

Gendered Concerns: Thoughts on the History of Business and the History of Women

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After "a physical breakdown compelled...[her] to leave the schoolroom" in 1883, Mrs. M. D. Rice "resolved on a daring venture." Gathering her meager resources, she rented a store and announced to the women of Bone Gap, Missouri that she had entered the millinery business [20, May 1903, p. 46]. Rice was not alone. By 1900, almost 83,000 American women earned their livings by making hats for their more fortunate sisters; at least 16,000 were proprietors of their own shops [42, p. 5; 45].¹

Women rarely appear in business history, perhaps because the field has been slow to adopt the concerns of the "new" social history, perhaps because there appears to be no place for them.² After all, is not the history of business--of self-made men, robber barons, and men in gray flannel suits--necessarily a chronicle of masculine activity? But thousands of "daring ventures" suggest otherwise. Secure in the knowledge that theirs was an "essentially feminine" pursuit [2], women dominated the custom millinery trade, as workers *and* proprietors, providing rare--albeit often fleeting--examples of female independence in a world that condemned women to Victorian parlors or grimy factories.

Mrs. Rice's experience suggests two ways in which the concerns of business history and the concerns of women's history might be combined: the history of women in business and the history of gender (by "gender" I mean the social construction of "masculinity" and "femininity" as opposed to biological sex [46]). Both sorts of history figure prominently in the story that this essay seeks to tell: the relationship between (male) wholesalers and (female) retailers in the millinery trade between about 1850 and 1900. But first it might be helpful to sketch the experiences of women like Mrs. Rice, women who embarked on entrepreneurial yet "feminine" careers. One additional point should be made

¹According to the U.S. census, there were 82,836 milliners in the United States in 1900; these figures do not distinguish between proprietors and employees. Assuming an average of five workers per shop (see *Rebuilding an Industry*, 16, 567 (82, 836/5) would have been proprietors.

²Three excellent exceptions are Benson [4], Abelson [1], and Kwolek-Folland [26; 27]. For studies of women in business, see Murphy [36; 37], Goldin [16], and Formanek-Brunell [10].

clear: although the general focus of this study is national, it relies heavily on Boston sources, not because New England's metropolis has any particular significance for the history of millinery, but because important materials--credit records, city directories, and manuscript census schedules--have meaning only in a local context.

Despite recent interest in the history of small-scale enterprise [6], the stories of female petty entrepreneurs for the most part remain untold. In many respects these stories are familiar ones. Like small businessmen, small businesswomen--at least those who entered the millinery trade--based their ventures on tiny amounts of capital and faced uncertain futures; in the nineteenth century, as in the late twentieth, small businesses--whether "manned" by women or by men--failed at astronomical rates [17, pp. 103-17; 23, pp. 176-208; 19].³ Yet female proprietors were not simply feminine replicas of "self-made" men. Women typically made do with less, far less than did their male counterparts [7; 17, p. 124].⁴ And if masculine and feminine ventures persisted at similar rates, the credit reporter's stock phrase "out of business" had greater meaning for women than it did for men. Failed businessmen might reenter the marketplace--sometimes again and again--but most women had neither the resources nor perhaps the resolve to begin anew. Once they left the business world they rarely returned [7]. Finally, women who contemplated commercial enterprise found the scope of their activities severely circumscribed. Exceptional circumstances notwithstanding, they remained confined to a narrow range of "feminine" callings, one of the most prominent of which was millinery. Just as female wage-earners confronted a sex-segregated labor market, so too did female entrepreneurs brave a commercial arena divided into "masculine" and "feminine" pursuits [25; 31; 13; 14].

The remainder of this essay examines relationships between wholesalers and retailers in the late nineteenth and early twentieth-century millinery trade.⁵ Like their counterparts in other fields, wholesale milliners, or jobbers (merchants who resold imported or domestic goods), played no small part in determining the success or failure of their customers. They had the power to grant or withhold credit, to glorify or destroy reputations, even to determine the type of

³Hutchinson, Hutchinson, and Newcomer [19] found that 64% of retail, 66% of craft, and 67% of service businesses persisted for five years or less; this figure was 60% for Boston milliners and dressmakers.

