

# Reflections of a Bank Teller

I'VE SPENT almost 25 years of my life behind bars.

But then — five or six years ago — they remodeled the bank I work for and put in low, modern fixtures, doing away with the old barred tellers' windows and glassed-in cages. Since then I've

greeted my customers with no bars between them and me. I like it better out in the open.

I'm what we call the head teller in charge of all cash at the National Bank of Pittsburg, Kansas.

I've learned a lot about people, working in a teller's window. You just naturally get an insight into a man's character when you handle his money, and that goes whether you're cashing his pay check or whether he's giving you a large or a small amount for deposit. People have definite ideas and not a few idiosyncrasies about anything that has to do with money.

Every customer who comes to your window is different from the one you just waited on. Of course, you get to know your regular customers, but you have others you never saw before. You must size them up in a matter of seconds — what you want in the way of identi-



By L. J. HEDGECOCK

fication, whether the check they are presenting is good. If they tender a \$20 bill for exchange for four five-dollar bills, you must pass immediately on the genuineness of the bill. There is no redress.

Most of your regular patrons are honest. I believe at least 99 out of every hundred depositors in our bank would give me back any amount I overpaid them. The one who tries to crook you is more than likely a stranger from out of town.

A few customers will shove in a wad of bills and wait for you to count it and say how much is there before they disclose their own figure. Another depositor pulls out a roll of bills and re-counts it piece by piece before he gives it to you, even though he has probably counted it three or four times already, and knows you are going to count it too. He isn't taking any chances.

There's a lot of difference in the way people treat their money. A stylishly and immaculately dressed woman gave me three hundred dollars in currency for deposit the other day. The bills were mixed up, turned upside down and end for end, and not a corner smoothed out.

Not three customers behind her was an old garbage collector. He gave me four five-dollar bills, all of them straight and all turned the same way, faces up. I may be wrong, but I'll bet a dollar he keeps an orderly shack.

Most of the people we wait on are pretty nice. Naturally, the ones we like best are the smiling, cheerful ones, maybe with some bit of news to tell us.

Sometimes people amaze me by telling me their whole family history, when I haven't asked for any of it. Maybe they get started by saying they are afraid some no-account brother-in-law is going to try to forge checks on their account, and then proceed to drag out every skeleton in their family closets.

If I'm cashing a very large check for a person, I usually ask him what denominations he'd like it in. A good many say it doesn't matter, but a surprising number will add something like this: "It won't last long anyway. I'm going through this in a hurry." I guess they want to leave the impression that there's nothing slow or tight about them.

I don't mind the facetious customer who asks if we are giving away any samples today. Or the one who, when you give him some brand new currency, asks if you made it yourself the night before. One thing is as good as another, just so we exchange a few pleasantries as we go

along. Anything but dead silence. The ones who get me are the ones who won't say anything. Thank goodness, there aren't many like that.

FROM MY teller's window I see enough to piece together many a little drama or love story. Two young people come to my window and say they want to open a joint checking account. They sign the signature card and I notice that they don't have the same surname, so I assume they aren't husband and wife. But they tell me they are engaged, and want to save a little money together.

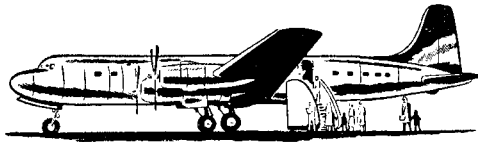
I take a few deposits from them during the next few months. Then, one day they come again to say they are married and want to open a new joint checking account.

But one such case didn't work out so perfectly. In the end, the girl made all the deposits and the boy wrote checks for all of it and frittered it away. He even drew a check on the account to buy her a ring, and the check overdrew the account. She decided he was no good and broke the engagement.

And that's about the way it goes, behind a teller's window in a city of 25,000 people. I know most of the faces in town, but, for the life of me, I can't remember all their names, or the right names for the right persons. But it's an interesting life.



# THE FIGHT FOR AIR ROUTES



..... **By George Carroll** .....

**I**N THE BATTLE now going on for air routes, Juan Terry Trippe appears to stand alone against the pack, foreign and domestic.

At the same time, he has won the presidency of the International Air Transport Association composed of 74 U.S. and foreign lines.

How does one explain this paradox involving the man who founded Pan American World Airways in 1927 and has run it ever since? The answer can only be that he's as able a diplomat as he is a battler.

He built Pan Am from a 90-mile service connecting Key West and Havana into the world's longest airline and established the first round-the-world route (except for across the U.S. because the company has no operating rights here).

But now, in addition to the nibbling of a host of foreign lines at what the master of Pan Am un-

doubtedly conceives to be his own passenger and cargo trade, his two main U.S. competitors have renewed their efforts to establish, between them, a second American route around the world.

These thorns in the Trippe side are Trans World, owned chiefly by the fabulous and strong-minded millionaire of many times over, Howard Hughes, and Northwest Orient Airlines, run by Donald Nyrop, former chairman of the Civil Aeronautics Board.

At the throttle of TWA, which opposes Pan Am across the Atlantic, is one of the canniest operators in the business, Ralph Damon.

But if the biggest news that could happen on the airline front suddenly appears on Page One, Trippe and Pan American are sitting pretty.

Should the Soviet Union decide to let an American airline fly to Mos-