

Banking on Hartland – Part I

By Beatrice Knowles

No, it's not a misspelling when I title this "on" and not "in". The new little building perched at the hub of activity in the little town of Hartland was indeed a demonstration of The First National Bank of Pittsfield's belief that Hartland was the place to establish their first branch.

At first glance, looking at the town of Pittsfield's surrounding villages and towns Hartland wouldn't necessarily be your first choice. Banking regulations at the time (the 1950s) required that branches be located in nearby towns where banks already had customers. Considering this qualification, several towns had mills of one kind or another, populations were similar and they had local stores.

But look more closely. Hartland Tanning Company was running three shifts a day, employing from 400 to 600 people. There were at least six Mom and Pop style grocery stores, two hardware stores, a clothing store, two garages, two barber shops, two churches, an elementary school and Hartland Academy. Are you beginning to get the picture?

The bank's Board of Directors was comprised of successful businessmen and professionals who were very familiar with the local needs. The little bank in Hartland was set up as a sort of extension of the Pittsfield bank's retail operations with a Manager who lived in Pittsfield and a temporary teller loaned from the main office. The intention was to hire a teller who would live in Hartland and become a part of its daily life. Lawrence "Lop" Stafford was the first manager and the borrowed teller was Marion Connors.

At that time my husband (Reggie) had established a barber shop in Hartland and was traveling daily to his business. If you had occasion to visit barber shops, like "beauty parlors", chatting was a big part of the business. During one of those sessions, the local bank manager mentioned they were looking for a bank teller and my husband mentioned that I had worked at one time as a teller. That is how I came onto the scene; I was interviewed and despite the many years that had passed since my employment in an office setting I was hired.

It is interesting to think back to the equipment that was provided in that little bank. We had adding machines at the teller window, and in the center of the line a huge posting machine that was used to post savings accounts transactions. It was mechanically activated as the teller pushed the buttons for dollar amounts to be entered. My memory is unclear, but there may have been a hand crank to complete the posting...some of my fellow employees might confirm this or have a different memory.

In 1957, my husband and I moved into a home we purchased in Hartland (the former Elmer Burton house on Commercial Street) practically across the street from the bank where I worked. It was a beautiful old home with many wonderful features from its resplendent past. Over the years there had been an extension to the original building and the barber shop found a new home there as well.

We were gradually fitting into the life of the community and so, too was the branch bank. It was beginning to fulfill its purpose to bring in new accounts, especially in the savings area. Originally we were open Saturday mornings, but eventually changed that to Friday evenings to better accommodate our

customers. The tough part about Fridays was that we had to "cash up" at 3:00pm and it had to balance. There was a two hour break before the evening session so if we had errors that cut short our time for an evening meal. Fridays were very busy, so the small waiting space was completely filled during the time we were open most Fridays. We did not look forward to Fridays for the most part!

I remember one Friday evening in particular when a new customer came in to open accounts for herself and spouse and for each of her two children. The children's accounts were "under control of" their parents so this necessitated typing that last name four times on two of the passbooks plus two times on the parents' account. The name was Polish, with letter arrangements not at all familiar to me, but I never forgot how to spell that name in the future. Typing it, my mind formed it almost into a cheering chant that after the first two books made it quite easy.

Eventually the bank found it necessary to hire a part time teller for Thursdays, payday for the tannery, and Fridays and whenever the third of the month rolled around for Social Security checks. In those early days workers and retirees all cashed their checks. The tannery employees came on their coffee breaks and lunch hours so there was generally a long line even beyond the bank doors. On the third of the month, that line sometimes went down the sidewalk and nearly into the street.

Over time we added other services such as collecting water bills and electricity bills besides regular banking functions. During this time we also began servicing the needs of other nearby businesses in towns such as St. Albans, Cambridge, Harmony, and Canaan. This was how things progressed and changed so that I remained challenged and interested in the work for the first eight years.

A New Position

There was a big change for me in the year of 1964. My husband and I added a baby girl to our family in March of that year, and I took three months leave of absence from the bank. She completely stole the hearts of all our family members, and as time became nearer to the end of my leave of absence I began to contemplate becoming a stay-at-home Mom. Some of my customers actually urged me to return to work without my ever bringing up the subject, but I was coming closer and closer to making a different decision. That changed with a whole new turn of events.

One day the Manager of the Hartland Branch and the Cashier of the Pittsfield Office came to my home to extend an offer that was overwhelming; the Manager was moving to Florida and the Bank was offering me his position. Today, most people will not realize how huge that was. Women were not Managers. The First National Bank of Pittsfield was way ahead of its time. I asked if they really thought I could do the work and they reassured me. The manager and the substitute manager had both recommended me (and the increase in salary certainly helped) so I accepted.

At first I had a difficult time viewing myself as the Boss, preferring to regard my tellers as co-workers but the tellers would not accept that so gradually I was more comfortable. My biggest concern was the care of my new baby, and I consider myself the most fortunate mother to have found a baby sitter who was not only a second Mom but her whole family was a second family as well.

It wasn't all roses and lilacs though! Part of the Manager's work was to make loans. There was no training whatsoever to interview and make decisions on lending. You were like the baby thrown into the pond and expected to learn to swim. My first venture into that area was a complete disaster.

Thankfully I was only authorized to make loans of small amounts. A young man came into my office to request a small loan. I couldn't have done much of an interview because I don't remember one word of it. I only remember making the loan and the fact that he never paid back one red cent! As time went on, I remember sending a limited number of business loans down to the Board of Directors in Pittsfield to be presented by one of their loan officers. They never approved of even one that I can think of and they were good businesses who financed with another bank. There probably would have been a better outcome had I received training in the field.