systems is performed by the nervous system.

The endocrine system – with the hormones, starts acting later than the nervous system, but it stays active longer. The autonomous nervous system gives fast reaction, and immediately afterwards the slower hormonal modification of the functions in the body comes in place.

The signals of the nerves and hormones are swiftly accepted by the cardio-vascular system. They act together - united.

„The general adaptation syndrome” takes place trough the axe hypophysis – in the cortex of the suprarenal gland, which explains the increase of concentration in the cortisol in the blood plasma. Today we know that the hypothalamus is included in this axe and that the reaction to stress takes place trough hypothalamus- hypophysis – cortex of the suprarenal gland. In the same processes equal participation has the axe that connects the sympathetic nervous system and the cortex of the suprarenal gland, which is manifested with higher concentration of adrenalin and noradrenalin and their respective repercussions over the body organs, vascular system, heart and respiratory activity (tachycardia, hypertension, hyperthermia, hyperglycemia, modification of the capillary flow etc.)

Today more and more attention is placed at the psycho-social stressors. One of the most important features of this relation is the capability of the individual to assess (realistically or unrealistically) whether the new circumstances, caused by the influence of the stressors overcome his capabilities and possibilities for successful confrontation. With that the stress reaction is not determined just by the nature of the stressor, it also depends on the psychological features of the person, the cognitive and the emotional capacities as well from the biological constitution. Therefore, the dominant reaction to stress is determined with the subjective assessment of the individual capabilities and the capability of successful overcoming of the reaction to stress, which depends on the level and complexity of the stressor and the reaction to the stress. As a summary, it can be assumed that the stress is a result of conscious assessment of the individual of the dangers in a situation. Without such assessment there is no stress, no matter how objective the danger is. The most important is the cognitive element i.e. the individual assessment of the danger and personal risk. The cognitive assessment is the process of elaboration of an event by which it receives a special importance for the individual.

The faith in his own abilities to cope with certain life events affects the assessment of the event and vice versa, the cognitive assessment affects the choice the manner of facing it) e.g. increased self confidence (increased sense of possibilities for action) may lure the individual to assess the situation as positive or neutral rather than threatening. On the other hand, somebody can believe that his ability to face it is exhausted or very weak (low self confidence), for which he will assess the situation as dangerous, and the mechanisms for facing it will be ready for that feeling.
It must be emphasized that there are large individual differences in response to the same stressors and to those with the same intensity, which means that the stress is a highly personalized process, i.e. process that largely depends on the characteristics of personality. To understand the stress process as a whole, it is necessary to understand the meaning of the stressful event in light of current psychological condition and the special psychological history i.e. previous experience of the individual. The adaptive abilities of every individual are limited and various. They are specific, i.e. they are different for different types of stressful situations. In other words, there are both, a general and specific adaptability, and general and specific vulnerabilities of the individual. The general and specific resistance i.e. vulnerability (weakness) from stressful situations, and the success in overcoming them, depends on a number of personality characteristics and other factors, such as: gender, age, education, occupation, family and social status, economic and health status, cognitive and affective features, as well as the overall psychological organization of personality

EFFECTS OF THE STRESSFUL SITUATION

The consequences of the stressful situation can be short-term and long-term:

- The short-term, direct consequences (or emotional and physiological reactions) refer only to the stressful events which were short in duration and ended, but not to long lasting stressful situations.
- Long-term effects on mental and physical health, social relationships and professional efficiency are related to the quality of the overall social functioning, of the mental and physical health.

The quality of the outcome of stressful situations is measured with the degree of satisfaction by the individual. Therefore, there are no inherently good or bad outcomes. The assessment of the outcome is personal.

The time required for recovery from the stressful situation is much better measure for assessing the activity and the strength of stressor than direct measurement (measuring the physiological and emotional reactions). Studies show that people who faced the stress in a successful manner will recover from the stressful situations much faster.

Symptoms or effects that can serve as an alarm and can indicate that something has to be taken are the following:

1. **Physical symptoms**: change in weight, headache, difficulty with digestion, psychosomatic diseases (gastric ulcer, high blood pressure, heart problems, asthma, skin diseases, allergies, etc.).

2. **Changes in behavior**: excessive dependence on others or withdrawal, isolation from social contacts, increased consumption of coffee, alcohol, intake of large quantities of food, smoking, sleep problems, lack of appetite, losing objects and so on.

3. **Emotional difficulties**: tension, anxiety, anger, restlessness, irritability, feelings of guilt, sadness, indifference, extreme sensitiveness, frequent mood swings and so on.

4. **Cognitive difficulties**: problems with memory and concentration, ambiguities and confusion of thoughts, indecisiveness, rapidly changing attitudes about people, about life, about the future and so on.
Prolonged exposure to stress can be threatening and cause a range of diseases, as well as serious mental health consequences for the individual. The appearance of a disease after stressful situations is common especially if the stress is not successfully overcome. The consequences of unsuccessful overcoming of the stress, such as the feeling of helplessness, reduced self-respect and withdrawal in the past may further reduce the ability to adapt and can lead to an outbreak of disease.

THE STRESSORS AND THEIR INFLUENCE

DEFINITION OF STRESSOR

Stressor is every stimulus which is strong enough to cause psychological, physiological and biological changes in the body. In other words, stressor is every factor, life event, situation which seriously endangers or disturbs the balance of the body, i.e. causes stress reaction. The stressor is a change in the external environment that reflected over the person and results into a change of personality. The change is executed either immediately - from the primary physiological nature (e.g. influence of a very cold weather on the body, or big noise), or additionally - secondary (e.g. first manifestation of aggression or fear). So the stressor can be physical, physiological or psychological, i.e. psychosocial occurrence.

Because each stimulus presents some form and intensity of energy, a stressor is any change in the energy of the system in which a person belongs. The body could be threatened by the changes - the new, unknown, dangerous. Every change is a stressor and causes stress - change in the body. Therefore the body is ready to fight the change. First it registers it, and then defends from it with reactions as a whole, with the behavior and physiology, awareness and willingness.

FEATURES OF THE STRESSORS AND THEIR INFLUENCE OVER THE REACTION TO STRESS

The intensity of the reaction to stress is conditioned by a number of features of stressors. A stronger unfavorable influence over the person has a stressor that previously has not been experienced, as well as a stressor which is unexpected. In the both cases, the emotional and stress reactions are with high intensity. The intensity of the reaction to stress, and its final result often depends on the evolution and length of the duration of the stressor. The stressors whose duration cannot be anticipated have especially demoralizing influence. The negative impact of stressor is also strong in situations when the person estimates that he is not able to avoid or neutralize the situation. However, also continuously avoiding the stressful situations, and the intense personal over-protection from such situations can reflect negatively on the individual, he does not acquire skills to face and overcome such situations. Often due to continuous attempts to avoid the stressful situation, a person can fall into more serious and stressful situations.
For the needs of systematic researches, stressors are often classified. Within the DSM-III-R the following classification of psychosocial stressors was made:

- Marital / extramarital: falling in love, marriage, disagreement, separation, death of a partner ...
- Parenthood: (non) existence of parenthood, problems with children, illness and death of a child ...
- Interpersonal: problems with friends, neighbors, other people from the extended family, the disagreement with the employer, illness / death of a friend, relative ...
- Professional: at the workplace, at school, in the household, unemployment, retirement ...
- Life circumstances: change of residence, threats of the personal security, migration...
- Financial: insufficient finances for life, change of the financial status ...
- Legal: investigation, trial, arrest ...
- Developmental: stages of life cycle (puberty, transition to adult age, menopause...)
- Physical: illnesses and injury disease, traffic and other accidents, surgery, abortion...
- Other psychosocial stressors: expulsion, rape, unwanted pregnancy ...

When it comes to children and adolescents, particularly stressful effect have: cold and hostile attitude, exaggerated requests, child abuse in any way, conflicting and confusing family relationships, physical and mental illnesses of family members, lack of parental guidance - support and counseling, i.e. inconsistent or overly strict upbringing... The insufficient, excessive or confusing social stimulations, as well as complex, inconsistent customs that are dominating in the family or in the broader social environment are also significant stressor in this developmental period.

The rapid changes in the social environment, e.g. rapid modernization of the primitive societies with emphasized intensive industrialization, urbanization and the resulting changes in society and life in general (changes the system of values, norms, traditions) often have stressful effect – in-cultural stress. The change of place of residence in another cultural environment can also cause stress – a-cultural stress. Natural disasters (earthquake, flood, fire, volcano eruption...), as well as disasters caused by human factors have stressful influence over smaller or larger population group. Especially stressful are exposure to cruelty and torture, rape, terrorist and criminal attacks, as well as witnessing a violent death of another person, participation in military actions, etc. However, the anticipation of a traumatic act that is unavoidable or there is a danger that it could take place, is also stressful. (threat of war, outcome of surgery or other difficult disease and treatment, retirement that is expected etc.). Even intense and irrational fears, can be stressful. Additionally also a lack of a particular event or if that event does not take place can be stressful (children without love, lack of needed attention and emotional
closeness...). This just gives us insight into the scope and diversity- changeability of the potential stress factors, but it is not a complete list of situations which can cause stress reactions with the individual or the wider population.

