

The Young Branch Manager

ARTICLE I.

IT has been suggested that the younger men in the banks—juniors, ledgerkeepers, discount clerks, tellers, etc.—would, perhaps, be interested in a discussion of the difficulties that often confront a young manager, just placed in charge of an office and anxious to stand well with his head office and with his customers. These younger officers are looking forward to the time when they will be accountants and managers; many of them are in sight of the goal, and if they can contrive to obtain advance information of some of the principal problems that perplex a new and inexperienced manager, such knowledge may be of some assistance to them. Let us consider a few of the points that apply to a situation of this nature.

Apparently a considerable number of bank officers are of the opinion that it is practically impossible to give complete satisfaction at both ends—to Head Office and to the customers. In their view the interests of the customers are well nigh irreconcilable with the wishes and purposes of the general manager. However this view is scarcely correct. In making local branch offices wish the transactions to conform to certain principles and rules which have long been regarded as essential to sound banking business, and many successful banks have shown that it is possible to observe these rules with scrupulousness and retain in the largest degree the good will of the customers and of business men generally.

A point which every manager should clearly understand is that the Head Office is just as anxious as are the branch officials to get good business and make profits. The standing of the general manager with the board of directors depends on his ability to handle the resources of the bank safely and at the same time to report satisfactory earnings. This is strongly emphasized, because certain of the