

## ON BEING A CLERK IN A BANK.



IN these days, when every youth not destined for a profession looks upon a clerkship as his natural vocation, and is desirous to rush into the "Paradise of pen and ink," lately condemned by Mr. Gladstone, a sketch of the advantages and disadvantages attending clerkships in a bank may be acceptable to many.

Entering a London bank about the age of eighteen, a youth will probably start with a salary varying from sixty to eighty pounds per annum, and in most houses he will, irrespective of any particular merit, receive a yearly increase, which will in time put him in possession of an income far above that of ordinary clerks. He will also, if properly conducted, have the satisfaction of knowing that his situation is a permanency, for the great banks are not commonly subject to the vicissitudes attending other houses of business. On the other hand, his duties will be of a heavy and monotonous nature. Again, he can never rise above his clerkship, for the chance of becoming a principal or of starting for himself can never be his; one or two instances in the past history of private banks might be cited to the contrary, but these are truly exceptions that prove the rule. More than this, he will learn little of the general course of business, and should he, after some few years' service, endeavour to change into active commercial life, he will find himself less qualified for such occupation than many a quick boy who has passed a moderate apprenticeship in a merchant's office.

It is, however, time to say something about the description of bank it is most desirable to enter, and the mode of obtaining a clerkship therein. The directors of the London and County Bank have quite recently thrown open the junior situations in their establishment to applicants without introduction who can pass a given examination and a period of probation in the bank; but in all other establishments of this kind, an introduction is needed to the directors of a joint-stock or the partners of a private bank.

If a youth has a friend who possesses special interest with such potentates, his course is clear; failing this, he must try to get his introduction through the medium of some person keeping an account with a banker.

The clerk-aspirant will in all cases be required to give surety for his honesty to a considerable amount. Many houses accept the Guarantee Society as security, but others will only take the personal bond of respectable sureties. As to the respective advantages of a situation in a joint-stock or private bank, it may be confidently affirmed that, with rare exceptions, the joint-stocks afford the better prospect to their employés. The Bank of England holds a peculiar and unique position, and its clerks are not as common clerks. All nominated candidates are required to pass an examination of a not very trying nature before final approval. Here there is an excellent chance of promotion, much consideration shown to men of standing, and a good

retiring pension. Of the joint-stock banks, the London and Westminster with its enormous staff may be taken as representative. An examination that will present little difficulty to a moderately educated youth has here also to be surmounted. A readjustment of the scale of emolument was made not long since, which insures the very rank and file of the employés a progressive and fair salary, whilst the superior officers have their positions recognised, and are adequately remunerated. The chances here are many. Not only are there chiefs of departments, with their "subs" at the head office, but every branch has its manager, who enjoys a highly respectable and well-paid situation.

These possibilities are entirely open to the man of ability, energy, and good address, who has entered the bank as a junior. The London and County, and the National Provincial, with their numerous branches all over the country, also afford much scope for the able members of their staffs. The other joint-stock banks vary considerably in the advantages they present, but it may be said that they all offer better prospect to the clever and painstaking clerk than does a private bank. A few exceptions to this remark have been alluded to. Only the very few can obtain entrance to such a house as Messrs. Child, where the clerks have not only the possible pleasure of inspecting old ledgers headed with the names of Eleanor Gwynne, the great Duke of Marlborough, Dryden, and Evelyn, but of enjoying as seniors very particular benefits. To the Messrs. Hoare, where the only drawback to a most excellent position is the enforced wearing of a white cravat, an introduction is also insuperably difficult. A fortunate young man is he who is privileged to serve the house of Coutts; he will be required to pass an examination of a rather serious kind, but should he succeed, he will possess a position far superior to that of his brethren in City banks. One or two houses at the West-end might be added to these, but the number employed is limited, and the chance of entering them small. The great private banks in Lombard Street and its neighbourhood may be dismissed, as holding out fewer advantages than any other establishments of this nature. The work will be harder and the pay smaller. Not that a clerk will receive less at starting, but the increase of his salary will be very gradual, and his final prospect not good, as few posts specially remunerated exist in the majority of these houses.

