

A Woman's Story.

I AM somewhat tired of hearing people say that I am unlike other girls, and I will save you that trouble gentle reader, and announce here that I know I am unlike the majority of women, though I trust you will not find me unwomanly or masculine.

Just when this fact became first evident to myself I cannot say, I am sure, as a child I was like other children—loved to play just as heartily and study as little as any of them. But when I was a little older I remember my choice of practical studies was the source of amusement among my companions, and I took more delight in mathematics than I did in philosophy, logic or French.

Just when I began to differ from my sister May is as much of a mystery, but I found myself taking much more interest in listening to father telling of his business than I did in the platitudes of the average beau. It is of no consequence when or how this change began, but it is a fact known to my mother and sister, as well as to myself, that I was not, in tastes or line of thought, at all like the rest of the girls of my own age and set.

The difference between May and myself was made evident when father thought we ought to do some of the household, as his business was not satisfactory, and our expenses were heavy. May chose the task of keeping the living room and parlor in order, while I asked to be allowed to manage the marketing in every department. And I was as fully satisfied with my work as May was with her dainty task in the parlor.

I suppose the butchers and grocers said to each other, that I "was unlike other girls," when I explained to each of them that I was to do all the buying hereafter, and that they should give no credit on father's account unless on a written order. I suppose too, my manner of checking their weights and measures, and watching their prices, was "unlike other girls," but I saved my father, the first year I had this position, a very respectable sum, and I was so well posted at the end of the year, that I knew I could do much better the next.

But when the second year was only a month old, a malignant fever carried my father out of this world, and changed the life of every member of our household. Father had been the senior in the firm of Holliday, Gay & Co., and in fact he was the head and front of the business, which was "Wholesale dealers in notions and fancy goods."

We were a large family, seven of us children and mother; and I, Kate Holliday, the eldest of the children, being twenty-two. Mother had no knowledge of what my father had in business, and we were all surprised to find the amount was but thirty-thousand dollars.

The question was, what would we do?—eight of us—to live on an income of thirty thousand dollars. Mr. Gay and Ellis were called in to advise with me. Mr. Gay had been the book-keeper of the firm from its foundation; Ellis had been partner but a few years, and his duties were to take care of the goods; "stock man," in the business term.

After the first greetings we sat about the stove waiting for some one to open up the question, "what should we do?"

No one seemed to want to begin, so I started the ball myself, with:

"Well, Mr. Gay, we want you to advise us a little about our future."

"Really, Kate," said he, "I hardly know what to say, Ellis and myself find our business in a more complicated shape than is pleasant to contemplate. The capital of the firm to-day is but fifty thousand dollars. Of this your father held thirty thousand, and Mr. Ellis five thousand dollars. We lost heavily in business last year, and are worth but half as much as we were three years ago. We look for a good trade this spring, however, and think and your father thought, we shall make up this year some of the losses."

"Why does trade look better now?" I asked.

"Because prices were continually dropping the last three years, and competition has been ruinous. Two of the competitors have been compelled to close up this winter, thus leaving a good field open to us, and prices are reacting and will undoubtedly advance during the entire season."

"Were those father's views?"

"Yes, certainly; I am but quoting him, for he was the business man of the firm."

"What investment can we make of our money," I asked, "that will be safe and profitable?"

"Mr. Ellis and myself have been talking the matter over," said he, "and think there is no reason why any change should be made in the firm. We have decided to propose to you that you should let the firm go on as it is; you to take your share of the profits, only paying out of it the salary of a man who can take my place at the books, so that I can devote myself to the general management of the business."

I turned to mother, and her face had a vacant look in it, as if all this conversation was of no interest to her. May was crocheting away busily, and looking as contented as if she had a large dowry to depend upon for a living. Kit, the eldest of

the other five was playing with the tail of a cat, as a boy of fifteen will usually do when business is on the tapis.

Mr. Gay and Ellis looked at me as if I was to decide, but I did not feel at all competent to take such a responsibility upon myself.

"Did you hear Mr. Gay's proposition mother?" I inquired.

"Yes, dear, what do you think of it?"

"I don't know," I answered. "What is your opinion?"

