

## Do my job for me, please

By John Glenn  
July 15, 2010

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Dear All

Can you please provide me with a risk management report or risk assessment report or any report to indentify risks in the bank

Regards

(Name withheld to protect the guilty)

The above was posted to - well what is *supposed* to be - a professional list.

Note the petitioner is **not** asking for help or how to go about the task at hand; he is looking for a check list.

*&quot;I don't have time to look around the organization to see what risks might be lying in wait. I don't have time to check the regulatory agencies and their examining arm (FFIEC) to see what they might think appropriate to consider.&quot;*

Call me a curmudgeon, but I chose to ignore the plea. Actually, I showed unusual restraint - I didn't flame the lad. I save that - flaming - for people who pretend to know what they are doing; this novicer, correctly, never made that claim.

I get frustrated both by organizations that engage tyros for jobs best left to experienced practitioners, and by the tyros who take on these jobs. Actually, if a tyro undertakes - and that may be a **very** appropriate word in this instance - such a job and makes an effort to self-educate before appealing to the lists, I'm inclined to lend whatever limited knowledge I've acquired over a baker's dozen years in the field.

We have lost a valuable resource - the DRJ Forum. It's been down so long I wonder if it will, like the phoenix, ever rise from the ashes. We're left with the Blog - a rather off-putting name, &quot;blog&quot; - several lists, and a few relevant non-commercial Web sites.

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There seem to be more and more of these "innocents thrown to the wolves" of late. Maybe it is because of the economy; people looking for cheap product. As a word smith, rest assured I use the word "cheap" with its worst connotation, (There's a difference between "cheap" and "inexpensive" or the "cost effective" euphemism.) As the old grammatically incorrect saw goes: "You get what you pay for."

At least I know if the lad is working for a bank in the U.S. whatever he does will be critiqued by someone from FFIEC; hopefully, for the lad's sake as well as the bank's, the examiner will be knowledgeable. A good examiner - auditor - is worth his, or her, weight in gold.

Knowing that there IS someone to cover the lad's (and the bank's) assets only slightly mollifies my umbrage at once again being asked to put my expertise to work for a person apparently too lazy to do anything on his own other than ping a list.

If we continue to tolerate this we truly will be a Rodney Dangerfield\* profession.

\* Jacob Cohen a&quot;h