## PRACTICAL WAYS OF EARNING MONEY

BY MAY C. MOORE, President of the National Women's Exchange



THE HAS RELIED ON THE ADVICE OF SOME SUPPOSEDLY GOOD FRIEND "WHO KNEW"

## HAIRDRESSING AS A BUSINESS

HE letters from my correspon- ledge possessed by the expert is a com- age of profit on these cosmetics, and it dents of this week are chiefly paratively easy undertaking. remarkable from the wide range of subjects which they cover.

Some are from young and inexperi-Into the world of business.

Others are seeking counsel as to the advisability of changing from positions that for various reasons are irksome lence for the benefit of other women fects, and undesirable from many stand- desirous of earning a living. In my

These letters are evidently not from girls who become dissatisfied because of some fancied slight or passing whim, but are couched in language tempered by conservative expression and fair

reasoning. case just cause for complaint and are great world outside. ent enough to say so without showing bitterness or uncalled-for re-

sentment toward their employers. Of the good sense of these girls I am Indeed proud and take pleasure in say-

From a plie of miscellaneous correspondence there is one letter in par- attraction for me. ticular that I would like to reply to at some length.

It is from a bereaved wife who suddenly finds herself confronted with the able ambition for a girl in my circumproblem of earning her own livelihood.

Through great good fortune she has some insurance money with which she hopes to make a start. Notwithstanding that she requests advice regarding rifices of personal comfort and popular an investment of a part of her means she had inadvertently omitted sending me her address.

Knowing the great responsibility always accompanying advice of this character I invariably find myself shrinking from it whenever the circumstances afford the slightest opportun-

I really don't like to advise, but when I do it is usually on the negative side of the question.

My letters on this subject nearly always begin "Don't invest, unless-" and here there rushes through my troubled brain such a fleod of reminders of the scores and scores of pitfalls yawning for the money of the misguided woman investor that I drop my pen in utter despair of being able to sugwest what is best to do.

In all the realm of woman's activities there is nothing more pathetic than the woman whose all has been swept away in some unfortunate venture.

She has relied on the advice of some supposedly good friend "who knew" and as a result she is left without means and at the mercy of an unsym-

We have all seen her and we all

Bathetic world.

Of course all investments are not bad investments.

The woman who invests her money In a business of her own is usually pur-

suing the safe course. But where she is asked to invest in a business controlled by some one else, the case assumes 2 different aspect, and

calls for the exercise of extreme cau-

tion and good judgment. Hairdressing is a line that is exceedingly remunerative and the investment nearly always a safe one.

No one will deny the decided advantage of personal charm in business as well as in social circles.

The woman who fills the eye pleasantly has a beter chance for business and social advancement than she who

4s careless of her appearance. From this natural desire to amprove one's appearance there has been creatod a demand for experts capable of edding the deft touch which makes the

plain attractive, In this the hairdresser plays an im-

portant part Nearly every girl of taste knows something about hairdressing, and as a consequence, the acquirement of the know-

occurred to me that an attractive line

"With this in view I ordered an as-

time, when I had nothing else to do.

I used to stand before a mirror with a

hand-glass on brackets and try the ef-

"By concentrating my mind so contin-

new arrangements of the hair contin-

"Some of these arrangements were so

One of my own attractions was my

luxuriant suit of hair

striking that I had them photographed,

showing the various styles of dressing

the hair, and the use of the fancy

graphs was displayed, whenever the

opportunity offered, and proved an in-

valuable aid in gaining customers for

me whereever I thought it worth while

"I began my venture by givin an order

which I expected to travel, that through

this medium I might familiarize myseif

with the coming social events of the

surrounding country, and plan my route

"I made it a rule to call personally

"I was bright and quick in my man-

upon those who would probably need

ner and took advantage of every oppor-

tunity that presented itself to make

friends with possible patrons, and in

time gained a large and profitable

patronage, that well repaid me for

"I experienced the usual hard work

and long intervals of waiting for the

success that seldom attends first efforts

and regarded those delays as a test of

for the work. Each discouragement

engendered strength to resist others

until I succeeded in cultivating a de-

termination never to let discouragement

"My successes gradually outnumbered

Any girl who has a talent for arrang-

ing stylish becoming coiffures should

the patience and strength that I had

my aid, and solicit my work.

every effort that I made.

in a way that I could be on hand for

any special occasion, requiring the serv-

for the newspapers of the vicinity over

to show them.

"This large assortment of photo-

Perhaps I cannot do better than to of hair ornaments and combs would give space to the story of a progressive sell readily and prove another source of young woman of Ohio, who has, by her profit. enced seeking light concerning the best pluck and energy, built up a large and ways and means of making an entree lucrative business as a visiting hair- sortment and during the interval of

> She savs:-"I am always glad to give my experyouth I possessed an intense desire to uously on my work, ideas in regard to dollars a month.

