

# HOW TWO SMART GIRLS ARE EARNING A GOOD LIVING.

## They Cut Dress Patterns in the Latest Fashionable Styles and Exchange Them with Farmers' Wives for Fresh Vegetables.

A YOUNG woman called at my home yesterday morning and inquired for me. When I came into the room she asked me pleasantly if I wished to buy a system of dress cutting for which she was agent, and upon my declining she offered for 25 cents to cut me a paper bodice and skirt pattern which would fit accurately. When I still declined, she offered to take payment for either article in farm produce.

I had been interested in the first place by her neat appearance and self-reliant manner, but this last remark indicated such a curious departure from the ordinary travelling salesman's methods, suggesting the tin pedler of olden days, who took rags in exchange for new pans, that I at once asked her to tell me her system of doing business.



Pulling Radishes.

"My cousin Helen and I live downtown in a large boarding house," said she. "We have the agency for this system of dress cutting, and have learned to cut patterns from it."

"One evening about three months ago we were feeling awfully discouraged after a bad day's work, when Helen said she believed we could sell more out in the country than we were selling in town if we had some way of getting

from place to place. I suggested bicycles, and when we went down to dinner we had just about decided to rent some wheels and try it for a few days.

"At the table our landlady was complaining that it was simply impossible to get fresh vegetables, poultry, butter and eggs in the city, although she was willing to pay the highest market price.

"Helen and I had a glorious thought on the instant, and after looking at each other we couldn't finish dinner quickly enough to get away and talk it over. The next morning we had a talk with our landlady, who agreed to take from us at current prices all the produce we should bring to her, and we decided to put our reserve fund into a good horse and a buggy. We did so, and have done splendidly ever since. For the last two months our landlady has made us a good-sized payment, instead of our paying her. This month it will be still larger.

"At first we went out from the house every morning and returned at night, but of late we have been gone two and even three days at a time, as our field enlarges.

"We find the women on the farms more anxious to have our goods than the city people, and as soon as we tell them we will take produce we are sure of at least selling a pattern. They have no money for dressmakers, but they are as anxious to look well as their city sisters, and to give them a well-fitting pattern in exchange for a dozen of eggs is a bargain easily arranged, especially as they do not have to beg the means from 'father,' who is usually very loath to part with real money for women's 'fixin's.'

"In some cases they commission us to bring them material to make up a

costume the next time we come their way, provided we can 'take it out' in the same way, and we are gradually building up quite a little business.

"Of course, we make two profits. We make 40 per cent on our dress cutting system, while the patterns cost us nothing, and we give them the wholesale market price for their produce while we get the retail price from our landlady. We pay for our room at the boarding house by the month, but since we've begun to take longer trips we only pay for such meals as we have at home.

"We stop over night usually at some place where during the day we have sold a system for \$4, and even allowing 50 cents for supper, 50 cents for a bed, 50 cents for breakfast and 25 cents for the horse (which is more than they usually charge), we have \$2.25 worth of produce to take from there. In the case of perishable stuff, we take it on our way back to the city, but eggs, of which we get most, we can take along with us, and return to the city by another route.



Cutting the Patterns.

"Being in the open air is benefiting us both immensely, and, of course, we are happy to be doing so well."

Why may not this idea be developed in half a dozen other ways and in any portion of the country? Are there not other things besides dress cutting systems that could be furnished to farms by girls who are now wearing out their lives waiting on fastidious city shoppers for barely enough wages to keep body and soul together?



Driving Through the Country.

## WHY WOMEN CAN'T GET AN ACCIDENT INSURANCE POLICY.

### FROM POLICE HEADQUARTERS' REPORT:

Men injured for year ending March 6, 1897.....	16,877
Women injured, same period.....	3,800

The proportion remains about the same for those not reported.

Editor Woman's Journal:

Sir—I am a business woman. I support two younger sisters. I was going on a journey the other day, and I tried to take out an accident insurance. I couldn't do it.

"If you're killed we'll pay your heirs something," said the insurance man.

"If you're hurt we won't."

"Why not?"

"You're a woman; that's why."

I wonder what the reason of that "why" can be, and if you know will you tell the women who read the Journal?

CAROLINE R. HARVEY.

I was told to find out whether insurance companies would insure women for accidents, and if not, why not. I've found out.

I soon determined upon a trip of investigation. Procuring a list of the best known companies, I set out one bright morning.

At the Fidelity and Casualty every one seemed busy. At last, after a few trials, one man was found who was willing to "explain the cost, etc., to this lady." And he did so in a very polite fashion. During the conversation he said:

"No, we do not consider women good risks, and we do not care to insure them. They put in a claim when a man would be at work, and they never get out until we stop the payments. Take the case of a sprained ankle, a man would take canes and hobble out weeks before a woman would consider herself able to bear her weight on her ankle.

"Women are more hazardous than men. I don't know that the dress is particularly against them. They are women. Unfortunately for women, the insurance companies have found them such bad risks that they are restricted. This restriction is based upon statistics. It has been determined that women sustaining traumatic injuries are confined longest at home."

Then I went to the Travelers. "Yes, we insure women, but we do not seek such business," said the manager of the Travelers. "Our policies are written according to business time and income. The business woman is so recent a figure in the workaday world that we are hardly prepared to cater to her. It may come, and probably will in time. But just at present we do not do much along this line.

"Well, I can't say that women are given such liberal policies as we can write for men, and it's a little more expensive, too. The premium or cost is determined by the income you are receiving. An accident policy is supposed



to make good your loss of business time only. For the policy a man would pay \$20 a year women are charged \$25. We do not issue the combination policy to women, nor do we pay them double if they are injured while riding in a public conveyance, as we do with men. Women are not prepared to take care of themselves, and they cannot meet an emergency so readily, you know. But with these few restrictions we consider women as good risks as men. At any rate, the company has begun writing accident insurance for women."

"You insure women against accident while travelling?" I asked.

"Only in case of death," was the reply.

"Well, yes, we can write a policy for you," said the man who waited upon me at the United States Casualty Company, "a kind of policy. Since '96 we have changed our policies and restricted them for women. There was a demand for accident insurance among bicycle riders. Well, you know, the skirts get caught very often; then women as a class are rather unreasonable. They expect to stay home with the slightest kind of a fall. Only the other day one of our women policy holders was in here. She is a solicitor for a leading publishing house, and works among

the Four Hundred and the Fifth avenue swells. She fell from her wheel and was laid up ten weeks. We paid her \$250. She had one of our old-style policies. Within six months she came back and said that she had fallen again, and was so lame that she was obliged to hire a cab to attend to her work and wanted indemnity.

"Well, no man who was able to attend to his work would expect us to pay him indemnity. Now we only pay \$15 a week to women, no matter what their income, and restrict them to \$3,000. Oh, yes, a man can take out \$50 if he wants to, but women cannot."

Women are undoubtedly at a discount as risks. And that, as far as I can see, is the "why" of it.

MRS. H. HASELTINE.