EVALUATION OF THE WEIGHT OF STRESSOR

In order to determine the weight of stressor and understand the reaction to the stress, it is necessary to determine what is the importance of the stressor itself for the person it influences. Physiological changes and individual reactions to stress are just indirect indicator of that importance. Nevertheless, several scales have been designed for evaluation of the weight of the stressor. The evaluation is performed on the basis of a conclusion on how the stressor will influence an average individual from certain socio – cultural environment, of the same sex, age, education, socio - economic status. At the same time, how the affected person experiences and assessed the impact of stressor is also taken into account, very often this subjective assessment is more important than the objective assessment of the weight of the stressor. If a greater number of stressors act simultaneously, i.e. stressful life events, they are classified according to their importance.

The individual approach for assessing the weight of the stressor is focused on the individual assessment of the weight of stressor by the affected person. On the other hand, the statistical approach to the assessment operates with average scores on the weight of the stressor, which are the bases for the conclusion how an average person from particular socio- cultural environment experiences and evaluates various stressors.

<table>
<thead>
<tr>
<th>Code</th>
<th>Strength of the stressor</th>
<th>Examples for stressors</th>
<th>Long-lasting circumstances</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>No</td>
<td>There is no current event that could be relevant for the disturbance</td>
<td>There are no long-lasting circumstances which could be relevant for the disturbance</td>
</tr>
<tr>
<td>2</td>
<td>Weak</td>
<td>Breaking up of a relationship, starting school, child leaves the home</td>
<td>Family disagreements, dissatisfaction from work, living in a settlement with high crime rate</td>
</tr>
<tr>
<td>3</td>
<td>Middle</td>
<td>Marriage, separation in marriage, loosing job, retirement, abortion</td>
<td>Marriage disagreement, serious financial problems, problems with the employer, self sustaining parents</td>
</tr>
<tr>
<td>4</td>
<td>Hard</td>
<td>Divorce, birth of the first child</td>
<td>Unemployment, poverty</td>
</tr>
</tbody>
</table>

Within the DSM-III-R there are scales for assessing the weight of the stressors, there is a specifically designed scale for adults and a special scale for children and adolescents. Below is the scale for measuring the strength of the psychosocial stressors of the adults, in order to get practical insight into these scales for assessment:
### PERSONALITY AND STRESS

The resistance or the vulnerability from the stressors, the intensity of stress response and its outcome largely depend on the characteristics of the personality. Given the fact that the stress is a highly personalized process, the importance of the personality as an entity that determines the course and outcome of the stress response is evident. The person with his cognitive and affective features, overall psychological organization and dominant defense mechanisms determines his own style of reacting to stressful situation. The so-called "border" structure of personality are more vulnerable, susceptible to all types of stress, intra and extra psychological, and are prone to de-compensation and fragmentation in stressful situations. Also, they develop post traumatic stress disorders, more often than others. The vulnerability to the stressors is emphasized also in certain developmental periods, so children and adolescents are more sensitive to the actions of all stressors. In contrast, more senior individuals are more resistant to the action of psychosocial stressors. But on the other hand they are a vulnerable category when it comes to the action of biological stressors. Some authors note the gender differences in the reactions to stressors. It is due in part to biological differences between men and women, but also to the drastic differences in status, roles, expectations in certain socio-cultural environments (e.g. India). The intelligence is often mentioned as a factor that affects the personal resistance to stress, because the capability for better and objective assessment of stressful situation and their possibilities for confronting it. Also the affective response and the ability to control the affects in many situations can have a decisive importance.

There are concepts of "resistant" personality. According to them, the personality that is more resistant to the impact of the stressors has the following features:

1. Ability of self-control, and thus control the stressful events that occur during life;
2. Continuously engaging in activities and responsible lifestyle;
3. Will and capability for commitment to deliberately selected jobs and sacrifice the short and small pleasures on the account of more lasting and valuable ones;
4. Ability to love, and the ability to trace and find the meaning of what is experienced.
5. Ability to adapt to unexpected changes in life, and their interpretation as a challenge or interruption of the current continuity and opportunity for their own growth and development, which is not perceived as a threat or endangerment.
6. Readiness to use social support and assistance in their social network.

Basically, this is the highly organized, integrated personality. Although the clinical experience supports these hypotheses to some degree, still, there are no convincing evidence for them. The question whether these personalities are resistant to all or just some types of stressors, remains open. Because there is a possibility that every person has a different threshold of tolerance for different stressful situations, above that threshold the adaptive forces break down or decompensate.

PROFESSIONAL STRESS

The professional stress, more popular as stress at the work place, is usually defined as emotional and physical response of the employees to stressors that originate or are related to the workplace.

The psychologists started to be interested in the professional stress in the mid 50s of the last century, before the end of that century, along with job satisfaction and the leadership, the stress became one of the most researched problems in the field of organizational psychology.

The interest for the stress at work place results from the fact that it has a broad impact, both over individuals and over the organization in which they work.

While a certain amount of stress is desirable because it stimulates people to work harder, the excessive stress results with psychological and other health consequences, and problems related to individual and organizational effectiveness (deterioration in performance, increasing the frequency of accidents at work, increased absences and leaving work).
The process of professional stress is best described with the following model: external stressors are attacking the person, who then is experiencing stress at which he reacts according to his individual strategies to overcome and cope with stress, manifesting also changes in the behavioral that reflect over his work and his interaction with the work environment, which is consequently reflected over the organization. This is only a very simplified model, and here it must be emphasized that this process is not automatic, it is determined by a number of factors including individual assessment of the stressor.

External stressors for professional stress are:
- Physical factors - light, noise, temperature
- Factors related to work - conflict of roles, over-burdened with work, responsibility, time limits
- Factors related to the working group - the norms, lack of group cohesion, lack of support from the group, interpersonal relationships, lack of confidence, rival relationships
- Organizational factors - bureaucratic relationship, absence of support from superiors, leader behavior, lack of recognition or acceptance
- Factors related to career - a young worker, a worker in the mid-age period

The impact of these stressors is connected to the impact of the factors associated with life outside the organization (family, broader community, finances, social status). All of these factors are attacking the person, but how he/she will react depends on its characteristics, needs, values, objectives, expectations and so on.

### 2. COMMUNICATION AND STRESS

**PEOPLE’S NEEDS AND RESOLVING STRESSFUL SITUATIONS**

The way in which people resolve stressful situations will depend on their ability how they satisfy their basic psychological needs. The psychological needs are met through interpersonal relation (at any developmental and system level), communication relationship. We can speak of two types of communication needs:
- **General needs**, arising from the basic biological need of human beings to communicate through the fulfillment of the three general psychological needs.
  
a. **The need for stimulus**, the man, as a human being needs stimuli that activate and mobilize his psychological activity. The deprivation from stimuli in humans causes a range of reactions from a state of rebellion, anger to apathy which leads to total malfunction and isolation from the society.
  
b. **Need for structuring time**, although the individual needs stimuli, he wants these stimuli to be organized in a certain way in the time segments with a particular organization. As the highest form of meeting this need for the individual is when the time is organized at the level of intimacy, which is the highest form of human connection with another individual.
  
c. **Need for recognition** that in the communication the individual needs to be accepted as a part of an environment in which his values are recognized.

- **Specific needs** that arise from the type of personality of the individual and his earlier communicational and socio-cultural experience.

**COMMUNICATION IS IMPORTANT SOURCE OF SATISFACTION AND STRESSFUL SITUATIONS**

From the analysis of general and specific needs of people, we can conclude that those needs are met in circumstances where the individuals makes contact or communicate with the world around them. From this it is evident that by improving the communication skills, and the understanding of communication the individual is prepared to resolve quickly the stressful situations and conditions that result from changes occurring at the level of the communication network in which he is located.

**IMPROVEMENT OF THE COMMUNICATION SKILLS**

**What is communication?**
- Exchange of messages between two or more persons;
- The process of sending, transmitting and receiving messages and information;
- In everyday communication we use the word communication as a synonym for conversation.

**Prejudices related to communication:**

*Communication is something we all know and good communication in itself is understandable.* This prejudice arises from the constant exposure to communication. People constantly communicate with each other, within their family, friends, at the workplace or at school, even with themselves. Therefore, communication is seen as something understandable, which comes by itself and does not require special investment to learn and to improve it. However, the communication skills are learned and can be improved.

*We communicates only with words.* People sometimes think only what is expressed with words is important, or they identify the communication only with the expressed words. However, the majority of the communication process is non-verbal. Messages are sent also with the movements of hands, the position of the body, outward appearance and many other non-verbal signs.