"I have no head for business, Kate. I must trust to you and Mr. Gay."

I knew this was likely to be her answer to all similar questions I should put to her, and yet I did not like to decide the matter off-hand.

"This is a point we cannot decide tonight but will give you our answer in a day or two," I said to Mr. Gay.

"Very well," said he, "we have no doubt but that it is a good investment for you, and it will enable us to continue in business, as we could not do if your share of the capital is withdrawn."

We talked the matter over after the gentlemen had gone, but mother and May seemed determined to place the decision entirely upon my shoulders. "I must leave it with you, Kate," said mother.

"But you know as much, if not more about such matters than I do," I answered.

"No, dear, you have a head for business and I have not," she said.

The next morning I attempted to talk it over again but it was of no use; they would persist in agreeing with me in everything, and had no opinion of their own to offer. I put on my hat and walked down to Uncle John's store.

There is no busier man in Chicago than Uncle John. He is head in an importing house, and our only living relative. Of course he was busy when I entered the office, and I consoled myself by saying he was always busy.

"Why, Kate, my dear," said he, "I'm glad to see you. Shove the papers off the chair, and sit down here beside me. I'm awful busy, as usual, but not so much so but that I can do anything for you that you want done."

"Thank you, Uncle. I'm here on a matter of business, and want your advice," and then I laid before him Mr. Gay's proposition.

He listened carefully until I had concluded and then said:

"Suppose I look the business up a little more before we decide. I am engaged for this morning, but this afternoon I will see Gay, and then call around at your house to-night."

I thanked him warmly, for I felt he was going to do just what ought to be done, and then I went home to await the result.

"I find the business," said he, "is as Mr. Gay reported. They have had very hard times these last three years, to-day their affairs look more promising than ever before."

I think your money will bring you a better income if left in the store, than if taken out and invested elsewhere. Gay and Ellis are neither of them very energetic, but both are thoroughly honest and reliable. I wish you were a man, Kate. I believe you could manage the business better than either of them; but as things are, I would advise you to continue your father's share in the business."

This was his advice, and we followed it.

Then we began to cut down our household expenses to correspond with our prospects, and found many avenues for retrenchment. Kit went back to school; May still attend to the dusting of the parlor, and enjoyed life to the utmost; mother was the same pleasant home body she had been in the best days and devoted herself to the younger children, while I was a sort of head manager of all.

In this way the year rolled around, and the firm of Holliday, Gay & Co., made an inventory of their affairs. The sales for the year had been one hundred and twenty-five thousand dollars. The gross profits, fifteen thousand, the expenses, eight thousand seven hundred, leaving a net profit of six thousand three hundred dollars. Of this our share was three thousand seven hundred and eighty dollars, but from that we had to pay the salary of Mr. Thorton, twelve hundred, leaving our actual share of the profits, two thousand five hundred and eighty dollars, or a trifle over eight per cent. on our capital.

I was disappointed at this showing. It was not at all as good as I hoped it would be.

Mr. Gay saw that it was not up to my expectations, and confessed he was disappointed himself, but, after all, he thought, we had done better than the years before and might still better things the coming year. After he was gone, I attempted to talk the matter over with mother and May, but it was the same old story; they had a yes for my yes, and no for my no, but no suggestion of their own to offer. My recourse was Uncle John again.

"Well, dear," he said when I called on him the next morning, "I am glad to see you, and how is the balance sheet?"

"Not quite up to my expectations," I answered, "but here it is, and I want to see what you think of it."

He examined it critically; made some computations on a bit of paper, then said, "No it is not so good as we had reason to hope it would be. In the first place, the sales are very small, and do not show energy in pushing the business; then the gross profits are small, unless the losses from bad debts are more than they ought to be, and the expenses are too much for the amount of business done. Still you may safely say, that what was done last year, will be accomplished again this year, and you are really sure of this much income, with a good probability of increasing it."

"But it seems to me we ought to have at least ten per cent. on our money, Uncle John," said I "and I think if the business had been pushed energetically, we would have had twice as much."

"There is no doubt of that, but Gay has always depended upon your father, and Ellis has done the same. Gay is a first-rate man to attend to the books and watch the accounts, but he can't make an energetic general manager."

