Banking on Hartland
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.

The Merger

Another six years went by, and the Branch continued to steadily grow but changed very little. In 1970 a BIG change occurred! The First National Bank of Pittsfield and its now two branches were purchased and merged into Maine National Bank of Portland. By this time our branch had two tellers and a spare besides the Manager. The team from the Portland office came to help us change over our system to fit into theirs.

At that time they had computers at the Main Office, and to utilize them we were provided with lightweight cardboard four by six cards with patterns of holes cut in them to be sent with accompanying figures for deposits and paid out cash figures. Strangely enough, I don't remember our staff having any problems with adjusting to this new system. Our tellers were very adaptable and excelled in their work.

For us, the merger was a plus; we met new people, learned new things and best of all our salaries were increased. It was the beginning of a whole new environment in the bank. Maine National Bank strongly believed in educating its staff, and from time to time different members of our staff would spend a day in training with members of other branches on a particular product or technique. There was security training, customer relations, new products etc. Not only was it helpful in making one a better worker, but formed relationships all over the banking system that gave us all an incentive to both ask for help from talented people in other areas and to be eager to help other members ourselves. It became apparent that a loyalty to the bank was forming that came from that process of interrelation.

The Bank Robbery

My role as Manager of the Maine National Bank Branch in Hartland changed quite substantially as we began to conform to the expectations of a large commercial, city-based entity. Responsibilities increased and more decisions based on my own judgment were expected. The extra training became very important in an unexpected way.

A local law enforcement officer came secretly to my house one night to inform me they had a tip there was to be a bank robbery on a certain day and there would be officers placed strategically around the area. This was to be kept completely secret except to my head teller so that the people planning this would not
be alerted. The day in question my employee and I were very much on edge and when nothing happened there was relief but still anxiety. We were instructed to keep this to ourselves but to be on the alert.

Having been alerted and given training previously as to what we should and should not do, we tried our best to be ready. On a Thursday morning two unknown men came to the door before banking hours to try to enter. We waved them away signaling 9:00am but noted their appearance. They were wearing sport jackets with dress pants, clean shaven and with neat haircuts. Most of the customers we were expecting would be wearing work clothes already soiled from having been at work for several hours at the local tannery, or at best casual shirts.

Since we knew by sight all of the workers in local businesses it was obvious they were not local people. They came back shortly after; one leaned on the customer counter in front of the outside window and the other stood in front of the door. I looked outside; not a soul to be seen. There was ALWAYS someone around at that time of the morning. This was the beauty of the location of the bank...you could see in all four directions of the intersection but not today.

The man leaning on the counter pulled out a gun from his pocket and said "This is a holdup" as the other man immediately aimed a gun at us too. Strange how much time seems to elapse at such a time...I'm thinking, what am I supposed to do? So I put my hands up and stood there. My teller did the same thing. One of the robbers immediately said "No, No! Put your hands down!" Then, "Lie down on the floor" and we followed instructions. I could hear them coming behind the counter and one said "Keep your head right down" I tried but wearing glasses makes that very difficult. Evidently I succeeded well enough because they were opening our teller drawers and storage cabinets. Then they moved over to the safe in the corner. I worried "Did I spin the timer dial enough so they can't get in there"....then I'm thinking "I'm glad Lillian (our cleaning lady) keeps this floor nice and clean".

I would have guessed they had been there about twenty minutes as I heard them speak to someone as the door opened and closed. We waited a while longer before slowly raising our heads to be sure they were gone. I looked at the clock...FOUR MINUTES....that couldn't be right. I had looked at the clock when they came in as I was trying to see if anyone was coming up or down the street. When we got up, a little old lady was standing there. A customer that we knew. The robbers had politely opened the door for her to let her in.

We followed protocol, locking the bank door and taping a paper sign saying we were closed. Then we called our Pittsfield Office to have them call the State Police and FBI , keeping our poor customer inside with us. We separately wrote down everything we observed about the robbers as well as the vehicle and license plate. Our little bank was inundated with local and State Police as well as FBI and technicians who dusted everything for fingerprints. Outside were newspaper and TV reporters with cameras as my teller and I tried our best to stay out of sight...pretty difficult when you are surrounded with big plate glass windows on three sides.

About 5:00 I asked the police officers if they could provide something for us to eat...we had to stay in the bank all this time. Besides dealing with the officers, we talked with our superiors in the bank who were arranging for replacement of the funds that were stolen. We were instructed that the bank was to open as
usual the next day-Friday. That hadn't occurred to us, but we both took a huge breath, accepted our instructions and prepared ourselves for another rough day. Thankfully, since it was doubly busy in order to take care of Thursdays regular payroll as well we did not have time to answer any questions from our customers. In any event, we would have spent the day explaining that we could not discuss it because of the investigation that was ongoing.