



SHARON LEMIEUX/STAFF PHOTOGRAPHER

Stressful job: Banker Bob Heinrich (far right) attends a loan committee meeting with (from left) John Klehm, Tracy Kwaithowski, Lynne Dodson, Kathy Brown and John Guarini.

Mind management

Faith, balance are his stress remedies

Stress has become an occupational hazard for everyone from homemakers to business executives. Occasionally, the Observer will report on how some Farmington-area residents cope with stress.

BY BILL COUTANT
STAFF WRITER

Bob Heinrich's career seems like a testimonial to hard work, intelligence and a balanced life, but it hasn't been quite like banker's hours.

Heinrich, 51, is president of Metrobank, headquartered in Farmington Hills. And as only the third president of the young company, the challenges have been constant. But even with all the good breaks he's had in his career and family life, Heinrich says he's had to learn to strike a balance in order not to become over stressed in a competitive field.

"A lot of my friends in this business are married to their jobs," said the father of two grown daughters. "I make sure that I'm not."

It's not as though Heinrich is a lay about, but he knows how he works best and uses that in his

job. Although he's a member of several organizations, including the Exchange Club, Chamber of Commerce, Farmington Downtown Development Authority, Business Watch and the Citizens Crime Prevention Advisory Council, he does not rise at dawn.

"I'm a night person," he said. "So I adjust my hours so that I'm in during the late afternoon and evening hours. I can get a lot done at that time of day."

There is calm that seems to ease and inspire those who talk with him, Heinrich says his faith has helped him through tough times and keeps his priorities right. He's enjoyed taking part in the educational career of his daughters Jill and Amy, who both attend Michigan State University.

But he's quick to find the glass half full, even as a new empty nester (Amy is a freshman).

"I enjoy spending time with my wife," he said. "It's something we've looked forward to, although we are close to East Lansing and the girls know they can come home any time."

After attending the University of Detroit and Wayne State University, Heinrich started in the insurance business. And long hours soon showed him the door.

"It was really difficult for us because we (with wife Mary Anne) were newly married," he said.

A friend working at NBD Bank, who knew Heinrich was looking for a different line of work, suggested he try to be a branch manager. He interviewed successfully, took the job in 1967 and eventually worked in the credit and commercial lending departments.

"I liked the idea of a small bank because you got to do it all," he said. "I thought that some day I would make the switch."

He was selected over four other candidates in 1984, a time in which banks were being bought and sold.

"One of the things I like about this bank is that there is a majority shareholder," he said. "We're insulated from a takeover."

And for Heinrich, the bank and job are "a perfect fit." With \$90 million in assets, the Farmington and Farmington Hills based bank is big enough for most banking tasks and small enough to give good service.

"The bigger banks have in the \$500 million range in assets," he said. "We're growing, I'd say \$160 Million to \$200 million would be a perfect size."

That means as a relatively young bank executive, he has plenty of work ahead. But that also means he has plenty of life ahead.

"We make sure to plan things for the weekend," he said. "We like to play tennis and keep active."

And with plenty of challenges, Heinrich knows there are lots of time commitments. But his recipe for avoiding stress includes control.

"I have a high amount of accountability, but I have a lot of control," he said. "But in this job, there is enough work that you could work 24-hours a day."

Heinrich said being a quick study and putting long hours in when he first became president were important. But recruiting top people has been just as important.

"You can't consider yourself so important that the business can't run without you," he said. "I've got a very talented management team."

And when all else is said and done, Heinrich said he knows when to say when.

"My parents were the source of a strong belief system," said Heinrich, a Christian and member of St. Priscilla's Church in Livonia. "I'm a man of faith. When I've done as much as I can do, I'll put it in God's hands."

He did say management team.



How he copes: "A lot of my friends in this business are married to their jobs. I make sure that I'm not," says banker Bob Heinrich.

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