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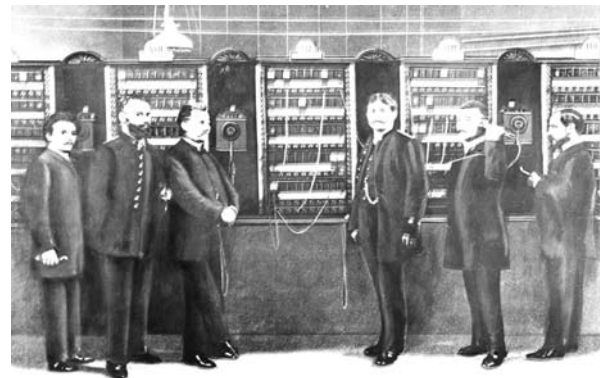
“Ring, ring goes the bell” – the telephone at Deutsche Bank

“Today I tried to reach you by telephone. You were not there and, in view of your general aversion to it, I decided not to try again.” In July 1901 Moritz Bauer, Managing Director of Wiener Bank-Verein, instead contacted Max Steinthal, member of the Management Board of Deutsche Bank, in writing. Although Deutsche Bank was one of the first companies in Berlin to have a line installed to the telephone network – the oldest Berlin telephone book still existing from 1881 lists the bank with the telephone number 46 – around the turn of the century, the telephone was still a rather exclusive means of communication, at least for international calls. The first connection between Vienna and Berlin was set up in 1894.

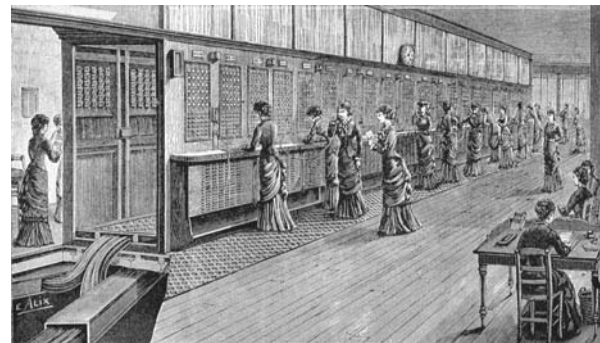
Letters were the customary means of business correspondence at that time, or telegrams for urgent matters. At Deutsche Bank’s Secretariat, the general rule was to respond to letters on the same day of receiving them. Yet once the telephone had demonstrated its general utility, it sparked the imagination of many. In 1877, just days after the first devices constructed according to Alexander Graham Bell’s model had arrived in Berlin, Werner Siemens wrote: “Stephan is quite frantic and his clerks, too. [...] Stephan intends to possibly make a telephone available to every Berlin citizen for them to call any other one.” Heinrich Stephan was the General Post Master and did everything in his power to support the new invention.

In 1890 the postal administration allowed women to work in telephone exchanges for the first time, thereby opening up a new field of work for women. Responding to a question from Member of Parliament August Babel in the Reichstag in 1894, the Electoral Privy Councillor and Director in the Imperial Post Office Paul David Fischer - who, incidentally, chaired the Disconto-Gesellschaft

Supervisory Board for almost two decades after leaving the civil service – said that women in the telephone exchange “were being employed with great success; firstly because the sound waves [...] are more easily understandable due to the higher pitched female voice and also because even the [...] most grumpy, impatient correspondent becomes a little friendlier when he hears a female voice coming from the telephone.” According to the minutes, this statement caused “great joviality.”



The difference: While noble gentlemen put through the telephone calls in Germany ...



... this telephone exchange in Paris is well under female control as early as the 1880s.

As is the case with all new technical inventions, the telephone had quite a few problems getting started. A chronicler at Siemens & Halske reported – with apparent-

ly a great deal of pleasure, or so it sounds – on the commissioning of operations of a new Berlin telephone exchange at the beginning of the 20th century: “But as the morning progressed and the time the telephonists feared, which they called ‘the rush hour’, came closer, it became clear that they were not able to meet the demands of the large number of calls with the new, still unfamiliar operation of the exchange. [...] At around 11 o’clock several thousand already nervous Berlin businessmen were taken by a mild rage and the telephone operators were stunned. All of a sudden, one of the telephonists ripped the microphone off her head in a screaming fit. This example had a contagious effect and a few moments later the room was full of screaming and crying women who jumped out of their seats; some running away.”