"I wanted to see more of the world ually suggested themselves to me and than I probably would see if I did not I grew intensely interested. engage in some business by which I could earn my expenses.

"I was merely a village girl not content with reading novels of books of In other words, they have in each travel to supply my knowledge of the

"The opportunity of meeting people in their own homes who were more favorably situated that I, and learning what they really thought and how they occupied themselves; in short, something of real life in its different phases among the well-to-do, possessed a great

"I was an orphan dependent upon relatives, and I wanted financial independence and felt that this was a credit-

"It was this longing and my enterprising inclination that made me feel that I could willingly make great sacopinion to satisfy them. "But when I expressed my desire to

do something for myself. I met with considerable opposition from relatives "What can you do?" was their in-

quiry when I expressed a desire for a "I could not blame them for ques-

tioning me so pointedly; while I did not grow discouraged. I was young and realized my need of a business training, and though not less determined, as I looked back over the past, I questioned too; yes, what could I do? "I was without a special training;

I could not teach or sew, or, even cook but I had reasonably good command of languages, and made friends readily. "I could dress hair very prettily and

in almost every imaginable fashion. "In fact, one of my own attractions was my luxuriant suit of hair which I could roll, knot, twist, and twirl into all sorts of fantastic ways in an amazingly short space of time, and this was my stock in trade.

"With no talent apparently, it was only natural that as I grew more earn- ices of an expert hairdresser. set and determined to fit myself to earn an independent income that I should select this as an occupation in which

I believed I would succeed. "While I was venturesome. I was not without foresight, and I believed this was a very satisfactory and remuner-

"It was after I went to the nearest city to gain the necessary information that I met with discouragements that

invariably assail the inexperienced. "The hairdresser to whom I applied, naturally did not court competition, and would not teach me this trade, unless I applied it elsewhere or agreed to be-

come her assistant. "She did not say this at first; she merely assured me that it would take many months to unravel and properly understand the mystery of arranging the hair, and treating the scale, until she found me still persistent and willing to arrange a price for my instructions, if this could be crowded into a short

"This she agreed to do if I would travel and carry a line of her manufacture of hair tonics and complexion lotions, from which she realized a hand-

"I received this proposition favorably. "I was entitled to a certain percent-

customers, could make herself indispensable to her patrons." Caning Chairs.

Dear Mrs. Moore:—I have read your page with great interest, but so far I have failed to find anything that fits

Iny case.

I am a washwoman, just the plain kind, the ones who do the drudgery of general laundry work.

I do not feel degraded by this work, however, for I know it is honest and I know it is work that some one must do, but it is too heavy and my health is breaking under it, and I must turn

I have not one single talent, and no capital, just my two hands, but I am willing to try, in fact, I must, for I have three little ones to educate, clothe and feed. I have made some extra money in caning chairs, that is, putting new backs and bottoms in cane seat chairs. It is a good way to make extra money, but for a method of making a living it

is not enough.

It is very slow and tedious, but for It is very slow and tedious, but for anyone whose living is assured it is light easy work for spare time.

The cane is purchased in bundles at 64 and 65 cents per bundle, and one bundle canes from three to live chairs, according to size, and the price for work ranges from 60 cents to \$1.25 each.

Now, I want to ask you to send certain addresses that I will enumerate, and tell me if you know the reputations of these firms and if it does not take too much of your time, suggest something that you think will prove profitable as a method of earning money and something that is not so heavy as general laundry work.

I am publishing your practical letter because I believe the spirit of independence displayed in its tone will prove helpful to many of our readers who might otherwise feel a sense of degradation in menial work and need encour-

The suggestion that you offer of caning chairs as a light employment is

also appreciated. The information regarding the firms you mention I am sending by mail, and the suggestion I would make is that you build up a business in laundering lace curtains.

This is profitable when one is established, and I know it is easier than general laundry work.

An old lady with whom I am personally acquainted begun this work five years ago, and with the assistance of a niece is now earning a hundred

She had little experience in any line of business, but it was necessary for her to earn a livelihood, so she procured a cottage on the outskirts of the city near a car line where she could make a trip into the central portion of the city each week to solicit work in washing lace curtains. This was work that she thou

understood. Only a few dollars for curtain

fidence to venture and the stubborn per- stretchers were required as an investseverance to continue, until she under- ment in a business that seemed sure

to prove profitable in time. From the first she handled with great

care every curtain that was intrusted to her, mending breaks and tears, at the same time matching the net or pattern, or both, as nearly as possible. She protected the curtains when washing them by placing each pair in a thin muslin bag.

When an ecru coloring was to be retained, she mixed the thin starch with a weak solution of coffee.