⁴Just under two thirds of the Boston dressmakers and milliners evaluated by the credit reporting firm of R. G. Dun & Co. possessed assets of \$1,000 or less, a predicament shared by only 35% of the grocers and fancy goods dealers in Poughkeepsie, New York.

⁵Strictly speaking, nineteenth and early-twentieth-century milliners were not retailers--that is, shopkeepers who sold goods produced in distant factories--but artisan-businesswomen, who made the hats they sold, usually in accordance with the wishes of particular customers. Nevertheless, contemporaries described them as "retailers," and I have adopted their usage.

merchandise sold [3; 35; 44]. But wholesale millinery merchants confronted a novel situation: most of their clients were female. More often than not, nineteenth-century wholesalers viewed their customers through Victorian glasses, valiantly assisting "helpless" females, symbolically transforming disreputable shopkeepers into "respectable" businesswomen, expecting and usually receiving the gratitude of those they served. An analysis of this relationship reveals some of the ways in which gender structured the nineteenth and early-twentieth-century commercial world. It also suggests that cultural factors affect economic decisions [21].⁶ Scholarship that depicts businessmen as "rational economic actors" notwithstanding, popular notions of "woman's place" played a significant role in determining how wholesale milliners dealt with their customers.

In 1850 a census enumerator visited Sarah Ayres's millinery shop, located on Boston's fashionable Washington Street. Ayres reported that she employed three workers, used 1,000 yards of silk and 1,500 yards of ribbon annually--and possessed \$300 of capital. In this respect she was representative of her trade; as late as 1900, *The Illustrated Milliner* estimated that 78 percent of all retail milliners in the U.S. were worth \$1,000 or less [38; 5; 20, January 1900, p. 71]. Wholesaling, on the other hand, was big business--and growing bigger all the time. In 1850, the same year Sarah Ayres was interviewed, the wholesale millinery firm of A. Partridge and Company estimated its worth at \$8,000. Fifty years later, a trade publication lamented the lack of "millinery millionaires," but chances were that many jobbers fell only slightly short of the mark [38; 20, April 1900, p. 53].

Wholesalers and retailers were separated by gender as well as size. "A strong, healthy man...in a millinery establishment," feminist and labor reformer Virginia Penny declared, "is as out of place as a woman chopping wood, carrying coal, or sweeping the streets." Although such sanctions failed to deter a small but growing contingent of male shopkeepers, Penny spoke the truth: retailers were predominantly female [41, p. 25]. Wholesaling, by contrast, was a man's world, as tales recounting the exploits of merchants, clerks, and traveling salesmen made clear. Headlines like "Millinery Men in Bowling Battle" and "Chicago Milliners Go After Deer" frequently embellished the pages of trade journals, strident assertions of masculinity on the part of unjustly maligned "man-milliners." But they also conveyed an unmistakable message: men belonged in wholesaling, women in retailing [34, February 1915, p. 81; December 1914, p. 42].

Thus commercial dealings between wholesalers and retailers also were transactions between men and women, a form of exchange usually confined to prostitution and marriage. Gender was bound to affect the nature of these relationships, and indeed a curious blend of paternalism and economic self-interest characterized wholesalers' attitudes toward their customers. These two qualities did not always easily meld together; businessmen often were torn between compassion and profit. This tension was nowhere more evident than in the disposition of credit.

⁶Jacoby [21] discusses this issue in the context of employers.

Many retail milliners avoided credit transactions entirely, and for good reason. Credit involved risk; there was always the chance that bills could not be paid when due. And those who sought credit often were refused. In the eyes of one observer, Catherine Costello, who claimed to possess \$2,000 to \$3,000, was a model milliner: "Better than most of the dealers in her line--having capital enough to carry her stock and pay her bills promptly." Understandably, wholesalers favored retailers who held property that could be sold to satisfy creditors' demands or those who had "capital enough to carry their stocks." But few businesswomen could follow even Costello's relatively modest example. With little money to spare, most put all available capital into their tiny entrepreneurial ventures. "Has no means outside her business" was the credit reporter's frequent lament [7, Vol. 85, pp. 276-77].⁷