Marie Elisabeth Else, telephonist in the Frankfurt branch, sitting at her workplace, circa 1914

Drastic scenes such as these were not reported by Deutsche Bank, but here, too, the telephone exchange was – so to speak – the entryway through which the banking profession gradually started to open up to women. As noted in a file from September 1914, when the First World War began, the last of the “clerks still working in the telephone exchange were gradually replaced by women.” At the beginning of 1912, the bank’s Berlin head office had an internal network of 268 separate telephone lines, used for an average of 3,500 calls every day. This volume was too much for the two people who operated the switchboard. A third position had to be created to be able to connect the callers quickly. In addition, the bank naturally had additional switchboards for local and long distance calls.

Off to the “Academics’ Beer Hall”

A rather unexpected glimpse of the work at the Deutsche Bank telephone exchange is provided by a note from a personnel file dated 1912. On September 4, 1912, a worried father paid a visit to the bank “and said that his daughter had been missing for several days, and that it would seem she had gone away with a Deutsche Bank clerk named Zander. [...] Using the photographs in the personnel files, it was ascertained that none of the bank clerks called Zander came into question. However, from what had been described [...] it was clear that one of the clerks in our telephone exchange must have made the calls. [Mr.] J. was interrogated and at first denied knowing a Miss P., but when confronted with the presence of Miss F., he admitted having telephoned with the ladies using the name Sander and, just like Mr. T., who had used the name Eberhard, had been to the “Academics’ Beer Hall” one evening and had a glass of beer with them. Both Mr. J. and Mr. T. most firmly asserted that the young ladies – apparently to make acquaintances – had called several times, so that they had finally agreed to meet with them once. They said that had been the end of the matter. [...] It was proposed that Mr. J. and Mr. T., both married, have the inflation-based allowance cancelled, [...] due to their misconduct and, in particular, because of their misuse of our telephone and, in the event of them doing anything wrong again, that their jobs possibly be terminated.” A hand-written note added: “Decision taken on September 14, 1912. Both promised to pull themselves together in future.” And they obviously did just that: they continued to work for the bank for decades.

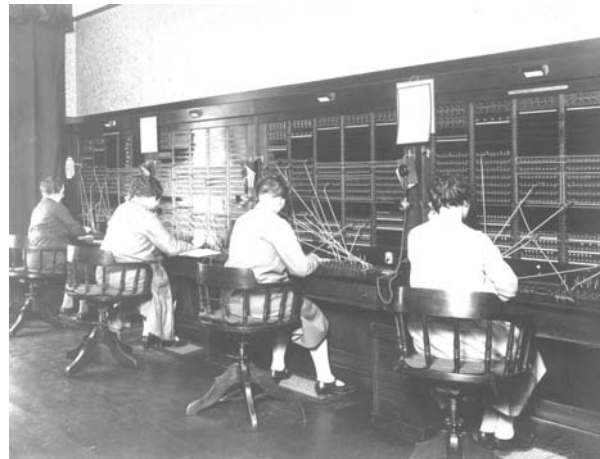
An expert who reorganized the Deutsche Bank telephone systems after the First World War looked back around two decades later: “It was an amazing sight to see in some of the trading areas of the banks where traders were trying to arrange the technology in line with their own wishes. On one desk, I saw – for instance – between 10 and 12 telephones set out in the shape of a horseshoe, with the trader operating them all like a glockenspiel. He had to put 3 or 4 calls on hold at the same time without losing a second’s time. He could have had it much easier with one single apparatus. [...] Older

bank clerks will still remember how difficult it was to correctly register a phone call to Rotterdam or Frankfurt so that it arrived before the start of trading or while trading was underway. 40 and more registrations graded according to individual minutes were sometimes needed to receive just one call correctly.”

During the war, the telephone systems were neglected and then had to bear up under a volume that it could no longer manage – mainly owing to the stock exchange business that had grown significantly during the time of inflation. There were also more complaints about treating the devices too roughly. In September 1921, Deutsche Bank’s head office requested employees to treat “the delicate and expensive telephones with the greatest of care.”

