

# Analysis of the boy and the bank officer

[Finance](#), [Banks](#)



Philip Ross created a great essay in “ The Boy and the Bank Officer.” He carefully chose creative and descriptive language while keeping the rhythm of the essay. He created an informative and insightful essay about a boy and a man’s experience while at the bank. This essay shows that people do care about the well-being of others, even if it is for their own good.

The essay, “ The Boy and the Bank Officer,” starts out with a nameless man who thinks back to a old friend of his. The author, Ross, uses good similes, one comparing the bank to a “ candy store;” and continues on to compare a bank to a church, “ if banks were required to sell wallets and money belts, they might act less like churches (Ross, p. 154).” His point was the banks merchandise is “ money which is yours in the first place (Ross, p. 154).” This is an example that the nameless man’s friends has shown to the hatred of the bank.

Ross continues with his visualization of the bank teller. His description well put to the point that it seemed like I could witness the people in the essay. He described the situation that was going on at the bank. The description of the bank officer and the boy that encountered the bank officer was distraught. “ The only officer on duty was a fortyish blank man with short, pressed hair; a pencil mustache; and a neatly pressed suit (Ross, p. 154).” I thought Ross effectiveness of the description was smart use of the punctuation in order to capture the reader’s attention.

Ross use of effective imagery in the following paragraph continues my fascination with the situation. The “ young white boy, had sandy hair, and I think I was especially aware of him because he looked like he belonged more

on the campus of a New England prep school than in a West Side Bank (Ross, p. 154).” Obviously, this boy stuck out at the West Side bank. He did not belong.

The use of short sentences truly uncovers what Ross felt for the boy, and adds suspense to the essay. “ The boy continued to hold my attention because of what happened next (Ross, p. 154).” Not only does this add suspense but holds the reader’s attention.

The use of “ clutching an open savings-account book and wearing an expression of open dismay (Ross, p. 154);” only enhances the feeling of desperateness from the boy, and the vocabulary words used in the description of the boy’s demeanor only adds to the sensation that Ross makes the reader sense.

Ross starts out by revealing to the reader about the situation by the means of the conversation that the bank teller and the boy are having. The unnamed man witnesses the whole exchange. “ The bank regulations prohibit someone who is fourteen years old from withdrawing any funds without a letter from his parents (Ross, p. 154).” Ross continues with uneasiness from the boy using short dialogue and still describing the agitation from the boy. “ But that doesn’t seem fair, the boy said, his voice breaking. It’s my money. I put it in. It’s my account (Ross, p. 155). The use of the short sentences and using the adjective of “ his voice breaking,” only concludes to the boy’s panic.

The nameless man felt sad for the boy being witness to the whole transaction. He was so mad that he decided not to open an account after all. Ross continues to use short brief sentences to describe the man's anger towards the bank officer. "I had my opening. I moved in for the kill;" all of this while the boy stands next to the man, as this was his only hope to retrieve his money. Ross shows the anger through these brief sentence paragraphs.

At this time Ross reveals his character, he does feel bad for the boy. Ross reveals through the teller that they will teach the boy not to give his money to anyone. The man exchanges words with the bank officer. The man questions the officer as to why he was able to withdraw money before. Also tells the boy that the bank is ripping him off, and he should have his parents come to the bank and withdraw his money.

Ross reveals the character of the boy more showing that he does not know what to do now, by using the word destroyed, and silently, as the way the boy walked away, as if he was beaten. "The boy looked destroyed. Silently, he put his savings book in a rear pocket and walked out of the bank (Ross, p. 154)." Ross described the boy's demeanor, the bank teller's feelings, and the way the man felt using one word. "He looked exasperated (Ross, p. 155). The anger that the man felt toward the teller was apparent, "I zeroed in on the officer (Ross, p. 155)." Ross used many single word descriptions describing the three characters' feelings.

The culmination of the essay happens when the boy leaves the bank. The character of the bank officer changed, questioning the man as to why he

interfered. The man was mad. He shouted, “ Shouldn’t of interfered (Ross, p. 156)?” The man thought that someone should represent the boy’s interest. The man still felt the need to shout by stating, “ He was representing his interests (Ross, p. 156).” It was at that very moment that the teller filled the man in and told him that a punk has been shaking the boy down and was taking his money. He also said that the punk has been doing this for more than a month now, and the boy was too shaking up to let anyone know.

Apparently, the police had known about the situation, and were going to make an arrest that day. The man replied with; “ Uh (Ross, p. 156). Even at the end of the essay the short responses of “ Uh,” only shows that the man was bewildered, in one short word. Ross continued throughout the essay with his short sentence choice that appeals to the moment of that character. At the end, the essay turns, and leaves the reader wondering whether the man opened an account with the bank. It also reveals that the man’s feeling towards the bank has changed as his friend had influenced him into believing prior to his encounter that day.

Ross did a candid job of explaining the influence that the bank had on the boy and the man. His use of descriptive language and imagery made the reader feel like they were a fly on the wall. He vividly described the situation from beginning to end, with a turn of events at the end of the essay. He utterly made me feel differently about jobs that deal with the public.