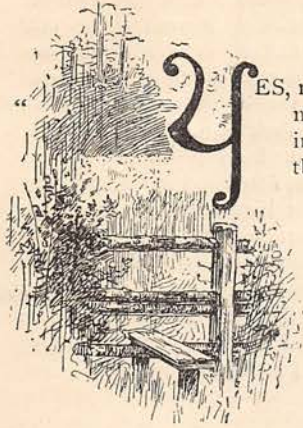


## HOW I SET UP FOR MYSELF.



YES, my friend, I am down in my luck, and you find me in a very different position than when last we met.

You were abroad at the time of my misfortunes, but I wonder you missed seeing the account of the sale. I paid eightpence in the pound, and my pretty furniture and all my stock went to my creditors. I am what

they call 'clean broke,' but thankful at any terms to be quit of the business.

"It is the fashion nowadays for ladies to go into trade. Their friends rally round them, and the profits, when calculated on paper, are very easily made, as perhaps they might be under an exceptional set of circumstances.

"If I began again I should act differently, because I have now had the benefit of experience, the want of which is one reason why ladies so constantly fail.

"Few tradesmen set up for themselves without having served an apprenticeship in someone else's shop or work-room, in which they gain a thorough knowledge of the business, to which a lady goes utterly ignorant and untrained.

"You ask how we succeed? You had better hear how I failed, and draw the inference for yourself. First and foremost, I began with no capital. This, though insane, is constantly done, and is the worst of all barriers to success.

"I took a shop in Sloane Street upon a lease, trusting to luck for my rent. My friends had often admired my bonnets, so I determined to become a milliner, as it is a trade requiring less outlay than most others.

"I furnished as cheaply as possible. My girls complained that my work-room was an icy barracks; but what if it was, when I had to spend such a very large sum upon the decoration of my shop and show-rooms? Unless they were unique and much above the average, the society and fashion papers would not condescend to notice me, and everything goes by 'booming' nowadays.

"I had for my first offset to choose stock from Paris. This necessitated a journey which cost a good deal. I brought back a first-rate Parisian *modiste* and a large amount of *outré* millinery.

"I opened with a series of tea-parties. These were expensive, for the cakes, ices, and champagne were of the best; and flowers cost something in winter. In spite, however, of all these 'incidentals,' I paid my way during my first year. My friends were kind, my house and teas became a fashion, and my prices were proportionately high.

"Royalty smiled in my bonnets, a famous actress

praised my hats, my fortune seemed made; and if only the love of greed had not overmastered moderately fair dealing, I think I should have kept my head above water; but, alas! womanlike, I failed to distinguish between fair profits and usury, and shipwrecked upon that rock.

"I began my second year with a light heart, having cast dull care to the winds. I resolved, if possible, to double my income; so I cut down my expenses by dismissing my French *modiste*, who had taken charge of the work-room, and whose clever brain had been a fortune in itself.

"I dismissed also some of my first hands, and took girl apprentices, whom I resolved to train to my methods, and to whom I was to pay nothing during the first two years. I left the wholesale house from which I had hitherto bought my materials, because I had found a place where I could buy cheap imitations at a quarter of the cost.

"All this saved money, and my first three months' profits were exceedingly large. They decreased in the fourth month, when a customer returned a hat, complaining that she had paid for real velvet and feathers, and had been supplied with an inferior quality. She was a valuable patroness; and though I apologised humbly, and put it all down to a mistake of one of my young ladies, she refused to be pacified, and I lost her custom from that hour.

"This was my first misfortune, but it was quickly followed by a more severe one. A stranger gave me an order for some bridesmaids' hats, for which, in order to secure her custom, I gave her a very low estimate. Soon afterwards I heard, to my chagrin, that she was one of the richest women in London. Why should I lose through a paltry estimate? I sent in my account, and added three guineas to the price of each hat.