*The communication can be avoided.* It is believed that communication is avoided by turning the head away, leaving the room or not expressing ones opinion. With this attitude
the role of nonverbal communication is neglected, which in this situation indicates avoidance, denial or negative attitude towards the subject of the conversation or to the interlocutor.  

*The communication is omnipotent and the broader it is the more positive it is.* One extreme of this prejudice is that nothing can be achieved or changed with this communication while the other extreme and attributes great power to the communication and has a belief that anything can be achieved with it. Also a prejudice is the belief that the more we communicate the more we can influence the resolution of unwanted situations and conflicts. Sometimes it is wiser to break the communication temporarily in order to avoid the enlargement of the conflict. This is especially true in the process of decision making where excessive communication can lead to blurring of the problem.

**SEVERAL COMMUNICATION RULES**

*It is not possible not to communicate.*
When two people are at the same place and can see each other it is impossible not to communicate. Even when they are silent and turn their backs at each other, and look downwards, such behavior carries a message: "I do not want to continue the conversation."

*Each communication consists of two aspects: content and relation towards the interlocutor.*
Here is the difference between what was actually communicated, and our relationship to communicated message. The way we talk about a topic, or the way we look at the person talking, defines our relationship to the topic or person. The relation to the interlocutor will affect how a particular content, suggestions, or criticism will be accepted.

*Each communication has its own starting point.*
The stimulus and the response represent a transaction, and the transaction is the basic unit of communication.

*The answer to the first stimulus is now the impetus for a new response*

*The flow of communication may be changed or a stimulus from a different ego-state can be chosen.*

*The transactions can be complementary, crossed and hidden.*
Complementary transactions usually can be recognized at the parents' meeting, or when two people gossip or criticize third person (parent-parent transaction) in a business environment, for example when two scientists are discussing or sport experts or others. (Adult-Adult transaction) when two people have fun (transactions child-child), and when the mother responds to the needs of her child with a cold (parent-child transaction);

The cross transactions are the most common source of misunderstandings and conflicts among people. One person (from one ego-state) talks to another person (towards other ego-state). Then the answer will not come from the ego-state you addressed but it will com from another ego-state, when this transaction is presented in a graphical display the vectors will be crossed, and in reality there will be an interruption of the communication. Example: The husband from the ego-state of an adult asks the wife with her ego-state of adult: Where are my keys? If the wife answers: Look at the table – she responds with the
ego-state that was summoned and then the transaction in place is Adult-Adult. But if she feels humiliated and answers: Am I to be blamed for everything - then she answers from the ego-state of a child and in that way she creates a cross transaction.

The communication is stopped at that level when a cross transaction occurs.

The communication is accomplished on verbal and nonverbal level. Or the communication is accomplished with explicit and implicit transactions.

STRESS MANAGEMENT APPROACH RELATED TO COMMUNICATION WITHIN THE ENFORCEMENT AGENT PROFESSION AND HIS ASSOCIATES

Differences in carrying out tasks

Description of problem:
The conflict is manifested in communication with people quickly and with greater vigor if they have limited resources. The enforcement agent appears in the communication between debtor and creditor as a symbol that the debtor is required to pay the debt. Thus, the enforcement agent is a symbol of the state, laws and the court decisions in which the state ruled that the debtor is the one who needs to pay the bills. The problem with debtor-creditor relations is that the debtor often is not sure about the accuracy of the judicial decision that he has to pay, which results from the general climate of disturbed relations in the area of judiciary in the country. (There are numerous information of shortcomings and gaps in the legislation etc.). In such an atmosphere, regardless of the factual situation, the debtor feels, victimized and frustrated. He feels that the creditor WON and that he LOST.

So the enforcement agent in this situation, although he enforces the law at state level, at the human level, at the beginning he is frustrating the debtor on interpersonal level. In this situation, the view is that the enforcement agent is the ENEMY and often the frustration, disapproval (even the hatred) are transferred from the creditor to the enforcement agent. In those moments, because it is a situation that provokes strong emotions and regression, he may be the target of verbal or physical aggression.

Thus, although the enforcement agent is educated and experienced to perform this activity, although he is established by the state with a license and is supported by the state, at the human and interpersonal level he is prepared as much as his resilience or resistance (innate) is prepared to resolve conflict situations. In such situations there is no official psychological preparation for the two levels:

1. There are no information to understand what happens to his clients on the psychological level
2. Manner and possibility without leaving consequences for his business activities to make possible for the stressful situations related to his business activities not to leave any lasting problems over his efficiency and quality of life.

- Definition of conflict zones and stress factors (needs and problems - where the creditor and the debtor can function at the level of a difficult client. Definition of a difficult client (what does a difficult client want: fast, the money, all of it, and with interest).
Reasons for stressful situations:

BASIC PROBLEM: THE RELATIONSHIP - ENFORCEMENT AGENT – CREDITOR - DEBTOR. Namely, in this situation the so-called TRIANGLE form is established (triangulation) which has circular connection on systematic and communication level. Such a communication has explicit and implicit level of communication.

The explicit level of communication is what is proscribed, which is valued and which most people accept and conform with. That explicit level is in line with the socio-cultural milieu and its requests from the individuals are in accordance with the positive legal provisions that individuals as members of the socio – cultural milieu agree with.

The implicit level is in accordance with the needs, desires, beliefs and the history of the convictions and experiences of the individual who understands the world around him in this way, although it is possible to have accepted it differently than at the explicit level. Most often the implicit level is in accordance with the individual's emotional, it's much more personal, and the understanding at this level actually gives answer to the question why some people behave in a particular way, although it is obvious that this is not bringing them any benefit (at explicit level).

The dynamics of the relationships at the level of the TRIANGLE established by the enforcement agent – creditor - debtor will also be determined according to the explicit level, clearly and visibly, and then the further misunderstandings or conflicts will result from the manner of arrangement of the dynamics of relationships in this triangle at implicit level.

- ENFORCEMENT AGENT, implements the explicit creditor-debtor procedure, and could insist only at this level. Or, it is possible to take up activities to understand the implicit level of communication and to neglect the procedure and further complicates matters.

- CREDITOR, besides being satisfied that he would collect his claim, he may allude at the existence of conspiracy, he is suspicious. He thinks that fraudulent coalitions exist in the society and that it is possible that someone important will call at the last minute and will distort the whole procedure and has increased paranoia. The creditor becomes difficult client when he requires more, whether more funds or faster resolution. In addition it could be an institution, or a public enterprise, company, etc., and then in the debtor-creditor relations a component is missing, which is transferred to the representative of the institution. Or, a creditor that has invested his assets with the debtor under a contract, and he refuses to return them back.

- DEBTOR may also be an institution, public enterprise or a company, which is represented by its representative, or can be a person who under a contract with the creditor, due to his personal beliefs or opinions refusing to settle the debt.

3. GENERAL OVERVIEW OF THE CONFLICT SITUATIONS AS SOURCE OF STRESSFUL SITUATIONS

The conflicts are an important social phenomenon, they arise in the course of human interaction, in which each participant creates different individual or group interests. The limited resources in achieving the personal group interests, are most often the precondition for the conflicts that arise. They are normal and inevitable part of everyday life, arise in the family, between friends, neighbors, coworkers, managers, between
groups of different sizes and structure among different ethnic groups, whole nations and so on.

The negative attitude towards the conflicts is a result of the messages that people receive during their whole life from various authorities (parents, teachers), from friends, public media and literature, but also are result of their personal experiences. The negative attitude and understanding of the conflicts is a prejudice which prevents additionally to resolve them in a successful manner.

The most important common features of the social conflicts arise from human nature itself:

1. The conflicts are a necessary outcome of the mutual life of different people and different groups (with different interests, needs, attitudes and expectations). The conflicts are a source of changes and development, but also a source of devastation and destruction.
2. The conflict behavior is also determined by the biological aspect of human nature. Therefore any attack on the personal integrity (even the implicit one, by threat, accusation, shame, etc) causes defensive reactions, most commonly in the form of counterattack.
3. The view towards the world, towards the conflict situation, the perception of the opposite side, the behavior during the conflict is influenced by culture, i.e. from the interpretation of the world offered by different segments of the cultural milieu to which the individual belongs. The analysis of the conflict includes also an analysis of the cultural meanings and signals and the personal experiences of the individual.

DIVISION OF CONFLICTS

According to the value criteria conflicts can be divided into positive and negative.
- Positive (constructive) conflicts are those that occur between employees and in general between individuals outside the institutional framework in order to find better solution of a particular problem.
- Negative (destructive) conflict is the conflict that tends to destroy the established values and the working atmosphere in the organization, company or institution.

Under the condition, the conflicts can be divided into inevitable and conflicts that can be avoided. Inevitable conflicts are the ones which occur due to different perspectives, different experiences and different view on the values. But there are some which are easier to avoid.

