

## BUSINESS GIRLS IN AMERICA.

BY A LADY CORRESPONDENT.



SOME time ago I endeavoured in the pages of this Magazine to briefly describe some phases of the life of the out-door business girls of London, and since that time much has been done to improve their condition. The result of observation and inquiries made during a recent visit to the United States, with regard to the position of business girls in that country, may not prove uninteresting.

We have heard much of the treatment of women on the sunset side of the Atlantic. It is the proud boast of Americans that they take much better care of their women than we do; feed them better, clothe them better, invent clever labour-saving contrivances for them—in short, that they will not “beteem the winds of heaven visit their faces too roughly.” All that may be quite true of a certain class; but when it comes to the women who work, I think the condition of our English girls will bear favourable comparison.

Philadelphia, the City of Brotherly Love, is considered one of the best places in the United States for women. Great numbers are employed there, in a great variety of occupations, and wages are good; therefore the position of business women there may be taken as a fair, if not favourable, example of the country.

Many of the shops or stores are enormously large, and the first thing that strikes a stranger on entering is the vast number of women employed. They are crowded behind the counters almost as closely as they can stand; and all the way to the top of the high building, as we go up on the elevator, it is the same. In the larger stores the variety of goods displayed for sale is simply amazing—dry goods, or, as we say, drapery, in its endless variations, glass, china, jewellery, ornaments, picture-frames, photographs, perfumery, fancy work, crewels, books, magazines, and candies; the last being by no means the least important department. In the largest store we visited in Philadelphia—and it is one of the largest, if not the very largest, of its kind in America—we were not very favourably struck with the appearance of the girls employed. They did not look as neat and orderly as those we are accustomed to see at home. They were dressed in every style and shade of colour; all wore disfiguring aprons, black, brown, or white, and more than one we observed with her “front hair” screwed up in bits of ribbon wire—the American substitute for curl-papers. We missed the uniformly neat black dress and plain linen collar that we are used to here; indeed, we were struck by a general want of neatness and order everywhere, both in the stores and the

arrangement of the stock. Obliging, the assistants certainly are, as far as serving customers with what they actually require goes; but there is an obvious lack of courtesy and polite attention—a sort of rough-and-ready independence about the employés that would take one some time to get used to. Very few of the shops close before eight, and many keep open till nine, or even after; and as business begins soon after seven in the morning, the hours are extremely long. Nowhere do the girls employed live on the premises, nor are there any meals provided for them in the establishment.

They have breakfast before they come in the morning, and either bring their dinners with them, go out during the half-hour allowed to a neighbouring restaurant, or send for something to eat; but as a general rule they bring their dinners with them. Tea in winter they sometimes make on the premises, having little tea-pots, cups and saucers, &c., of their own, and plenty of means to boil water, but very indifferent accommodation for partaking of it when it is prepared; though there are in many places luxurious waiting and refreshment rooms provided for customers. In summer the girls, I have been informed, live almost entirely on fruit, which is plentiful and cheap, and the quantities of peaches, grapes, apples, and bananas consumed are amazing.

Many of the girls employed in the stores live with their parents, who are perhaps in business themselves, for an American girl will rather work anywhere than at home; but the greater number live in boarding-houses, private lodgings being almost unknown.

Nobody walks much in Philadelphia, the state of the streets in winter rendering it almost impossible, and in summer the heat and dust making it equally so. Tram-cars run up and down and crossways in every direction, and the fare is six cents (3d.), no matter how short the distance, and nine cents for a transfer ticket from one line to another. These things must be fully taken into account, as street-car fares are a regular item of expense, and must be made allowance for.

Women are paid, in proportion to the work they are able to do and the departments they are employed in, salaries varying from *three to ten* dollars a week. Five or six dollars, however, is the usual sum paid, seven to girls in the silk, velvet, and other expensive departments, and from seven to ten to forewomen, head dressmakers, &c. Ten dollars a week is £2 1s. 8d. English money, and that seems at first sight a very large sum for a woman to earn; but there is to be taken into account the cost of living, board, &c., dress, which is very dear—and going out in all weathers is ruinous to clothing—street-car fare, and washing; the last an alarming item. I met one girl who was receiving 8 dols. a week, and she told me she could not

save a cent. She paid 5 dols. a week for her board, one dollar and a half for washing and car-fare, and the remainder hardly kept her in gloves and shoes; and when one considers the cost of those very necessary articles, it's not so surprising. Gloves of the commonest quality cannot be bought under a dollar a pair, nor the best under four, or even five.

