

taking into account the sterner realities of life. It must never be forgotten that the great prizes of life can only be won by effort, a rule which holds good in banking, as in other occupations.

Another most important aid to success is the study of the theory of banking, a subject on which, unfortunately, there seems to be very little written, in comparison with its importance. Of course, banking is a science which could not well be taught in college, and a purely theoretical man would be a dangerous one to place in charge of a branch, but a judicious admixture of theory and the practical experience of every-day work should turn out very nearly the ideal banker.

One more important, and even indispensable, factor in making a success of banking is attention to matters of detail, what is ordinarily called routine, and sometimes "Red Tape." "Accuracy, discipline, punctuality, method, organization—all are routine. No doubt a blind, stupid routine causes a hindrance to business, but a wise routine greatly facilitates it, while it is the only check on the rashness or incapacity of individuals, where the business of large corporations has to be conducted." This care in matters of routine always marks the successful clerk, as contrasted with the one who is left behind when the question of promotion or increase comes up. "Men who are slow in their work, or inaccurate, or careless; men who cannot be depended upon; men who always want watching to see that they do no mischief; such as these are always marked, and cannot expect to be entrusted with any responsibility, or have their salaries increased. And any indication of unusual intelligence, capacity for business, understanding the business of banking generally, all these characteristics are marked and are sure in due time to bring about desired promotion. It must be borne in mind, however, by any officer who is conscious of possessing abilities of this kind, that there may be others equally meritorious, so that if a position is vacant, others may have a better claim to it than himself. But his time will surely come."

Such is the field for work and the means and chances for success. Taking everything into consideration, it is hard to find a pleasanter occupation, giving such an assured position, and promise of a satisfactory career.