"I wish I could put some energy into him," I said.

"Why not go into the store and look after things a little?" he asked.

"Nothing would suit me better."

"Are you in earnest?"

"I was, but I didn't suppose you were," was my answer.

"I really was not, when I spoke, but upon my word, I see nothing to prevent," said he. "You have good judgment, and if you had been a man I would have had you in there long ago."

"Let us see Mr. Gay about it," I said.

On our way there Uncle thought up what he should say.

Mr. Gay and Ellis followed us into the office, and after a few common place remarks, Uncle came to the point.

"Gentlemen, my niece has been to see me about the last year's business, and I share her disappointment in the result."

"We were disappointed in it ourselves," said Mr. Gay.

"I presume so," said Uncle John. "Now Kate thinks, and I agree with her, that her head is worth something though it is a woman's. She would like to come in here and take some part in the business.—I think she would be a valuable acquisition to the house and we are here able to talk the matter over."

"But what could you do Kate?" asked Mr. Gay.

"I can, at least, take the place of an entry clerk," I said, "if nothing more."

"I will tell you what she will do, said Uncle John. She will prove herself as good a buyer as there is in the trade; she will see places to practice economy that you have not; she will have ideas about doing business that you will find valuable."

"I think you might be a help to us, Kate," said Mr. Gay, heartily, "and I will be glad to have you take hold with us."

"So will I," said Ellis, just as heartily, and it was settled.

Mother was somewhat opposed to it when I told her, and May was inclined to think it would affect our social position; but both finally came to my view, and I began life as a "business woman."

At first, I was merely an assistant clerk but I caught the business names and terms and strove to bring my hand-writing from the cramped feminine, to a plain business style, and succeeded. Then we discharged the entry clerk, and I assumed his duties. When I had a moment's leisure time, I gave it to studying the goods, their names and uses. After I had become familiar with these, I took up, the subject of cost, and then of the selling prices in our market and by the end of May I was pretty well posted. I frequently visited Uncle John, and many little bits of practical wisdom came to me out of his experience.

Our force in the store consisted of Mr. Gay, Ellis, a "house man" and the porter; we kept one man on the road soliciting orders. My experience so far had shown me that our traveling man was not a first-class salesman. He had been with the house several years, and was a good, honest man, but not very energetic or ambitious; satisfied to keep such a trade as he had, without trying to add to it.

We had several talks about him, and while Mr. Gay agreed with me in my estimate of him, he said it would be impossible to replace him, by a man who would do any better. One day one of our customers, after settling his account, announced to Mr. Gay, that he had closed up his business in the country, and was ready to take hold of something in the city.

I had observed the man when he was buying goods in the spring, and saw he was winning and gentlemanly. I called Mr. Gay aside and suggested that Mr. Brown might be willing to travel, and it would be no harm to sound him a little.

Mr. Brown, in answer to Mr. Gay's question, said he would be willing to travel a few years, and would make a trial trip if we wanted him to.

We had a consultation over the matter—Mr. Gay, Ellis and I—and chances pro and con were gone over. Ellis was decidedly opposed to it; Mr. Gay would agree to hire him or not, just as it was decided upon, while I was in favor of giving him a trial, and endeavoring to push our business out of the restricted limits we had been selling in. Would I discharge our

present traveling man and put Brown in his place? No; the other man had a territory wherein his success was good. I would confine him to that and give Brown the remainder of his route and some new territory. Mr. Gay came over to my side, and Ellis finally gave his consent.

Brown was hired, and his first trip was a success. It brought us a score of new customers, and the other man did much better within the limits we gave him than he had ever done before, on all his old route.

I was gaining confidence in myself, and in my judgment, and both Mr. Gay and Mr. Ellis, freely admitted that the innovations I had made, were all of them, successful ones. Our spring trade showed a decided increase over the same season the year before, and in making our memoranda for fall stock, we prepared for a continuation of this increase.

It was Mr. Gay's duty to go to New York in the spring, and fall, to buy stock, but just as he was ready to start now he was prevented by illness, and the doctor said it would be a month before he would be able to attend to any business. What should we do? Mr. Ellis knew nothing about buying goods and though I was pretty well posted, we thought it would never do for a woman to start on such a mission.