Another girl I questioned, who worked as a dress-maker in a large establishment. She received 6 dols. a week, and paid 4 dols. for board, having breakfast at 6.30 a.m., taking some slight luncheon with her, and returning (by special personal favour) in time for dinner at 7 o'clock.

An American boarding-house is not, a particularly pleasant place to live in at best, but a fourth or fifth-rate establishment, such as business girls can afford to reside in, is cheerless in the extreme. The girls sleep two, three, or four in a room, according to the size, and generally two together, and as they are continually coming and going, one cannot be sure of a companion for any length of time. In fact, there can be no comfort, as we understand the word, no privacy, no home life at all, only a sort of scramble through existence from day to day—a scramble for breakfast, a scramble to get to business and a scramble through it, a struggle for sitting or standing room in a car home; and if there is to be any amusement, such as a theatre or concert, it's the worst scramble of all.

Employers of labour in America do not seem to hold themselves responsible in any way for their assistants out of business hours, and the latter would most probably resent any interference, and tell "the boss" to mind his own affairs. Indeed, it seems as if both employers and employed work pretty well all the time. Sunday, their only idle day, they spend pretty much alike, as far as their respective means will permit; in winter they generally go to church, in summer they go to the park.

All working people seem to be entirely at the mercy of their employers. *Instant* dismissal frequently follows some trifling offence, or without any offence at all. It is no way unusual for an employer to say, when paying a girl on Saturday night, "We shall not require your services on Monday." Girls are sent away every day without any further explanation or apology. Even in wholesale establishments the rule seems the same; men are dismissed at a moment's notice, and often without any particular reason. Employers are in a position to do this, because the market is overcrowded with applicants for situations.

After much patient inquiry and many personal interviews, I have come to the conclusion that business women in America are no better off on the whole than women who work elsewhere; they have higher wages, I admit, but longer hours, harder work, heavier expenses, and less comfort. Certainly they have more liberty and more independence, and are treated with more familiarity by their employers, but I do not see that there is any very great advantage in that. During business hours they have little comfort. Dress, millinery, and mantle-making rooms

are generally small and overcrowded, and so dark that the gas is usually burned all day during the winter. Lavatories, &c., are insufficient, and the accommodation for dining very inadequate. The system of heating can hardly fail to be injurious to health, and stepping into the keen, cold air from the almost tropical atmosphere of the store produces chills, sore throat, diphtheria, bronchitis, all of which complaints are very prevalent during the winter, as well as numerous forms of lung disease, while headache is a constant companion; this latter being produced without doubt by the over-heating of the houses. The girls, as a rule, are good-looking, though apparently not strong; and while they may, as a matter of fact, dress better, they do not look nearly so well and suitably dressed as our English girls filling similar positions.

I observed that very many of the young women wore wedding-rings, and on inquiry I was informed that they went to business after they were married just the same as before. Men and women marry young, live together at a boarding-house, and go to work every day just as usual, leaving their children to be "raised" by coloured women, or putting them out to nurse. They seem to have little or no idea of comfort or home life, and a young married woman considers it no hardship to live in a boarding-house and go to work every day. Home duties, responsibilities, interests are little thought of, and housekeeping is the ordinary business girl's aversion. A casual observer would be more favourably struck by the appearance of the business girls of New York. They seem brighter and neater, but their conditions are practically the same; they are paid somewhat less than in Philadelphia, but then the cost of living and dressing in New York is somewhat cheaper. They live in much the same way, in boarding-houses. The shops close a little earlier, so the girls have a little more liberty, and infinitely more temptations to abuse it. One thing in New York struck me forcibly, and that was the great number of mere children employed in some of the stores as "cash" clerks: little girls from eight or nine to eleven years old running from the counters to the cashier's office with change. It seems hard to keep such very young children confined all day, and their education must be sadly neglected. In Philadelphia there has been a decided improvement made on that plan. In one of the monster houses I observed an arrangement of pneumatic tubes crossing and recrossing each other in a perfect network overhead, by which each assistant was enabled to hand in money and get back change without leaving her place or calling, or rather screaming, for a "cash." The fitting up of these tubes is expensive, but they answer admirably, and are a great saving of time to the customer, who has frequently to wait ten or fifteen minutes for change, and to the assistant, who in some cases has to go herself to the cashier's desk.