After drying the curtains on the frames, she dampened the points of the edges and ironed them out. Her pieces for cleaning curtains

In time the excellence of her work attracted attention, and as the public gained confidence in her ability to selves. handle with care fine goods, she was intrusted with work in large quantities from hotels and launderies.

Professional Chaperone.

past years.

I am now slone in the world, and having only limited means would like to earn something to supplement my

the means of obtaining one will be very of one of the local papers. MRS. L. B.

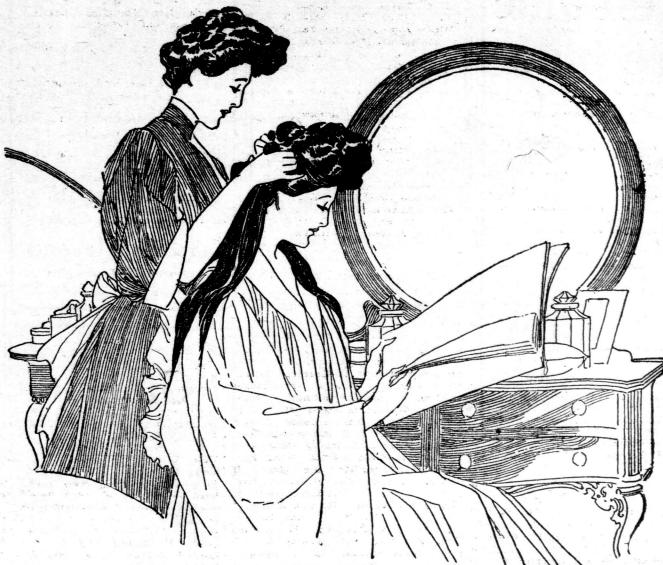
ranged from 50 cents to \$1.00 per pair. where mothers of the wealthy class reason should not be used. want their daughters to go, but frequently cannot accompany them them-

with these places, to which she acts an Dear Mrs. Moore:—I am a woman who has had many advantages of travel in create an interest in the places visited. A business card displayed in any of

the women's clubs or hung in the rooms of the Young Women's Christian As-I am interested in young girls and be-lieve I would like to chaperone them. Never taving obtained a position, now-ever, I am at a loss to know how to Any advice you can give me as to reading notice in the society columns

To clean a white plume wash gently In large cities a woman of broad in soap suds made of some pure white culture can earn a good sum by ac- soap, adding a pinch of powdered borax companying young girls and children to to the water. Rinse in several clear concerts, museums, art galleries and waters. Gasoline has a tendency to other places of interest of any kind, make yellow a white plume so for that

over potatoes stored for Winter use One who attempts to fill a position they will not sprout. While they are unof this sort, must keep herself well in- harmed for food, they could not be formed on things of interest connected used for seeds.



Hairdressing is a line that is exceedingly remunerative, and the investment nearly always a safe one

## INVESTMENTS—By Anna Steese Richardson

HEY were talking about good in vestments for wage-earners these five women combined onthly salaries would run perilously close to the four figure mark.

Probably you think they were discussing gravely the relative desirability of U. P. or C. R. & N. W. stock as assets against the inevitable rainy day, but no such Wall Street terms were in circulation during this conference.

The quintet had met at a vacation resort, far from the madding crowd of fashionable tourists and were comparing notes on early struggles.

One long, dreamy week in a mountain paradise will make five women, even cautious business women, tremendously

Said the girl with the bottle of cucumber lotion, and you are a girl in husiness, you know, so long as your looks do not betray the touch of

"The best investment I made when dimes and even pennies were scarce, was a year's subscription to a woman's magazine.

"This was before the day when the woman's page of the Sunday paper had a beauty specialist to advise worried readers, and the magazine ran a series of articles on good grooming and the care of the person. "There I was, in the big city, awk-

ward, illy dressed and forlorn looking, simply because I had never been taught how to make myself present-

"No matter how I stinted on food to buy higher priced clothes, I always looked sloppy.

"The blessed woman who wrote those articles preached in pleasant fashion the Gospel of neatness and trimness. "I began to see what was wrong with my hair, my hats, my frocks, my

"From the articles, I looked at the more successful men and women among whom I worked, particularly

"I saw that they came to the office with shoes polished, linen immaculate, clothes brushed and pressed.

"They looked clean. "Now I was clean. "Probably I bathed and polished my poor skin more than many of my con-

my failures, until I always had an esfreres, but I didn't know how to take tablished route where I was always care of the clothes with which I covwelcomed, and where I attained to the "When I learned that one well-fitted longed-for independence in a most lucrative business, with less expense of and well-made dress, kept clean and training than many more difficult pressed, was worth three cheap frocks

with spots and wrinkles all over them, I had put my foot on the first rung of the ladder."

have little difficulty in obtaining cus-The girl with a linen hat, pulled well over her eyes, leaned back in her ham-"A woman of taste who has the con-

"How much did you pay for your subscription?"