To sum up. For the youth of plain education and no parts, a bank will be something of the "Paradise of pen and ink" so much desiderated. If he can write well, cast a column of figures correctly, and copy accurately, he will be provided for until death divorces him from his pen or pension, and, considering his worth in the labour market, well provided for. He will in time have a better income than the unbeneficed clergyman or many a struggling professional man, and will, in the mill-horse way, be happy. Again, a prosperous bank will be no bad place for the youth who, to the routine qualifications above indicated, adds business tact and

memory, who always crops up as if by magic at the elbow of manager or partner, and whose every feature seems to express, "Can I do anything?" "Is there anything you want to know?" To him will come promotion and a fair position in life. But to the man of all-round parts and culture it must be said of a bank, "Pray you avoid it." The work will be found monotonous beyond all description, and his painfully acquired knowledge will be useless. He will probably be both thin-skinned and diffident, and will stand no chance with the irrepressible, bustling man of busi-

ness. He will be in danger of vegetating in the bank, following some pursuit in an amateur sort of way, that properly conducted might have led "on to fortune," and he will hesitate to make a move in life because of the certainty of his income. He will only awake to the importance of change when it is too late, and he can neither afford nor risk a new venture, and will make his moan at the end of a wasted life like one who was at once an indifferent clerk and a great genius—"I had grown to my desk as it were, and the wood had entered into my soul." B. C.

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TREASURES.

I.  
**A** MAIDEN sitting at the close of day  
 Within the shadow of a rose-wreathed bower,  
 Deep-brooding o'er a soul that's passed away,  
 While fall her tears upon a faded flower—  
 That sweet forget-me-not, thrice precious now,  
 Since Death has set his seal upon the giver's brow!

Yet though the floweret now has lost its blue,  
 Though dull and dead are its once-lustrous eyes,  
 It gives the maid a peace she never knew—  
 Not even when 'twas pluck'd 'neath summer skies:  
 It leads her from the darkness of the tomb  
 To him in that bright land where flowers are 'aye in bloom.

II.  
 A mother gazing on a curl of gold,  
 Or on two little shoes of brightest pink,  
 Which tell her of the time she did enfold  
 Close in her breast—her heart about to sink—  
 Her blue-eyed boy the angels claimed one night:  
 The Lord had need of him where all is love and light.

But soon the fond one sees in her despair  
 That in His love and wisdom God hath riven  
 Her boy from her; and that the golden hair  
 She treasures is her angel-child's in heaven;  
 And that the little feet those shoes once shod  
 Are bound now with the sandals of the love of God.

III.  
 An aged man with waving, silver'd hair—  
 A rosy child asleep upon his knee—  
 Breathing with peace-thron'd smile a tender prayer,  
 Then wrapt in some ecstatic reverie.  
 A precious casket of the bygone years  
 Within his hand; and wan leaves wet with sacred tears.

The child is all-unconscious as he sleeps  
 That he's a link in that great golden chain  
 Which joins each blessed one who vigil keeps  
 Around his grandsire, in the heavenly train.  
 The old man knows not what his life might be  
 But for those treasures and that child upon his knee.

ALEXANDER LAMONT.

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OUR SUMMER HOLIDAY IN DONEGAL.



**H**AVING laid by a small sum for travelling purposes, we prepared to take a three weeks' holiday, and my husband asked me where I should like to go.

Many things had to be taken

into consideration—the slenderness of our purse, the shortness of our time, and Mr. Sinclair's rival passions for sketching and fishing.

"Let us go to my native county, Donegal," I replied. "You can have salmon-fishing at Gweedore, and in the Lennan; trout abound in the lakes near Ramelton and at Gartan; and when you tire of fishing, you can

paint. I know districts, and not the least charming parts of the county, where living is cheap. What do you say to chickens from fourpence to sixpence apiece; ducks, tenpence each; butter, eightpence or a shilling per pound; and eggs, eightpence a dozen? Mutton is excellent, and always to be procured; and as to bacon, and oaten-cake—"

"There speaks the anxious, careful housewife, who has had to count her halfpence for the last three years," interrupted Mr. Sinclair.

"Take your fishing-rod, your new sketch-book and colour-box: let us send Mary home, and start upon our travels on Monday."

"What will you do while I sketch or fish, Lucy? Don't say, 'Read,' because I do not mean to take more books than I can help. We have both read too much during the past eleven months."

"I shall not wish to read, I assure you. My eyes will be well employed while vast panoramas of lake, bog, and mountain pass before them; and to regale my ears there will be the bleating of the snipe, the