"Well, small as the sum-total was, that lady millionaire refused to pay it, and when I began to threaten she actually brought a lawsuit against me for breach of contract. She won, too! I had all the publicity of the courts, and the mortification of listening to any amount of spiteful remarks about ladies in business. The lawyers were not choice in the language they used, and thought nothing of such expressions as "swindling" and "sweating"; the pictorial papers took the matter up, and published sketches of my work-room and the artistic sale-room, giving me as a signboard 'a whited sepulchre.'

"All this was against me, and trade languished; the fact was, my day had passed; my teas, the fashion of last season, were now a tale which was told. People were tired of me and my hats, and were full of a new craze.

"My apprentices, too, were difficult to manage. They were terribly slow, and made it impossible to send work home up-to-date. I would agree to send a bonnet on a certain day, and constantly be a week late. I hardly realised how very disappointing and



aggravating this habit was till I saw how many customers it lost me.

"Had I made an effort to stand on my own merits, I might have succeeded, but I expected too much from the kindness of my acquaintances, and forgot that there are two sides to every bargain.

"The worry of bad debts is terribly wearing, and seemed to take all the art out of my fingers. I could no longer invent new designs. I fell back to copying Bond Street milliners, and all originality departed.

"Every lady who has been in business will agree that bad debts are more distinctly their portion than that of the ordinary shop-keeper. It is difficult to pester a friend for money, and you hardly know how long to let an account run on; while, in addition to

customers, there are always people with whom we are on business relations, some of whom are ready to take advantage of the very fact of our ladyhood and ignorance of trade. Even women who have succeeded admirably have told me that at times they have felt overwhelmed in the sea of their own ignorance.

"I am earning my bread now, but not in any fashionable manner. I am first hand in a shop in the High Street. I do not get high wages, but they are sure, and I sit in a work-room which, in comparison to mine in Sloane Street, is a paradise. My name is unknown, and I make hats and bonnets for people I neither know nor see; but though the life is an obscure and weary one, I feel that I am earning my living more honestly than when I set up for myself."

## WHAT TO WEAR: CHIT-CHAT ON DRESS.

DECEMBER.

**T**HE cheery month of December has come round to us again with its exhilarating air keen with frost, that brightens and freshens the beauty of our fair English maidens. It is the month when heart and hearth glow with warm hospitality toward the welcome guest, and a cosy chat anent our winter garb will help to while away a winter's evening.

The three favourite notes in the scale of colour harmony this season are undoubtedly brown, green, and red.

*Brown*, of a warm tint of chestnut, red-brown named "dos de lièvre," and beige. *Green*, bronze, a quiet leaf-green and "emerald;" let this word summon to your mind's eye the exquisite colour of the jewel or the equally lovely tint of the turf of our Sister Isle, as best may suit your fancy. *Red*, "Amaranthe"—a beautiful purple shade, and "tomato," a red with just a suspicion of yellow in it. The materials, combined with handsome furs, recall the extreme richness of the costumes worn in the fourteenth and sixteenth centuries.

### Millinery.

It is essentially a velvet season, particularly in the millinery department; the "Picture" hat we have chosen for our illustration is one of many lovely specimens that almost defy description. The shapes are varied, culled from different periods in history: Cavalier, Louis XIII., Gainsborough, Rembrandt, etc., all in exquisite taste, and made in rich velvet, lace and lovely plumes, so daintily put together one could imagine they had been so placed by the west wind's lightest breeze.

I will describe one; a very broad brim of black velvet, faced with purple-orchid tinted velvet which again appears in the crown, covered with cream-coloured Venetian lace, black ostrich feathers, and a big jet stud fastening the narrow satin ribbon that

encircles the crown. The accompanying illustration is the same design but in black throughout.

These picture hats are a good investment. They always look charming, and with care may be worn through several months, only requiring a little judicious alteration in bows or feathers—which at



THE "PICTURE" HAT.

(By Messrs. Russell & Allen, Old Bond Street.)

(From a photograph by Messrs. Walery, Regent Street, W.)