According to the source where they can take place we can divide them into:
- Intrapersonal, inside the person
- Interpersonal, between two people
- Group, inside the group or team

DEFINITION OF THE TERM "CONFLICT"

When defining the conflict is necessary to take into account its three components: the parties in the conflict, the conflict behavior and conflicting interests.
**Parties in the conflict** - individuals or groups who are direct participants in the conflict. In each conflict at least two opposing sides must take part (with the exception of intrapersonal conflicts).

**Conflict behavior** - actions taken by one party in order to oppose the other party or to impede his activities. Here we can include activities with different intensity: from passive indifference (non-supportive), through open disagreement, debate and sabotaging and various forms of violence (insults, hitting) to complete war.

**Conflicting interests** - expressed and unexpressed concerns, needs, desires or fears arising from the interaction between parties in the conflict. When both parties seek to gain something from their interaction, the interests are common and the conflict does not exist. In order for the interest to be conflicting, they need to be confronted, one party tries to get benefits on the "account" on the other party.

To summarize, the conflict is a result of simultaneous existence of conflicting interests and the conflict behavior between the parties of the conflict.

**SOURCES OF CONFLICTS**

There are different categorizations based on different theoretical approaches and views on the conflict.

Sources of conflict in general can unite into three levels:

1. Conflicts due to limited resource
2. Conflict due to unsatisfied basic needs and
3. Conflicts because of different values.

When focusing on the conflicts in an organization, the sources of conflict are often divided into three groups:

1. Communicational - ambiguous communication, double messages, communication during which the information is lost, lies are transmitted lies and etc.

2. Structural - the size of the working groups, structure and dynamics of the decision making, reward system, interdependence of resources, distribution of power and etc..

3. Personal behavior as a source of conflict in an organization - behavior of the leader of the group and behavior of the members of the group.

The organizational conflicts may arise from:

1. Economic environment
2. Technical environment
3. Social environment
4. Organizational and
5. Legislative environment of human working capacity.

This classification integrates both the physical and social conditions of the working environment as sources of conflicts.

One of the ambitious classification divides the sources of organizational conflict in two groups: interpersonal and organizational. The most important **interpersonal sources of conflict** in organizational frameworks are:
Wrong perception and attribution – The perception refers to the perception and interpretation of someone else's behavior, while attribution refers to the process of conclusion on the motives and intentional conditioning of the intentions or activities of the opposing side.

Usually the parties in conflict experience the behavior in different ways and attribute to it a different meaning.

The conflict situation is further complicated by perceptual selectivity. People tend to perceive what they want to notice.

Communication errors – The employees often communicate in a way that encourages conflicts, thus creating a false picture of each other. The ambiguous communication, semantic distortion (intentional or accidental distortion of the meaning of the message), poorly worded messages, loss of information during transmission, careless listening and premature conclusions too much information, selective listening, decisions made before hand are frequent sources of conflicts in the working environment. The negative criticism, often appears as a source of organizational conflict because objectively it leaves room for mistrust and doubts in the intentions of the person who criticizes.

Factors which define the constructive criticism and make it distinct from the destructive one

<table>
<thead>
<tr>
<th>CONSTRUCTIVE CRITICISM</th>
<th>DESTRUCTIVE CRITICISM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Considerate – it protects the self confidence of the receiving party</td>
<td>Inconsiderate – sharp, sarcastic, insulting</td>
</tr>
<tr>
<td>It does not contain threats</td>
<td>Contains threats</td>
</tr>
<tr>
<td>It is stated at the right time – it is presented as soon as possible after unsatisfactory efficiency</td>
<td>It is states in a wrong time, after unjustified delay</td>
</tr>
<tr>
<td>It does not consider the internal achievement as reasons for the bad results</td>
<td>Considers the internal achievement as reasons for the bad results</td>
</tr>
<tr>
<td>Specific – it focuses on the aspects that were unsatisfactory</td>
<td>General – it s focused on the overall personal efficiency</td>
</tr>
<tr>
<td>Focused on the result, not the person</td>
<td>Focused on the person, not the result</td>
</tr>
<tr>
<td>Offers specific proposals for improvement</td>
<td>Does not offer specific proposals for improvement</td>
</tr>
<tr>
<td>It is motivated from the desire to help the person improve his work</td>
<td>It is motivated from the anger, desire for revenge, insult, domination over the receiving party</td>
</tr>
</tbody>
</table>

Personal characteristics and value systems - People often create conflicts just because they do not like certain people or they do not like their way of living. There could also be a difference in the level of mutual trust.

Organizational sources of conflicts are certain features of the organizational structure and system, which create favorable conditions for the emergence of conflicts among the employees. These include:

Limited resources, interdependence in the execution of work activities, mutually conflicting objectives, high differentiation of the organizational units (differences), differences in the criteria for performance evaluation and poor
reward systems – the compensation for the invested efforts labor is one of the most important motivational factors for employees. Organizational shortcomings - lack of clear division of labor or delegation of authority is fertile ground for conflicts.

CONFLICT DYNAMICS

The basic process in the conflict dynamics, when both sides “play to win” is the process of escalation.

The first signs of conflict are feeling of discomfort, anxiety, tension and desire to avoid the opposing side. The inevitable encounter, as a rule, begins with misunderstandings, accusations and insults, so if the situation is left to its own natural course, the conflict tends to grow and deepen. Both sides contribute equally to it and the accusations and insults are followed by stronger accusations and insults, the anger and bitterness grow, so the both sides more and more "emerge" themselves in the conflict. The escalation of the conflict still has its natural finish: sooner or later, the conflict reaches the stage in which both sides suffered more than the potential profit from the eventual victory. They are already exhausted and would retire if they had confidence in the opposing side and if they are not afraid of excessive loss of personal dignity and integrity. Usually at this stage, the heat of the conflict calms down, but not its dramatic effect: the sensitivity to subtle signals sent from the other side is increased, and if there are no signals or if they are misinterpreted the conflict will escalate again, including newly emerged situations or new allies

In the process of conflict escalation the following stages appear gradually:

1. **Strengthening** – the positions are stronger the differences are more crystallized. The awareness of a forthcoming conflict keeps the actors in a spasm. There is still a hope that the conflict can be resolved by negotiation. The mutually exclusive positions are still not defined.

2. **Debate** – the views, experiences, and goals are polarized, A "black and white" way of thinking is developed, (to impose the personal way of thinking or to let the other’s way of thinking to be imposed over).

3. **Action** - the statement: "the words can no longer help us", is more and more reinforced and a strategy is being developed how to bring the rival to dead end position. The parties in the conflict no longer feel mutual empathy, and there is a growing danger of false interpretations of the actions of the opposite side.

4. **Coalition**- stereotypes and prejudices are becoming important. The parties maneuver against each other. Each of them tries to recruit as many supporters and followers.

5. **Loss of "good image"** – there are more frequent public and direct arguments, aimed to present the opposing side in the worse light.

6. **The strategy of threats** - mutual threats are growing. Setting an ultimatum accelerates the escalation of the conflict.

7. **Restricted activities for destruction** - the opposing party is no longer perceived as a person. Limited activities for destruction are being planned and carried out. The values are distorted: a smaller damage suffered is considered a victory.

8. **Dispersion** - the destruction of the "enemy" system is seen as a personal goal.

9. **Together in the abyss** - comes to a complete confrontation with no possibility of return. The only goal that is accepted is the destruction of the opponent, even at the cost of self-destruction.
STAGES OF CONFLICT DEVELOPMENT IN THE ORGANIZATION

In the process of creating conflicts within the organization there are several different stages:

I. Stage of creating the conditions for conflict or a stage of latent conflict. In this stage processes are occurring that lead to the appearance of conflict, i.e. the "stage" for conflict is set and the potential causes are "born". It must be emphasized that during this stage only conditions for the appearance of conflict are created, which does not necessarily mean that the conflict will appear.

II. Stage of perception and experiencing the conflict. In this stage the parties become aware of the existence of conditions for conflict, and then they perceive and experience it. Through the process of perception the participants understand the conflict, they get emotionally involved and experience the conflict level on emotional level. Then the participants in the conflict already feel anxiety, anger, frustration and tension. During this stage, they internalize and personalize the conflict, identify the opposite side (individual or group) in the conflict and develop negative feelings towards it. However, there is still no open action with any of the parties to the conflict.

III. Stage of creating intentions and actions or stage of open conflict. At this stage the parties have already decided on action against the other side. They gradually formulate their intentions. Through their behavior they openly show it. Often one side may take up a drastic action against the other side just because of underestimation of his intentions. Many tragic events occur because one side has misinterpreted the intentions of the other. In the second part of this stage the intentions are transformed into behavior and are openly showed. Most often, the term "conflict" is interpreted through this stage, when the participants act to resolve the conflict and to realize their personal interests. The actions of the participants in the conflict can be of different intensity ranging from minor disagreements, to open fight and struggle for life or death. Image for the intensity of the conflict

IV. Stage of conflict consequences or post conflict stage. Once the conflict has been overcome still certain effects on the interpersonal relations and the organization remain. If the conflict is resolved through interactive resolution of the problem which might have caused the conflict, and if it is achieved with active participation and with the satisfaction of all the parties involved, there are great chances for improvement of the interpersonal relations and organizational climate. But if the conflict is overcome by suppression or victory of one side, chances are that negative effects for the organization will appear in the post-conflict stage.