On the whole, I think the condition of business girls in America is no better than at home, nor are their ultimate prospects brighter. Good servants can command good prices—as, indeed, they can anywhere; but the business markets in the east are overcrowded—

the "wants" many, the "wanted" comparatively few. There is poverty, misery, destitution in New York and Philadelphia, as in other large cities. Fortunes are made, and lost, and spent as elsewhere, but there does not seem to be any particularly safe and easy road to wealth. I was told by a business man in New York that the time is gone by when ten cents were enough to start with, ten million to retire on; that

now a man wants capital, energy, talent, unflinching attention to his business, and even then he does not always succeed in making his way.

But to any one thinking of emigrating I would repeat the advice given me by a good authority, "Go west." If you are able and willing to work and to "rough it," there are names and fortunes to be made in the Western States.

## HOW SHALL I INVEST MY SAVINGS?

FIRST PAPER.



ANY, removed from that class whose opportunities for saving are mainly confined to such institutions as the Post Office and other Savings Banks (or maybe the Building Society) are often confronted with the difficulty of choosing a means of investment for such savings—say £50 and upwards—as they may be able to lay aside for future requirements. A few words of caution and advice to such may be useful.

There is a distich often quoted by gentlemen connected with the Stock Exchange, which runs :—

"When stocks are high, the public buy;  
But when they're low, they let them go;"

a refrain which investors cannot keep too much in mind, the moral being—never to buy during a period of inflation, or sell under the influence of panic—that is, unless you are compelled by circumstances to do so. A respectable stockbroker is always able to give an opinion to his client as to whether any special security is dear or cheap, considering the income it may earn, and the risk to be run in holding it; and it is far better to put spare capital for a time "on deposit" at a bank, even though the interest be small, than to purchase any security above its average market value.

Then a cautious and uninformed investor should never select an investment which is subject to frequent fluctuations in value. Not only would he be disquieted by every variation in the value of his security—not knowing, too, whether that variation arises from causes affecting its permanent value, or only from Stock Exchange speculations—but he might have occasion to realise at a time when (as too frequently happens) the security would only fetch a price considerably lower than that at which he had bought. He would, too, render himself liable to the influence of panic, falling a prey to the "Bears" of the Stock Exchange, whose business it is to unduly depreciate securities in the hope of frightening timid holders to sell below their proper value.

Another rule to bear in mind is, "The greater the interest, the greater the risk;" that is, the larger the income on your money the investment may promise you, the greater is the risk of losing your capital. You may be certain, were a high dividend-paying security perfectly safe, the greater would the demand be for it

among the well-informed members of the investing community, and the natural result would be to force up the price until the high rate of interest would become but a small one upon the purchase-money. Though many perfectly safe securities can, even in these times of high prices, be bought at rates to pay from 4 to 5 per cent. upon the capital invested, yet in its degree there is always risk in anything beyond "the sweet simplicity of three per cents." (Consols, whose history, &c., were described on page 462 of our previous volume).

Unless in possession of special information upon the subject in all its details and bearings, we would strongly advise our readers to beware of investing or taking shares in any of the many new undertakings continually being launched upon the money market, but rather to wait until time has shown whether they be safe or not. In making this remark we do not intend to refer to fresh loans to solvent Governments, or to fresh issues of capital by good and sound Railway Companies, Banks, &c., but rather to the numerous new ventures continually inviting confidence. Their prospectuses hold out golden (and only too often delusive) prospects of dividends to be earned, and in well-informed circles it is known that a very large percentage of new companies fail within two years of their promotion, returning but a small part, and often none, of their paid-up capital to the deluded shareholders. To those behind the scenes in the winding-up of these "bubble companies," it has long been a matter of common remark and regret to find the number of professional men, widows, and small tradesmen ruined by too great and blind a trust in the promises held out at the original promotion of the company. Too great caution cannot, therefore, be exercised with regard to the many investments which postal facilities enable the promoters to be continually laying before us.

We would advise the small investor only to put his money into ventures in which all the capital is "paid up"—that is to say, in Government or Railway Stocks, or in *Limited* Companies whose capital has been fully paid. If this rule be adhered to, there is always the satisfaction of knowing that, even if the prospect of high interest may have tempted one to put capital into a bad security, any failure in, or loss on, the investment will not involve the loss of other moneys.