New investments were necessary. In 1924, Deutsche Bank’s head office in Berlin installed an automatic internal telephone system, cutting out the need to connect internal calls by hand. A new switchboard was also installed in the same year. It was divided into separate units: the city switchboard for local calls, the long-distance switchboard for long-distance calls and the management switchboard for the bank’s managers. The telephone exchange was occupied from 8 a.m. to 8 p.m. and, outside of these hours, telephones were redirected to the gatekeeper at Mauerstrasse 40. In addition, around 20 lines from departments with later closing hours were connected straight through to the official exchange.

For the German Post Office, too, it was a time of extensive restructuring and the modernization of telephone traffic. It was not until the 1920s and 1930s that the telephone became a medium of mass communication, with its use commonplace for most people. Its use naturally provoked criticism, too: “A good half of all telephone calls within a big city are superfluous,” the German writer Kurt Tucholsky remarked as early as 1930. And his opinion regarding business calls was not good either: “It’s a shame that nobody writes down what, for example, serious managing directors and their reporting managers say on the phone; we would get a hilarious idea of their noble occupation.” In his famous sketch with “the bookbinder Wanninger”, the Bavarian comedian Karl Valentin anticipated the suffering endured by today’s call center callers.



Switchboard at Norddeutsche Bank in Hamburg, circa 1929

After the Second World War, history repeated itself in a certain way. Worn out and too few telephone systems no longer sufficed for the new requirements. In 1951 in Düsseldorf, owing to the capacity overload of the telephone exchange during the main business hours, Rheinisch-Westfälische Bank, the erstwhile successor institution of Deutsche Bank, urged its employees to conduct – if possible - all non-urgent calls before 10 o’clock in the morning or in the quieter afternoon hours and to refrain from making personal calls. “Personal calls impede business; clients’ calls might have to be put on hold because the line is busy with a personal call. Although we fully understand the need to make a personal telephone call arises from time to time, we must demand that personal calls only be made in important cases, for which approval is to be obtained from the department manager. [...] Our observations show that it is mostly younger employees who frequently conduct personal calls, and from them, it can be assumed they are unimportant. For such calls, our coin-operated telephone in the cashier’s hall can be used outside of business hours.”



Switchboard at the Hanover branch, circa 1960

It was not just the bank that suffered as a result of the capacity problems in the long-distance telephone network. In 1955 it was recommended “to check whether telephone calls in the volume they were being made were really necessary. The decision to register a call was easily made, unlike in the past, without the individual even asking whether the expense is justified and whether the same result could not be achieved by sending a letter.” Three years later, a circular (previously quoted in No. 9 of the *Historical Review*) criticized that “action is often taken without careful reflection and that in many cases where a short letter would suffice to resolve the matter, telephone calls are made or telexes sent.” Yet just the many daily contacts between the three former head

offices made dedicated lines necessary. Naturally, Deutsche Bank could not ignore the significance of the telephone for business. A brochure entitled “You are the bank”, distributed widely among the staff in the mid-1950s, listed for the first time the different possibilities of maintaining contact with clients: a personal meeting, telephone call and letter. “A client’s telephone call can never be a bothersome interruption to your work, and certainly not an irritating disruption. Indeed, the telephone call gives you the opportunity to show the customer that he is well served by us.” And in seminars, too, employees practiced the correct use of the telephone; its importance as a means of maintaining customer loyalty had been recognized.



Right up into the 1970s, a telephone receiver at the ear conveyed the image of a busy manager. On the line above (left to right) are members of the Management Board Hermann J. Abs, Horst Burgard, Hans Feith, and Eckart van Hooven.

Lost & Found

Good hunting!

“The hunts of major industrial companies are a chapter to themselves. Personally, I am [...] no hunter and hardly find the institution appealing. But of course, in business you cannot allow yourself to be led by sentiments. The advertising value of hunting events in some industries, to which the iron and steel industry and investment business most certainly belong, is indisputable –

something which is connected with the joy of the hunt and probably also with the mentality of national and international buyer groups that frequently strive for affirmation. But it is often [...] the case that I can only wonder, not just at the extent of the enthusiasm of grown men, but also at the business results.

(Management Board member Franz Heinrich Ulrich to Victor-Albin von Schenk, October 31, 1966)