CONFLICT RESOLUTION

STYLES OF REACTION IN CONFLICT SITUATIONS

All styles of potential response in conflict situation can be grouped into three categories:

1. **Joint decision making.** Parties to the conflict try to achieve the goals they wanted, through mutual communication. Two such methods of conflict resolution are **negotiation** and **mediation** (mediation) where negotiations are conducted through a help of a third party.

2. **Separate actions.** Each of the parties in the conflict acts according to their own individual decisions.

3. **Arbitration by a third party.** Third party (court, director, teacher, manager, teacher, parent ...) decides how to resolve conflict situation.

How will the conflict be resolved depends on the prior conduct of the parties in the conflict, with a note that when talking about "conflict behavior" usually it refers to the first group of behavior, where the communication exist, regardless of the shape,
between the opposing parties regarding the subject of interest. In order to understand the different styles of behavior, reaction and conflict resolution, two separate elements have been chosen: personal care and care for others which exist in almost all conflicts, and the behavior of individuals is determined by the degree of presence of these elements. The personal care and the care for others are mutually not exclusive, they are independent from one another and provide different options for behavior in conflict situations. The same can be most easily understood through the dual care model of 1986:

<table>
<thead>
<tr>
<th>Care for others</th>
<th>Conflict resolution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Big</td>
<td>Giving in</td>
</tr>
<tr>
<td></td>
<td>Withdrawal</td>
</tr>
<tr>
<td>Small</td>
<td>Imposition</td>
</tr>
<tr>
<td></td>
<td>Personal care</td>
</tr>
</tbody>
</table>

Image __ Model of dual care of Din Pruit and Dzefri Rubin, 1986

Within this integrative model, there are only two intensities of each of these concerns, allowing for four potential styles of conduct that each side can take up in the conflict as follows:

1. **Withdrawal** - the party in the potential conflict shows little or small concern to satisfy his own and others' interests. As a rule, he will not even get involved in the conflict resolution and will react by withdrawal from the conflict situation, while the problem continues to exist. The basis of this style of reaction is often the fear from conflicts, the feeling that every conflict is difficult and cannot be resolved.

2. **Giving in** - a style typical of many individuals who take more care of the needs of others rather than their own needs, and most important for them is to keep good relations with the opposing side.

3. **Imposing** - the individual takes into account only his own interests, while completely neglecting the others’. This behavior resembles to the first models of styles of reaction to conflict where the personal care and the care for others are set to "either / or" continuum, or are mutually exclusive (distributional model). So each indication of concern for others is a sign of weakness and damages their personal interest. This behavior often is noted as sporting or competitively, "positional bargaining" or a rigid style.

4. **Conflict resolution** - a party in the conflict pays account of his personal, but also for the interests of the others. This behavior is marked also as a collaborating, cooperative behavior, principled style or problem resolution that is most recommended and most effective approach.

In other integration models, similar to the dual concern model a fifth style is introduced for reaction and resolution of conflict - compromise. A **Compromise** – comes in place when both sides in the social situation partially recognize both their personal and others' interests. It is the second best solution to the conflict, in circumstances where cooperation (problem solving) cannot be achieved.
METHODOLOGY OF CONFLICT RESOLUTION WITHIN AN ORGANIZATION

When the level of conflict is high or when conflicts are dysfunctional in the organizational context, managers need to know how to reduce their levels, and how to resolve them. Some of the most commonly used methods of reduction and conflict resolution are:

- Establishing a superior goal. The easiest and fastest way to resolve conflicts is when the opposing parties are offered a common goal which is superior to their partial goals. A common goal may be in the form of finding a "common enemy". Through cooperation the poor communication and distrust are overcome. When the superior goal is achieved, the parties often return back to their previous conflict, but often they find that it was a marginal or easily solvable problem.

- Intensification of social contacts and exchange of information between opposing sides. If the main source of conflict is the differences between the parties and their different view of the world, the best strategy for resolving the conflict is communication and mutual understanding. This is an effective method of conflict resolution, but requires a lot of time. The parties of the conflict need to be brought into a situation to work together for some time, which is not easy, given that they already are in conflict, but if it takes place, the conflict will be resolved on its own.

Image 1: Dimension and types of social interaction

- **COMPETITION**
- **COOPERATION**
- **AVOIDING**
- **ADAPTING**
- **COMPROMISE**

Dimensions and types of social interaction:
- **high** distribution
- **low** distribution
The manager can solve the problem by using his own formal authority - coercion. With his decision, he decides the conflict. This is a simple strategy that delivers fast results, but guarantee problems later, because at least one and often both sides in the conflict, considered to be damaged by such a decision.

Negotiations between opposing parties in the organizational context often takes the form of mediation or arbitration.

- Mediation is a negotiation through a support of a third party where the third party has no authority to impose solutions to the problem, but only transmits messages, brings the attitudes closer, clarifies positions and explains the problems.
- Arbitration is a process of negotiation in which the third party has authority to impose or to recommend a strict solution to the problem.
- Negotiation often results with a compromise in which both conflicting parties voluntarily give up some of their requests that lead to conflict in favor of requirements that lead to cooperation.

Thus, it may be stated that in the dialogue of both sides the following is present:
- Creating a bond
- Separation of the person from the problem
- Separation of the person from the desires of the party in the negotiation
- Listening to the needs and wishes of the other side
- Expressing what both sides in the conflict want
- Establishing clarity in the dialogue (no vague terms and expressions)
- Finding specific options for cooperation
- Creating a common goal (benefit)
- Establishing a relationship and bond of the both sides
- Implementation of agreed

The NEGOTIATION as a process in stages can be represented through:
1. PREPARATION - heating, when both sides are actively preparing
2. PLOT - introduction, realization of the contact, asking questions, research, pointing, proposing solutions
3. CLIMAX - a state of open conflict in the process of negotiation
4. CONFRONTING - interpretation and explanation of one’s own opinion, finding common points with the opposing side. Reaching a joint decisions.
5. RESOLUTION - the decision may have different results, at the level of win-win, win-loss, loss-win loss-loss.
6. EPILOGUE - Marking the end of negotiations

Resolution of the conflict - with diplomatic capabilities the manager reduces the meaning and scope of the conflict. The strategy is based on the depreciation of the conflict in comparison of the advantages of the joint work.

Avoid conflict. Strategy that can be applied only in situations where conflict is small and unimportant.

With the formalization and standardization it is possible to resolve conflicts caused by the vagueness and ambiguities in organizational structure. With a clear division of tasks, competencies and responsibilities and their formalization, a range of sources of conflict can be neutralized.

The voting can also be a method of resolving conflicts within the organization. But it can be an effective strategy only if both conflicting parties perceive the process of voting as an honest and proper.
Interactive problem solving. The best way of solving problems. The conflict is solved by addressing and eliminating the problem that caused it.

In the organizational framework conflicts sometimes also have to be stimulated, especially when due to continuous avoidance and lack of structural conflicts in the organization there is a lack of creativity and reduced quality of work. It often happens when the administration is trying to "shake" the organization that has fallen into lethargy in order to encourage desirable changes. Often used strategies for causing conflicts are the following:

- Including a new member in the group / organization whose knowledge, experience and attitudes significantly differ from those of the existing members.
- Encouraging competitive spirit between individuals or groups leads to conflicts that positively affect the organization.
- Restructuring of the organization involves taking apart teams that are well harmonized, including new members and a period of uncertainty and adjustment, which all together leads to conflicts.
- The manager may stimulate conflicts also through manipulation of information. By providing only selective information to the selected staff quickly causes conflicts between them.
- Reducing of formal behavior, or taking action contrary to the formal rules and procedures, stimulate conflicts because it introduces uncertainty in the organization and creates the opportunity for a different perception of the goals and tasks.

EFFECTS OF THE CONFLICT

There are positive and negative effects for the organization. Knowing them is essential for building a harmonized and realistic position on the conflicts.

Negative effects of the conflicts in organizational context:
- The conflict disturbs the normal, optimal functioning of the organization.
- The conflict underline the emotion, instead of the reason in the decision making process.
- The conflict changes the focus of interest to personal, instead to organizational goals. “Victory” in the conflict is positioned above the organizational interests, so they make decisions that lead to the fulfillment of the personal goals.
- The conflict cause physiological reactions with many negative effects: stress, frustrations, psycho – somatic diseases, decrease of productivity, decrease of satisfaction etc.