From the wholesaler's point of view, discrimination on the basis of sex would have made good economic sense; indeed, the small number of men in the retail millinery trade received credit far more often and in far greater amounts than did their female counterparts. But women seldom were victims of overt prejudice; rather, they suffered the effects of "passive discrimination [47, pp. 161-62]." They often were denied credit, not because they were women, but because their resources were small. "Man milliners," by virtue of their greater wealth, more easily secured creditors' approval.⁸ Money, in fact, often made up for other defects. James J. Grace, one of Boston's man milliners, repeatedly refused to pay his bills on time; "it is supposed he hates to part with his money." This sort of behavior condemned most retailers to cash transactions. But Grace, who owned property worth \$50,000, received unlimited credit. His tardiness, although the cause of "considerable dissatisfaction among the local trade," was taken in stride. "This is regarded...as one of his peculiarities," a credit reporter explained, "and his trade is solicited" [7, Vol. 78, pp. 111, 442].

Whenever capital was the basis for credit, men won and women lost. But wholesalers' decisions rarely were governed by logic alone. Millinery merchants, like most Americans, subscribed to popular notions about gender, a fact that was bound to influence their attitudes toward their customers. "Philo," a representative of a New York wholesaling firm, described retailers in a tone reminiscent of nineteenth-century women's magazines: "No one will contend," he wrote, "that the butcher or the blacksmith requires the delicate taste that enters

⁷Fifty-five percent (85/155) of the milliners listed in the Boston records of R. G. Dun & Co. and Company were considered "undesirable for credit" at some point in their careers.

⁸This conclusion is based on an examination of the Boston ledgers of R.G. Dun & Co. and on an analysis of property holdings as reported in the manuscript population census schedules. In 1860 male retail milliners reported an average of \$6,000 in property holdings, compared to \$284 for their female counterparts. As Thernstrom [47] notes, passive discrimination has been applied to analyses of *occupational* mobility; he defines the term as discrimination resulting from "features of the labor market that, without deliberate prejudicial intent on the part of employers, serve nonetheless to restrict opportunities open to members of certain groups." I would argue that the concept is equally applicable to the dispensation of mercantile credit.

into the construction of a becoming hat; nor is he ever called upon to exercise the taste needed for the satisfactory arrangement of ribbons of various shades and colors" [43, p. 6].

Condescending though it may have been, this kind of paternalistic sensibility could work to women's advantage. Helpless females, forced by circumstance to earn their own livings, occasionally inspired sympathy in the hearts of potential creditors; as one commentator put it, "the financial status on which women receive credit, would not warrant us in giving credit to men, whatever their business might be [9, p. 151]." Indeed, a comparison of the credit histories of Boston milliners with those of their counterparts in the predominantly male tailoring trade lends support to this assertion. While milliners in search of credit often were turned down, they secured loans on less collateral than did their fellow clothiers [7].⁹ But paternalistic leniency had its limits. Wholesalers seldom took any action that clashed too strongly with economic imperatives. And the assistance they rendered appears to have been contingent on "appropriate" female behavior.

The records of R. G. Dun & Co. provide brief but tantalizing glimpses of interactions between jobbers and their customers. Few milliners attracted the scrutiny of its reporters before the 1870s. And after 1890 the firm rationalized its reporting procedures, condensing information about particular enterprises into a series of numerical codes. Before then, the typical credit report was a series of qualitative judgments, all too often revealing the prejudices of its author [40; 29; 30].¹⁰

The opinions of Dun & Co. correspondents and wholesale dealers, if not one and the same, were closely intertwined. "The trade" provided their crucial source of information about character, ethnicity, marital status, and creditworthiness. Most reporters paid a great deal of attention to what "those who sell her" had to say. Some correspondents may even have been wholesalers themselves; one reporter referred to "our" trade [7, Vol. 78, p. 156].

In other respects, Dun & Co. correspondents and the wholesalers they served were hardly objective. As David A. Gerber has demonstrated, religious and ethnic prejudice clouded reporters' judgments, effectively reinforcing the economic dominance of white, Anglo-Saxon, Protestant--and male--elites [15]. Female proprietors occasionally faced similar forms of discrimination. Thomas

⁹At present this conclusion is an impressionistic one, based on a comparison between the credit records of all milliners included in the R.G. Dun & Co. ledgers and a small sample of tailors; I have not yet attempted to quantify this information. While these tailors generally possessed capital of more than \$1,000, they seem to have been no more likely to have been granted credit than were milliners.