"A dollar for the year," replied the lady with the cucumber lotion. "Well, I beat you. I only paid fifty cents for my best investment." "What was it?" chorused the group.

"A complexion brush. "And it made my fortune, such as it is. "You see, all my childhood and girlhood, I had loved pretty things, a bit of new ribbon, or soft lace, or chiften. I loved to handle them.

"It was one of the things that on my graduation from the grade schools drew me to a department store to earn my

"I would be content as a clerk, if only I could handle dainty stocks.

"Imagine my disappointment, when found myself behind the notion counter! "And there I stayed for six dreary months, selling pins, tape, elastic and other useful, but hideous things. "Above all things, I envied the girls

at the lace and veiling counter, who were forever handling gauzy, transparent stuffs, and looking so pretty as they draped soft veils in front of their faces to entice unwary customers. "All the girls at the counter were

rather good looking, and I began to build air castles about joining that "Then one day my dream was shat-

tered." "I heard a girl say-Bertha would be

real good looking if she had a better complexion, and knew how to curl her "Bertha was your humble servant.

and I was not sufficiently good looking to stand behind the veiling counter. "That night my 12x10 mirror and I had a long and earnest conference.

"I counted a dozen blackheads and discovered that my face was flabby. "The next day, I advised with the head of stock in the drug department and bought a face brush.

"The face brush was the beginning of a course in caring for my appearance. Within six months, I was behind the lace and veiling counter.

"I had learned how to curl my hair. too, and once a week it was dressed by an expert. "The next season I was in the millinery department-and to-day I am head

of stock. "I can't trim a hat, but I know how to buy goods that milliners can combine with best effect, so you cannot blame me if saving my face from sunburn is one of my vacation hobbies.

"Business ability holds my position today, but I worked up to it by means of a clean face." The only girl in the quintet who

could lay claim to Gibsonesque proportions took the floor next. "Mine was a raincoat-and I did not

set it for any fifty cents either.

week until I could get a good one, with a stout, rainy day skirt and a soft felt

hat to match it. "This I did during our dry season, because I remembered that during the previous rainy season I had been sick and ill-natured most of the time with colds, simply because I was not property dressed.

"When the rain came again, I was ready for it. "Like the men. I came into the office

each morning, trig and snug as a boat, weathering a storm. "My feet were not wet and I did not have colds which made me snivel to

the annoyance of my desk mates. "I did not have to work all day in damp, wrinkled raiment, because my storm coat protected me perfectly. "I was well, so I was energetic and cheerful, and amid a general office depression, stood out sufficiently to at-

gave me my first promotion due, I have always felt, to the saving grace of a raincoat. "It is odd, remarked the sun-burned girl, 'how men manage to make them-

tract the attention of my chief who

selves comfortable in business and the average girl never studies the art." "Men never consider money wasted

when it is spent on anything that will



No one will deny the decided advantage of personal charm in business as well as in social circles.

"What was your best investment?" This to the placid, brown-eyed gir

who was passing a box of chocolate "A piano," was the prompt reply. "A piano," gasped the Gibson girl You do not call this an investment for

a beginner, do you?" "Yes, I do," was the stout reply. "It made a new woman of me." A faint

flush tinged her face. "You see. I come of what we call in our part of the country a near' family "My great aunt was a regular miser, and I had to leave home because my parents, while loving and thoughtful in many ways were petty and exact-

ing in others "At first when I went to work in the nearest large city I felt myself to be a martyr; then as I advanced and became more interested in my work. 1 took great pride in my bank account. "In about a year I realized very suddealy that the bank book and I lived

"It came to me with an awful shock that I was beginning to love money as Aunt Henrietta had.

"Right across the hall from me lived a family that seemed to have very good

"There were always young people around in the evenings and the piano was their chief form of amusement. "I determined to put some of my savings in a piano, instead of the bank,

and I bought one on the installment plan. \$10 per month "Then when I had the piano, I had to buy other little things for my room

in proportion. "I wanted friends to enjoy the piano with me and became more genial with

the girls working around me. "And to-day I know it was that piano and its trail of associations which

saved me from becoming a mere grubber for money." The rest of the quintet sat in silence

for a minute. They knew that this woman was famous for her interest in young girls and for the time she found after business hours to mingle with them at

their clubs, church and meetings. And so you see, there are many investments beside stocks, bonds, and trifles some of them, large and important others, but all worthy the thought of the ambitious business girl. Don't buy things just because the gira at the next desk or counter does, but

study your needs and your future Buy things that count, that will somehow and sometime lift you up th the next rung of the ladder.