Positive effects of the conflicts in organizational context:
- The conflicts stimulate the critical analysis
- The conflicts motivate people
- The conflicts are a sign and a reason for necessary organizational changes. The conflicts are often the necessary initiation of the desired organizational changes.
- The conflicts filter the internal environment and clarify the hidden disagreements.
- Inter-group conflicts stimulate the inter-group cooperation.
- The right management of the conflicts realistically contributes to the promotion of the organizational effectiveness.
The effects of the conflicts in the organization depend on their intensity. For the organization is best to have certain optimal level of conflicts. Low level of conflicts creates apathy in the organization brings the organization in a lethargic state and the conflicts are avoided rather than solved. In such a situation there are no organizational changes, and the absence of conflict is a sure sign that there is no innovation. But if the conflicts are with strong intensity, a state of chaos takes place, disorganization, quarrels and misunderstandings. The employees spend more time solving the conflicts rather than working effectively. Again the changes are blocked, because in such a chaotic situation is not possible to undertake joint activities.

4. STRESS MANAGEMENT – APPROACH TOWARDS...

The manner in which the individual responds to the impact of the stressors is individually determined, and is determined by a number of factors such as: past experience, genetic predisposition, personality features, current motivation and styles of confrontation and response to stress. Therefore for effective stress management, it is necessary to make an analysis of all components of stress (characteristics of the stressors, personality features, psychological and social support and assistance, psychological – sociological – and biological consequences), to assess the specific elements of the current situation and to personalize the applied interventions as much as possible.

FACING STRESS
When an individual is in a situation which he assesses as stressful he is forced to handle it either on cognitive, emotional or behavioral manner. The individual will try to manage it, to face or reduce the requests which are conditioned by the situation i.e. to face the stress. Facing can be:
- facing aimed at the problem - when the individual involves mechanisms and tries to affect the situation with them i.e. the stressor itself, i.e. direct action to remove the stressor or reduce its impact;
- facing aimed at the emotions - easier supporting of emotional excitement caused by stressful situation, i.e. attempt to reduce the psychological effects of stressor.

The experience showed that dealing with the emotions is more useful in the initial stages of the stressful event, while the strategies directed towards the problem are more beneficial in the later stages of coping with stress. When the external factors can not be controlled it is better to deal with the emotions with the help of which the problem is decreased i.e. it’s significance is decreased, it is accepted for what it is, without changing it. This mode of confrontation can also be unfavorable if it prevents the individual to use appropriate strategies aimed at solving the problem (blocked by emotions).

The strategies aimed at solving the problem are more appropriate when used in longer term assessment i.e. in the shape of the long-term consequences. Avoiding confrontation is more useful in situations of short duration, while with the chronic stress situations a direct confrontation is more desirable.

OVERCOMING STRESS

1. Overcoming stress according to the different support systems. The capacities to overcome the stress dependent on the features of the individual. Starting from the clinical practice a model of basic supporting systems of the person was developed. According to this model, all of the experiences of the people are organized into four categories:
1. Body
2. Affiliation
3. Opinion
4. Meaning, purpose, faith, hope

Individually, these categories represent the **basic pillars of the person**, while all together build the psychological support system of the person. The basic pillars protect the individual from the internal (needs) and external pressures.

2. Overcoming stress according to **styles for overcoming stress** that each person possesses. For successful stress management, the person has to learn different styles and use them in a flexible manner, depending on the demands of the situation. The styles for overcoming stress are associated with the defense mechanisms and depend on personality traits. We could classify them in the following manner:

1. Obtaining information (intellectualization);
2. Behavior contrary to the emotions (reactive formation);
3. Minimizing the importance of stressor (negation);
4. Avoiding stressor (suppression);
5. Looking for assistance (regression);
6. Overcoming discomfort (compensation);
7. Blaming others (projection);
8. Doing enjoyable activities not related to stressful situation (relocation).

Part of the programs for prevention of stress are focused exactly on these styles for overcoming the stress, i.e. classical defenses that the individual uses in stressful situations. These programs provide learning of more adaptive alternatives and practicing a flexible approach to overcome the psychosocial stressors.

3. Overcome of the stress according to applied strategies. There are also a series of **strategies for overcoming the stress**. Some are related to efforts aimed at solving the problem, and some are directed towards the efforts for overcoming emotions.

Examples of strategies aimed at solving the problem:
1. **Confrontational overcoming** characterized by aggressive and direct attacks on the individual to change the situation.
2. **Asking for social support** includes emotional support and request of information from others.
3. **Planning for overcoming** is directed to the problem and the possibilities for its resolution.

In an attempt to regulate the emotions the individual makes effort to establish:
4. **Self-control**
5. **Distancing**
6. **Finding positive meaning of stressful experiences**
7. **Accepting personal responsibility in the stressful event**
8. **Making effort to avoid or escape from stressor**.

The experience shows that the most efficient solution for overcoming the stress is the use of multiple (multi-combined) strategies.
4. Overcoming the stress according to the applied techniques. In recent years a broad range of techniques are applied for overcoming the stress, among which more important are:

- **Short psychotherapeutic procedures** - short-term individual or group psychotherapeutic intervention can be effective and economical when it is used for providing assistance to a person who is exposed to a current influence of psychosocial stressor, but also with a person who has already developed certain mental disorder. Directional methods are used which provide ventilation of the problem, calming down, encouragement and support, suggestive actions, counseling, etc.

- **Relaxation training** - different techniques of relaxation are used, which in large part are taken from eastern yoga schools and meditation.

- **Inoculation of stress** - training for inoculation of stress and helps the person to overcome the stress, by developing stress tolerance. It is based on the idea that stress tolerance is achieved by exposing the person to smaller amounts of stressful experiences.

- **Education and training on how to use efficient strategies to overcome the stress** - "copying" strategies.

5. Overcoming stress according to the dominant communication approach.

**MANAGING STRESS IN ORGANIZATIONAL CONTEXT**

Coping with stress in the organizations is part of the topic of team building and team culture. The understanding of team dynamics, team conflicts, information about the techniques for dealing with stress in organizations enable the development and maintenance of effective teams.

A feature of good governance and effective teams is the existence of a strategy for stress management within the organization.

**Initiative at individual level:**

As we have already described the individual may react in different ways, using different mechanisms to overcome the demands and pressures of stress situation, including: psychological withdrawal, planning ahead, acceptance of an appropriate philosophy of life, modifying relationships, the demand for social support, diets, exercise and physical activity, current withdrawal from work, bio-feedback progressive relaxation, time management, psychotherapy, counseling, etc.

Below are several examples that can be used for overcoming the stressful situations that are work related:

1. Attempts to change the objective situation, by minimizing the negative information or by cognitive restructuring of the reality is (by distortion or denial of the undesirable aspects of the situation).
2. Conforming the wishes with the perceptions (by reducing the difference between what a person wants and what he has).
3. By diminishing the importance of the differences between desires and perceptions (through cognitive reassessment of the importance of the event).
4. Individual engaging in exercises or relaxation techniques in order to avoid negative effects of stressful working environment.

It should be mentioned that there are many situations in which a person has no control or can not influence the events in the environment. The pressures and demands arising from such an environment can not be changed only by actions of the person.
**Initiatives at organizational level:**

The organizations that have perfect human resource departments take care of the initiatives to resolve the stressful factors. So, at this level one or more of the following initiatives can be undertaken:

1. Redesign work tasks;
2. Redesigning the work environment;
3. Definition of roles;
4. Establish flexible work shifts;
5. Participatory management;
6. Providing feedback and social support to employees;
7. Proper system of reward;
8. Creating conditions for the exercise;
9. Changing the physical environment;
10. Changing the organizational climate;
11. Changing the organizational structure;
12. Selection and assignment;
13. Management of conflicts at work, etc..

The majority of the programs for overcoming the stress are mainly directed towards the individual, helping employees either to reassess the stress of their working environment or to overcome the stressors at work. There is a tendency for the organizations to be more engaged into modifying the cognitive estimates given by the employees and their consequences, rather than to eliminate or reduce stressor themselves. Therefore, today we still have programs that offer counseling for employees who have experienced psychological pressure, rather than programs that change the nature of the work or the management style, as prevention from the occurrence of the stress at work.

**SOURCES OF COMMUNICATION CONFLICTS AS STRESS FACTORS IN THE PERFORMANCE OF THE ACTIVITIES OF THE ENFORCEMENT AGENT AND HIS ASSOCIATES**

Sources of conflict situations in the work of the enforcement agent result from the general state of the social system and the conditions, the manner of implementation of the tasks he performs and from the specific conditions of the creditor and debtor.

Common problems are LACK OF INFORMATION of the clients, DISTRUST in the system, the intensity of the interpersonal contact, when the client insists on EMPATHY from the enforcement agent, conflict of loyalty.