Uncle John, when I spoke to him about it, settled the matter at once. "I am going to New York after stock, next week," he said, "and you can go with me. I'll look after you."

Mother and May did not like it, but I showed them it must be done, and they made no objections.

Uncle went with me to all the houses where I wanted to buy, and place matters on a proper footing for me, and then I began my round of business. The first place where I bought, I was shown through by the junior partner—Mr. Ross—a man of perhaps twenty-seven or eight. His manner with me was perfect. No more freedom than if we were sitting together in a drawing-room, and no affectation of superiority over me because he was a business man, and I but a woman.

After my purchase in his line were completed, he placed himself at my service, and went with me to other houses, and was of great assistance too. He also made our stay pleasant outside of business; accompanying us to the Art Gallery, and also driving us about the city. When I bade him good-by, I felt very well acquainted with him, and liked him.

My purchases met with approval at the store, and we prepared for our fall trade. Our two traveling men were in high spirits and prophesied good trade on the routes.

One of the principles of the firm was that advertising did not pay. They said it did well enough for retailers but was of no use to wholesale men. This I was inclined to doubt, and many were the discussions we had on the subject. Finally I persuaded them to let me expend a few hundred dollars, and give my theories a trial.

I visited the printing offices, borrowed circulars and ideas, and finally got up some lists, circulars, cards, &c., that I fancied would be what we wanted, and then I devoted a week to the task of mailing them to the country. Success again attended me. Firms that we had never sold to, now came in to us, and Mr. Gay was busy from morning till night waiting upon just such trade. The traveling men also wrote that the advertisements helped them with their customers, and business went on swimmingly the rest of the fall.

Did I do anything but work in the store do you ask? Of course I did. I attended parties, the lectures and the opera, and enjoyed myself to the utmost. I did not join the "Woman's Rights" party, however, and made no cause with them. I could see no barriers that prevented woman from going into business, if they wished; but I noticed they all wanted to be doctors, ministers, lawyers, editors or lecturers. Nothing less than these suited their ambition. I had ready sympathy and assistance to offer the women who were struggling hard to earn an honest living in such places as they found themselves. I had sympathy, too, for the women who were studying hard to fit themselves to minister to the ills of their own sex. I saw many who wanted to study medicine, only if it could be done among men; and others, who could see no good in a college education unless it was in a college for men. With these I had no sympathy whatever.

I was a woman, and glad that I was a woman, and while I wanted to earn my bread, and took a thorough delight in my business, I hoped to remain just as womanly as my sister May, who had none of my ambition.

When the year was ended, our inventory showed a somewhat different result from that of a year before. Our sales had increased to one hundred and seventy-five thousand dollars, and our net profits were thirteen thousand five hundred against six thousand three hundred dollars the year before.

This was a good increase surely, and while it was not due to any one of us alone, I knew part of it was mine, and I was well satisfied.

Shortly after this, I was somewhat surprised and pleased to see, come into the office, my New York friend, Mr. Ross; and in the evening he called at the house with Uncle John. We had a very pleasant

evening's chat, and were glad to hear that he was intending to stay a week or two.

Nearly every day after this he was in the store, and the evening generally brought him around to our house. I learned to respect him thoroughly, and enjoy his company and mother and May were as much his friends.

Perhaps I ought to have been prepared for it, but I was not, and was very much surprised when he asked me to become his wife; and then he told me his visit was really made to me instead of his relatives.

My heart decided in his favor at once, but I was not willing to go away from mother and May until Kit was old enough to look after them. That point had been canvassed between him and Uncle John. He would be willing, he said, to come west and take father's place in the store. Nothing could have been better than this, and in a few months we were married.

So ended my active business experience; but my interest in the store has never flagged and my husband tells me about affairs as if my advice was necessary to him, while I enjoy their success as if I was once more behind the desk. They have been very successful, and I hope my boy will have both his father's and mother's talent for business. Yes, thank God! I have three children, and when I have them and their father near me, I have all the "rights" my heart desires.



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