¹⁰Dun & Co. evaluated 9% of all milliners listed in the Boston city directory of 1860; 36% of those listed in 1870, and 58% of those listed in 1880.

Meagher, the author of a widely-read exposé of Dun & Co. and its competitors, suggested that correspondents unjustly impugned businesswomen's reputations. As evidence, he revealed the alleged contents of one report: "of...[a] lady in New-Jersey it is said, 'she has a neat millinery store, with a cozy room in the rear, and an inviting lounge [33, p. 72].'" Meagher's outrage aside, unflattering intimations had a basis in fact; millinery shops sometimes served as "fronts" for brothels [11, p. 66; 12; 28]. But as he recognized, the symbolic meanings of malicious reports outdistanced their literal ones, for they implied that the respectability of any woman who entered the public, commercial world was open to question.

If the Boston records of R. G. Dun & Co. are any indication, prurient speculation was the exception, not the rule. Characters such as Mrs. A. Adell Shaw, who was "a hard case morally speaking," rarely appeared in its ledgers. At times credit reporters appeared oblivious to gender. An overworked or preoccupied investigator might describe a female proprietor as "a good workman" or a former "salesman." One even earned the dubious distinction of being "a smart and capable man" [7, Vol. 76, p. 286; Vol 69, p. 599 a/99; Vol. 88, p. 87].

Far more common than either indifference or innuendo was a sort of gentlemanly restraint; an aura of Victorian gentility hovers over the Dun & Co. ledgers. If the pronouncements of credit reporters were to be believed, the milliners of Gilded Age Boston were overwhelmingly "honorable," "honest," "upright," and "industrious." But no adjective recurred with greater frequency than "respectable." Men might be "upright and honorable," but only women were "respectable."¹¹

Credit reporters' compliments should not be taken literally; they were neither accurate indices to social status nor reliable representations of character. Being designated as "respectable" did not necessarily admit businesswomen into polite society; on the contrary, most milliners were the social inferiors of their customers [13, pp. 200-11]. Rather, "respectability" provided wholesalers with a lens through which to view their clients, women whose entrepreneurial endeavors--even if confined to a "feminine" pursuit--contradicted traditional notions of women's place.

Two competing images of milliners surface in nineteenth-century popular culture. The first, recalling the fears voiced by Meagher's 1876 expose, portrayed them as coarse, vulgar women--predatory purveyors of useless luxuries at best, barely disguised keepers of bordellos at worst. The second image depicted the proprietors of hat shops as "gentlewomen" down on their luck, hapless victims of circumstance who otherwise would not have ventured into the commercial world. Neither stereotype bore much resemblance to reality; the evidence indicates the vast majority of tradeswomen hailed from working-class--not middle or upper-class--backgrounds and ran legitimate businesses [13]. But faced with two mutually exclusive alternatives, most credit investigators chose a variation on the second theme. "Respectable," first and foremost, signified that

¹¹I have examined all Dun & Co. reports for male milliners in Boston as well as those for a small sample of tailors. None of these men was ever described as "respectable"; a great many female proprietors were.

the tradeswoman in question conducted a lawful enterprise, that "Madame" was not a madam. But the term also served as a shorthand for an array of female traits--helplessness, timidity, and refinement--stereotypes that Dun & Co. reporters assumed their subjects would fit. While they felt free to describe a businessman as "worthless" or "rather boastful" or (as in the case of one corset seller) to note that he "gets tight on almost nothing," a woman's character was automatically above reproach, even if she failed to meet her obligations [7, Vol. 75, p. 91; Vol. 73, p. 78].

Still, references to character were not always meaningless; women's "respectability" could work in their favor. Luckily for Mrs. Martha J. Davis, she was "trusted on her character rather than on any definite knowledge of her resources." Miss Mary McManus was "a lady of strict honesty and integrity." Without conscious irony, an admiring investigator concluded that "no drawback is known to exist except the want of more money" [7, Vol. 84, p. 197; Vol. 78, p. 318, 156]. By every indication, wholesaler paternalism was not confined to Boston. Abigail Scott Duniway of Albany, Oregon became the family breadwinner when her husband met with a disabling accident in the late 1860s. After a brief stint as a teacher, she decided to try the millinery business. Truly desperate, Duniway journeyed to Portland to buy stock, with only \$30 in her pocket. When she arrived, she explained her predicament to Jacob Mayer, a sympathetic wholesaler. Much to her astonishment, he furnished her with \$1,200 worth of goods and insisted that she keep her money [8, pp. 17-19].