**LIFE POSITIONS AS POTENTIAL FOR RESOLVING AND CREATING CONFLICTS**

Every adult was a child. In his development he was influenced by his parents and environment. In that period he received care, attention and love from his parents and those who took care of him. The needs of the child at that period were fulfilled, but also frustrated. Some experiences have been pleasant and provoked positive feelings and conclusions, but sometimes these experiences were painful, unpleasant and even cruel. Sometimes the care lacked and he did not receive love and attention permanently. In such an unfavorable atmosphere the child had needs that were not satisfied, unpleasant feelings
and pessimistic view of the world. The child makes the first conclusions about the world and his expectations from the people, on the basis of his experiences. From the decisions that the child will make later on, for himself, for others and for the world that surrounds him, he creates a position that is entitled LIFE POSITION. These positions derive from the initial conclusions about the world and refer to the personal appearance, abilities and skills, such as: I'm smart, I'm stupid, I'm strong, I am unable, etc..

For the other people he can conclude: People give me everything I want; Nobody gives me anything; People are wonderful; People are not good; Everybody loves me; Nobody loves me. The combination of positive and negative positions towards self and others gives the four basic life positions:

1. I'M OK - YOU'RE OK
2. I'M OK - YOU'RE NOT OK
3. I'M NOT OK - YOU'RE OK
4. I'M NOT OK - YOU'RE NOT OK

**I'M OK - YOU'RE OK:**
It is the position of success, health and a tendency to find constructive solutions to problems. This position is the position of winner and mental health. The person in this position creates room for finding innovative solutions as well as room for networking, building and gaining friendships. Has high self-esteem and respect for the other.

The most common feelings that people from this position manifest are optimism in life, faith in the personal success, enthusiasm.

**I'M OK - YOU'RE NOT OK:**
This position is the position of a person who wants to win and does not care about others. This position is observed in humans as superiority, arrogance, blaming others and mocking them. This position is also called PROJECTIVE POSITION. This position is taken by those people who feel persecuted and exploited and it serves them as an alibi to sacrifice, persecute and exploit others. It is often seen with the criminals as permanent dominant position. From this position two types of life strategies are developed:

1. Person-individual praises and elevates himself, but speaks nothing of others.
2. Permanent humiliation of other and self-praise.

This position has three intensities:

Weak intensity, manifested with non-verbal rejection of others. In the second intensity there is rejection and insult of the others and their requests, pleas, needs or desires. The highest intensity is manifested through harshness, physical abuse, insults, injuries up until murders, in the most extreme form.

Most frequent feelings that appear with the people are rage, **ANGER, HATRED** and **ENVY**.

The usual forms of behavior, thinking and feeling are: “IF IT HADN'T BEEN FOR YOU I WOULD HAVE...” as a way of avoiding the personal responsibility. In that way the responsibility is transferred and mistakes are prescribed to other people and at the same time it causes a feeling of guilt with them.

People with + - do not accept good-hearted remarks, directions or suggestion, since their position for the person providing it is that he is NOT OK. Therefore, people that have this life position, have twisted insight in their personal behavior and relationship
toward others. For them it is very difficult to change the position, views and behavior towards themselves and others. It can be seen very clearly how difficult it is to change this position, if we remember how resistant are the prejudices to change, since the basic position in the prejudices is I'M OK - YOU'RE NOT OK

I'M NOT OK - YOU'RE OK:
This is a position of a looser or DEPRESSIVE POSITION, because the person adopted for himself the negative opinions of others for him and the positive opinions for the others. In this position people feel bad, without energy and act completely inappropriate in relation to others. This position leads from withdrawal to suicide in the most extreme situations.

Regarding the intensity, the position the first level is manifested as uncertainty. The higher level is manifestation of sensitiveness, crying and fear. At the third level the persons from this life position punish and hurt themselves.

The most common feelings are SHAME, GUILT, FEAR
Most common forms are: “KICK ME…” This is a set of behaviors that provoke and receive non-acceptance and rejection from other people and in that way their life position is confirmed and strengthened.

People with this life position are constantly forced to live with lesser or bigger acceptance from other people, i.e. to ask for recognition from other people, which in their value system is never enough.

I'M NOT OK - YOU'RE NOT OK
This position is called USELESS POSITION and provides a feeling of senseless and no way out. When the person reaches this position, he has already lost interest for living and has big mistrust in people. This is a position of a desperate person or a position of a helpless child.

In the lowest intensity - it is presented verbally and by supporting the personal positions trough the phrases: “It makes no sense, it is in vain” In the second level of intensity they enter into conflicts with others: “Mine is no good, but yours also sucks”. In the third level of intensity, the position is manifested trough depression, or psychological disorders.

Each of the stated life positions, can be recognized by the reader from his experience, i.e. he can remember when he felt, thought or behaved as in each of these life positions. People change their life positions, from one situation to the next, but they always go back to their dominant position. In that way they confirm and enhance their position towards themselves, others and the world.

The life position contains a position and a decision, and since it is a decision it can be changed with other decision, but only after it is recognized and understood. Recognizing the life positions and the insight into the proper life position offers sufficient information to decide to choose the winning position.
I'M OK - YOU'RE OK

The typology of clients and the outcome of the communication with them will depend on the aspects of the life positions. The analysis may indicate that if one person insists on the position ME + YOU -, he will also assume that the creditor as a client as well as the debtor as a client, should be in the proper communication position for him communications ME - YOU+.

But also, the creditor and the debtor may have a dominant life position which will not overlap in respect of communication with the position of the enforcement agent. Of course the debtor - creditor relations, and the inclusion of the enforcement agent as a third party is not an optimal prerequisite for the development or manifestation of a life ME+ YOU +.

It seems that the most problematic position for optimal resolution of business activities and goals at this level is the position ME+ YOU -, regardless which of the parties to this triad manifest it.

The communication skill of the enforcement agent come on the surface if he could maintain the position ME+ YOU +, or to be able to recognize when the development of the events and the life position do not offer options for optimal resolution and to make possible to create the optimal position.

5. MENTAL HYGIENE

UNHEALTHY MANNERS (HABITS) FOR STRESS MANAGEMENT

If you tend to deal with stress in an unhealthy manner you increase the negative influence of the stressor over your health and thus you additionally increase the stress level and create new problems in your life and your health. Some of the usual unhealthy ways for dealing with the stress are the following:

- Consuming too much caffeine:

   Huge number of people enjoy in the daily intake of caffeine. While the occasional cup of coffee will not create big damage, it is important to have in mind that the caffeine is in fact a drug and that it is quite possible to develop a complete dependence on it. There are more chances to develop dependence when people use the caffeine as morning stimulus of their energy and than use it in course of the day to deal with the caffeine abstinence (sometimes manifested with severe headaches) and at the end of the day their sleep is disturbed due to the caffeine. That makes them wake up tired and again a need for caffeine is created as a morning “starter”. In course of time, such a daily cycle has a significant influence over the increase of the stress level.

- Smoking:

   For the smokers, the cigarette can present excellent stress relieve. In fact when a person is under stress, he considers the cigarettes as something essential and giving up smoking seems practically impossible. Unfortunately, the damaging consequences from the tobacco are well known and it is more than evident that the smoking produces more stress than it soothes it.

   Excessive consumption of alcohol:

   Many people believe that a glass of vine a day can be a good way to end a stressful day, and many doctors and researches agree, quoting various studies that speak about the benefits of the red vine for the functioning of the cardio – vascular system. Still, the
alcohol consumption is very "slippery field", since the excessive drinking can cause problems in practically all areas of life, causing in long term more stress than relaxation. If a person has problems limiting the drinking to one or two glasses of alcohol, or if the drinking, although very moderate, still is his only regular practice for dealing with stress, it is in his best interest to look for other, healthier means for relaxation.

- *Compulsive spending money:*

People have many ways to reduce the stress or to compensate for the feeling of internal emptiness. While occasional buying of small gifts for themselves may present a successful refreshment of the mood or efficient strategy for self care, the compulsive shopping things just for the purpose of alleviating stress or feeling better, spending money you do not have on things you do not need, can only cause more financial stress on the long run, as addition to the stress that is already present.

- *Neurotic food intake:*

Many people know occasionally to go too far when eating ice cream or chocolate in the evening, before bedtime, as a means of reducing stress at the end of the stressful day. But if eating too much becomes the main mechanism for dealing with stress, it leads to health problems, overweight and additional stress that results from that state. On the other hand, poor food diets also cause additional stress leading to impaired balance of the blood sugar, which dramatically increases stress.

- *Compulsive activities*

Under the influence of stress factors and due to the inability to return the balance, a person can take up a number of activities, which in this case can be entitled as pseudo-activities. These are usually additional business activities and engagements that allow him to have an illusion that he works on resolving the stress. These activities have no purpose and no visible effects. These activities are not suitable and have no visible effects, except maybe better earnings. In this case this is the so-called pyrrhic victory that provides the individual temporary to be satisfied with his activity, but in long-term it causes fatigue and decline of immunity. The long-term activity is exhausting, spends the creative potential and ultimately the activity itself becomes an additional stress factor.

