

**EVERY-DAY BUSINESS
FOR WOMEN: A
MANUAL FOR THE
UNINITIATED; PP. 1-257**

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Every-Day Business for Women: A Manual for the Uninitiated; pp. 1-257 by Mary Aronetta Wilbur

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EVERY-DAY BUSINESS FOR WOMEN

A MANUAL FOR THE UNINITIATED

BY

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TO MY PUPILS
PAST AND PRESENT PATRONS OF
THE DANA SCHOOL BANK
FOR WHOM THESE TALKS WERE
ORIGINALLY PREPARED
THEY ARE AFFECTIONATELY
DEDICATED

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FOREWORD

IN presenting this little book to the public, I have no word of apology, but only one of explanation. Many years' experience with women's societies and boarding-school girls has brought to my attention the appalling ignorance of really clever women in matters of every-day business. Women who could discuss theosophy intelligently were puzzled by simple accounts and confused by quit-claim deeds; and some who had large means did not know all about the checks which they drew so frequently.

It was to render the girls under my care more intelligent in these matters that these talks were first prepared; hence the simplicity of statement, and the explanation of even well-known technical terms. They are now offered to the larger audience of the uninitiated everywhere, in the hope that they may be of use in dispelling that ignorance, which, more than their sex, is the cause of the unfortunate issue of the business affairs of so many women.

To my friends in the business world in many directions, I am indebted for helpful suggestions; especially in the banking section. And my acknowledgments are also due to the girls whom I

have taught, whose questions and mistakes have been most helpfully suggestive.

May those who need find the book, and may it fill the need!

MARY ARONETTA WILBUR.

Morristown, N. J.

EVERY-DAY BUSINESS FOR WOMEN

CHAPTER I

THE OFFICE OF BANKS

To hoard, to accumulate values, to lay up in summer for the need of the winter, to make the abundance of to-day provide for the possible want of to-morrow, — this is esteemed a mark of superior intelligence in the lower animals, and even among the races of men. The ant has her granary underground, the bee her honeycomb, the squirrel his hoard of nuts, and man his bag of gold.

When primitive man began to accumulate he followed the fashions and methods of the lower animals, and hoarded his grain in rocky bins or holes in the ground, and dried his fish and game, that, when he needed food, he might have it. But as communities grew up, and contact with others began to tame and civilize man, to regulate his desires and increase his opportunities for securing the necessities of life, his standards of living were raised, and he desired more things and different ones from those which had at first contented him. So, gradu-