The image of the kindly millinery merchant was one that wholesalers cultivated; they liked to see themselves as rescuers of damsels in distress. In answer to *The Illustrated Milliner's* query, "Why are there no millinery millionaires?" a representative of the firm replied that wholesalers were "too gallant to get rich:"

[T]hese men, dealing for the major part with ladies, who do most of the retail business of the country, are too considerate to load their goods with a rate of profit which would put their accumulations into seven figures". If the great steel companies had to deal with the "gentler sex," instead of governments and corporations, their balance sheets would not show the annual profits which it makes us all dizzy to try to comprehend [20, April 1990, p. 70].

Chivalric proclamations aside, capital remained the primary basis for credit; few wholesalers consistently ignored their own interests. Abigail Scott Duniway's \$1,200 loan betrays either uncommon generosity or her faulty memory. In any case, the millinery merchants of Boston were far more cautious; they trusted female retailers for amounts ranging from \$10 to \$2,000, but they seldom doled out more than \$100 or \$200 worth of goods at a time.

Even so, paternalism was more than a sugar-coating for hard-boiled economic imperatives. Like many of their contemporaries, wholesalers and their representatives believed that women as a group were endowed with special characteristics. P. R. Earling, who devoted a separate section of his treatise on credit to "Women in Trade," argued that female retailers were good credit risks

because "they neither smoke, drink, play billiards, or do any of the countless things for which men spend" [9, pp. 150-51].

This is not to say that men never received assistance on the basis of their "characters"; on the contrary, wholesalers in many lines of business expressed their willingness to aid deserving newcomers. If "the character and habits of the applicant for credit . . . are not good," P. R. Earling explained, "we have not much use for him in any capacity, especially that of debtor [9, p. 58]." Or as a Dun & Co. reporter noted of a Boston tailor, "Not thought to be making any money--but considered an honest man [and] considered safe" [7, Vol. 70, p. 898]. Definitions of character, however, varied according to gender. The term connoted sobriety and integrity for both sexes; just as potential creditors bestowed their approval on "respectable" women, they smiled on men of "steady habits." But while commercial analysts spoke admiringly of men's "indefatigable energy," they warned businesswomen not to "tax...their strength beyond endurance." Men needed to be alert and aggressive to succeed "in this age of competition and push," but women were "not over-ambitious, like man" [9, pp. 64, 149-50.] For businesswomen--as for women generally--respectability implied not ambition and assertiveness, but helplessness and dependence. This view, implicit in the Dun & Co. records, found fuller expression in Earling's *Whom to Trust*:

When we find her in business at all, she is there for the sole purpose of making her living, and she engages in no hap-hazard operations whereby she might lose her foothold. Loss of her little capital would be an irretrievable calamity, and she fully appreciates the hopelessness of her situation in case of failure. She is not devoid of ambition, but she does not permit it to lead her into trying to out-do her neighbors or to eclipse the world [9, pp. 149-50].

Earling's portrait of the typical businesswomen contained elements of truth. Few milliners entered the trade for frivolous reasons; the records of Dun & Co. and Company abound with widows, abandoned wives, and spouses of "worthless" husbands. And ample evidence suggests that businesswomen rarely took extraordinary risks. But Earling presented an exaggerated view of feminine frailty. True, he recognized that women were not "devoid of ambition." But it is difficult to reconcile his pronouncements with the real-life facts of a trade that required ambition, skill, and confidence. Millinery contained its share of amateurs. But for most tradeswomen, entrepreneurship was the end result of a lengthy process of preparation. The typical milliner began as an apprentice, worked slowly up the occupational ladder, and finally opened a business of her own. Of necessity she was a highly ambitious woman [13, pp. 58-61; 14].

And ambition is visible in credit records, beneath the glowing rhetoric. More to the point, merchants who saw themselves as paternalistic benefactors expected women's gratitude. Deference to wholesalers was rewarded; irreverence was not. Probably many a plucky milliner played the game; "honest" and "respectable" tradeswomen, the vast majority, followed the rules, skillfully manipulating popular notions of respectable womanhood to their own advantage.