**PSYCHOLOGICAL GROWTH AND DEVELOPMENT**

The mental hygiene can be defined as a way to protect the psyche of events and influences that would inhibit or destroy its energy, quality and development. The management with the "psycho-physical capacity" such as exercise, rest, nutrition, adaptation to climate conditions, to the laws of reproduction, managing the passions, understanding emotions and thoughts, the discipline of the intellect - all of this is covered by the field of mental hygiene. In simple terms, these area manners of action and development of skills for coping with stress.

When examining which ways of behavior could reduce stress and relieve reactions to stressful event, certain authors pay attention to the diet and the proper nutrition, some to the maintenance of the body rhythm, and other to exercises in order to relieve the influence of the stress factors. In these exercises the emphasis is placed on the development of interactive skills, skills for positive cognitive transformation, i.e. interpretation of stressful situations whenever possible, but also some physical exercises.
to reduce the harmful effects of stress in the form of psychosomatic diseases have their place in these proceedings.

Here we have listed some “rules” that we always need to have in mind for more successful dealing with the stress and decrease of its negative effects.

- **Entering in the role of the other:**

  Try to see the matters from the point of view of the client, regardless how irrational it seems. What could seem as constant abuse by the client, for example through frequent telephone calls and ungrounded requests, could be just a manifestation of the feeling of helplessness and stress with the client due to reasons completely unrelated with the business task ahead. Quarrels should be avoided, while having in mind that the goal is to achieve understanding, and not to be winner in the conflict. Accept the different opinions “The difficult” client often need to manage the situation in his heads. Hear him out first, and then tell him that you understand how he feels, that you know he is right, but that you need his help to resolve the problem and – ask for his help. This position usually softens the clients and initiates the process of resolution of his personal problems.

- **Clear understanding of the personal role:**

  Some categories of difficult clients (for example passive - depending) are often completely unwilling to make decisions for the legal issues they need to make and ask us to do it for them. We must not do that! We could advise them to get help from a person they trust, but not us. Our work is to help the client understand the choices he has. We should also have clear limits of the expectations from ourselves, i.e. not to identify with the professional role. For that purpose it is helpful often to “distinct” ourselves from the problem (for example, regular sporting activities or recreation). Also important is the decrease of the personal guilt related to the professional activity in respect of the clients. Therefore, we always need to have in mind that “if we do not do this, somebody else will have to do it”.

- **Eliminating the tendency for procrastination:**

  The tendency for procrastination of the obligations always produces big degree of stress. Many people “suffer” from this habit. The reasons are various, but mainly result from the resistance to the work that we have great expectations from for ourselves and thus the obligation becomes unpleasant. There are several ways to deal with the tendency for procrastination. Usually we postpone the things that should be our priority, and instead we deal with more pleasant things, but much less urgent or important. Therefore, we need to be aware that sooner or later we will have to face the things that we postpone and need to be aware that sooner we take the bait, the agony will be shorter, due to the thought that we have not completed the unpleasant job. One of the “recipes” is also not to look at the task as a huge project, but to divide it into smaller parts and to start resolving them. But as precondition, we should be well organized in our overall work, especially in the office work, which present real logistics for timely resolution of tasks. It is also very important to give ourselves realistic goals and to be aware when we are “not up to the job”, i.e. when we do not have the necessary skills for performing the tasks. It is important after we complete a task that was difficult and stressful for us not to jump immediately into new challenge that we consider difficult, but to make a plan always after
the end of a “problematic task” to “reward” ourselves with something that will move our thoughts away from the work, will reduce the stress and bring our enthusiasm back.

- Realistic expectations:

“Good anticipation, but not assumption”. We need to make distinction between what we can expect realistically, for example, suspicion on the part of the creditors, debtors, etc., in order to reduce possible frustration from such situations and on the other hand, no to become unnecessary suspicious i.e. not to assume that extreme negative situation will definitely take place, since in that way we create unnecessary stress ahead of time. All in all, we should be procedurally prepared the best we can for unwanted and difficult situations (for example, with well organized support programs) but not to assume that undesirable situations will definitely take place.

- Negotiating skills:

The climate of reaching agreements and the climate that is maintained in the process of negotiation are key factors that lead to good results. The basic rule you need to know is that every participant is committed to creating a climate that suits him. But, also that the climate is created in a very short period of time, it’s a matter of seconds or minutes. It is under the influence of the former relationship between the parties in the negotiation, their current expectations, attitudes, perceptions and skills that they bring in the actual situation. But also, the climate depends on the content or the subject of the agreement, where it takes place, the sitting arrangement, the degree of formality, etc..

- Avoiding destructive conflicts:

The conflicts are burdened with emotions and inevitably become destructive. The destructive or dysfunctional conflicts present any confrontation between individuals or groups, which damages the organization or prevents the achievement of organizational goals. The participants in such conflicts underline only their personal interests and are aggressive towards the other party in the conflict. On the other hand, constructive conflicts are a natural consequence of mutual communication, when the relevant actors while trying to contribute in improving the work efficiency, promote ideas that are mutually contradictory in its content, but have a common goal. Some authors consider the constructive conflicts as "creative tension" without which the organization would be condemned to stagnation and decline.

- Raising the threshold for frustrations:

Raising the general limit for tolerance of the frustrations is a part of the psychological growth and development which is necessary. We need to learn not take personally everything that is frustrating us with the other people. We must not forget that whenever we say that somebody “makes us nervous” in fact we do it ourselves. In other words, we should not take personally the clients, but as “material” that we work with, at the same time not forgetting that we work with human beings, who have personal needs, independent from ours.
- Long –term maintenance of the psychological balance:

The “hygiene” of the behavior (regime/habits) influences the manner of thinking, i.e. our “philosophy of life”, and further on all of that influences our unconscientiously psychological process, which results in the decrease of stress. So the stress during an imminent danger, i.e. real immediate danger, which we assume that results in extreme unwanted situations, is not as significant as the stress that constantly smolders, and for which more or less we are not aware. We must constantly bear in mind the philosophy, here and now” meaning always completely, mentally and physically to dedicate ourselves to the one thing we are working on at the moment (for example, when I eat - I eat, and fully, with all the consciousness I am dedicated to eating and I do not think of anything else, I do not plan my work or worry about everyday problems ...).

If we are motivated to work in the field of our own psychological development, it will be much easier to get rid of the smoldering or permanent hidden stress (that is more dangerous than the direct stress). Hidden stress is a series of catastrophic expectations resolved in unfavorable outcome for the person who is upset for the upcoming events. It is inflexible approach that can be manifested through a false coherence to themselves and their beliefs, causing the individual to have negative expectation that the bad thing will surely happen and will create damage for him. Lack of previously developed flexible strategies causes increased anxiety of future unfavorable outcomes. Different to this kind of stress is the immediate stress, work on ones self is certainly of great importance for prevention and response during unwanted situations, but everything always does not depends solely on us. As to "imminent" stress, i.e. the period immediately before the extreme events - the situation in a great extent depend on us. The imminent stress is a "two-folded", i.e. two-dimensional and the dimension which is tied to anticipation is predominant, while the dimension which is not in our control is minimal, if exist at all in certain cases.

On the other hand, such "two-folded position" is never switched off even during the extreme unwanted situations, where the anticipating dimension is combined with "reflexive, autonomous" process, while the second dimension (i.e. what is beyond our control) is in greater extent present and expressed than in the phase of imminent stress.

- Dealing with professional overburden:

The professional overburden i.e. “the professional burning out” is a phenomenon which appears more or less with all the professionals after the accomplishment of several years of work. The initial enthusiasm, that exists at the start of the professional life, is reduced in the later stages and there is a danger in the course of time to become fed up, which is manifested with loss of creativity, routine work, superficial working, and even resistance to work, practically a professional fatigue, which can also be defined as a chronic stress. Namely, the lack of professional challenge leads to stereotyping of the whole work process and can have destructive influence over the individual and the system. One of the most pragmatic way for efficient dealing with the professional burden is the frequent transfer of experiences i.e. sharing the problems with the colleagues that have the same profession – in this way, trough the feeling of usefulness and personal attention (as universally strong motivator), the self-confidence and self-respect are increased with the person, thus reducing the feeling of being fed up and bitter.
- **Maintain a positive life position**

Maintaining a positive life position is enabled from the earliest days with the upbringing, social environment and its influence and development of trust in the human inter-personal relations. It is not a romantic position for naïve believes in the good intentions of people, but a communication with the positive aspects of the person with the individuals that have personal differences. The skill to find such zones within one’s self and finding such zones with other people provides longer communication on inter-personal level without the influence of the stress.
ANNEX
RESULTS FROM THE RESEARCH AND CATEGORIZATION OF THE STRESS FACTORS WITH THE MACEDONIAN POPULATION (year 2000)

Chart 1. Research results implemented over a sample of 1050 Macedonians (male and female, in four age groups) in 2000, published in the weekly magazine Forum