But the behavior of some women apparently was too much at odds with gender stereotypes. In a field crowded with "respectable" shopkeepers, they made up a tiny but conspicuous contingent who merited the labels "unpopular," "disagreeable," "fussy," and "troublesome." Ann Rowe's credit report was anything but flattering. "Without improvement in credit or change in manners, parties would not sell her for cash, if busy at the time of [her] call," a correspondent declared emphatically. Rowe did not stand alone. Mehitabel Sampson was "disagreeable to deal with," while Maria and Catherine Roeth were "always finding fault and troublesome to collect from" [7, Vol. 70, pp. 699, 857; Vol. 75, p. 131; Vol. 67, p. 216a/9].

Significantly, "troublesome" milliners did not represent the poorest or least successful of their trade. While the typical Boston milliner closed her shop after six years, Ann Rowe and Mehitabel Sampson, each of whom enjoyed twenty-seven year careers, evinced remarkable longevity. (With thirteen years to their credit, the Roeths were not far behind.) Rowe owned a home valued at \$5,000, Sampson an estate worth \$8,000-10,000--assets that set them apart from many of their competitors [13, p. 54; 7, Vol. 70, p. 857; Vol. 75, p. 131].

Wholesalers accustomed to dealing with retailers of limited means should have rushed to accommodate women like Rowe, Sampson, and the Roeth sisters. Instead, they vociferously denounced their behavior, at times going so far as to refuse their custom. Why? Available evidence does not allow us to answer with certainty. Perhaps, as reporters implied, these women had unattractive personalities that rendered doing business with them less than a pleasure. And their credit entries suggest that they took their time in paying their bills. But so did most of their competitors. It is also worth recalling that "the trade" had evinced little concern about wealthy man-milliner James J. Grace, who habitually was slow to settle his accounts.

Perhaps, then, it is not unreasonable to assume that "troublesome" retailers transgressed the boundaries of appropriate female behavior. Quite likely, milliners who were "always finding fault" or "fussy" insisted on carefully inspecting the goods they purchased, implicitly questioning the judgment of their benefactors. Of course women were not the only victims of unflattering descriptions; the "crank," as P. R. Earling described him, was the bane of wholesalers. "He seems to live for and to have a special aptitude in the direction of finding fault with things," Earling explained. "Nor is he ever satisfied to accept your prices and terms without considerable haggling." Cranks, as the foregoing discussion demonstrates, could be of either sex. But their relative scarcity among milliners suggests that such women posed a potent challenge to prevailing standards of female behavior. "Disagreeable" women may have been particularly unsettling to businessmen accustomed to viewing their customers as helpless, dependent and "feminine" [9, pp. 163-65; 28, p. 9]. If nothing else, their credit ledgers betray a certain uneasiness toward female success. To be sure, some successful retailers managed to remain "respectable," perhaps because they remained deferential. But scattered references to "troublesome" tradeswomen suggest that wholesalers sometimes found it difficult to reconcile their economic interests with their cultural beliefs regarding the nature of womanhood.

By the turn of the twentieth century, sympathetic assistance was on the wane. Increasingly wholesalers would adopt "rational" (and seemingly gender-neutral) methods of doing business, methods that adversely--if unintentionally--affected the fortunes of female entrepreneurs and favored the prospects of large, male-operated concerns [13, pp. 365-83]. But that is another story.

This study suggests that women and gender belong in the history of business. But an analysis of the millinery trade does not begin to exhaust the possibilities. Women operated and continue to operate beauty parlors, groceries, and variety stores--on their own and as part of family enterprises; commentators speak casually of "mom and pop" stores but rarely investigate the role that women play in these businesses. Concerns of gender, as Angel Kwolek-Folland has so skillfully shown, animated the very structure and operation of large corporations [26; 27]. Nor should "gender" be invoked to describe women alone; exploring changing definitions of masculinity might help us to better understand changing forms of business organization and corporate behavior. This insight, implicit in William Whyte's classic study of the 1950s "organization man" could be applied more rigorously and developed more fully [48; 32, pp. 176-79]. Certainly the concerns of women's history do not provide the only means of understanding the history of business. But they suggest an avenue worthy of exploration. In short, women's historians need to learn about the history of business; business historians need to learn about the history of women.

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