

# Women Who Are

## 100,000 of Money a Year



Mrs. Florence E. Shaal, manager of the Home Dept. for an insurance company

Miss Frances E. Fitz, who cleared up \$25,000 this year in the Klondike.

Miss K. L. Harrison, Secretary for H. H. Rogers

Miss Anna L. Amendt, Private Secretary for Gage E. Tarbell

Miss Florence M. Rhett

How many women are there in the United States earning incomes of \$10,000 or more a year?

Their number possibly may be computed upon the fingers of a man's two hands. Still, the women who do earn such incomes are remarkable in many ways.

For instance, they are remarkable for the business instincts they have developed; for their ingenuity in exploiting fields in which women have hitherto had little part.

One of these high-salaried women is Miss Katherine L. Harrison, private secretary to H. H. Rogers, of the Standard Oil Company. Another is Miss Anna L. Amendt, assistant to Vice President Gage E. Tarbell, of the Equitable Life Assurance Society.

Miss Florence M. Rhett, private social secretary to J. Pierpont Morgan, is still another, as is also Mrs. Florence E. Shaal, manager of the Equitable's New England department for women.

In business for themselves are Miss Annie Roberts, a wholesale coal dealer of Boston, and Miss Frances E. Fitz, a Massachusetts woman who has made a fortune in the Klondike. While not upon salaries, these two should be classed with the present-day female earners of large incomes.

THROUGH all the recent troubles of the Equitable Life Assurance Society, one person has passed in serenity and confidence. This is Miss Anna L. Amendt, assistant to Gage E. Tarbell, second vice president of the company.

Miss Amendt receives a salary of \$12,000 a year. She is the only woman employe in the United States, so far as known, who finds \$30 in her pay envelope each week. Her employers, however, declare that she is worth it.

This young woman is decidedly averse to talking about herself and her success in life. If persuaded to do so, however, she will state that she was born in Logan, Ohio, where she grew to womanhood.

When her father met financial reverses, she began to teach school in order to aid the family. This life did not appeal to her, however, and when she had saved \$300 she went to Chicago and took a course in stenography and typewriting. Her first position with the Equitable paid her \$15 a week.

Later she became Mr. Tarbell's stenographer and typewriter. He was then general agent for the Northwestern territory. When he was promoted to be second vice president of the Equitable, and transferred his headquarters to New York, Miss Amendt went with him.

In time she learned to grasp the intricacies of the business to a wonderful degree. For some years she has been Mr. Tarbell's "right hand man," relieving him of much of the routine business of his office.

Every visitor who seeks an interview with Vice President Tarbell has first to present his credentials and relate the nature of his business to Miss Amendt. In the majority of instances she can transact the business in hand as well as her chief, and does so, promptly and without debate.

She is now a woman well along in the thirties, but with the bright look of girlhood still in her face. It is a frank, honest and attractive face. Above it is a wealth of fluffy brown hair, with a suspicion of gray at the temples.

Trim is the figure and alert the pose. The Equitable insists that its employes be nicely dressed at all times, and Miss Amendt carries out this rule. While never ostentatious, her clothes always suggest quiet elegance.

Upon her fingers she usually wears three rings. One is a hoop of costly diamonds, another a turquoise set between two diamonds, and the third a rich setting of pearls. About her neck she wears a gold chain which reaches to her waist.

In addition to her salary, Miss Amendt is said to make quite a tidy sum each year by writing policies. It has been stated that she turns in more than \$200,000 worth of new business each year.

### MANAGES LIFE INSURANCE

This enterprising young woman lives alone in a handsome apartment at 11 Central Park West, New York city. Here she gives dinners, luncheons and other entertainments. Frequently she may be seen riding in Central Park.

Her vacation trips are usually spent traveling through Canada and the West. So far she has manifested little disposition for European journeys. She calls upon the company's agents and discusses the latest phases of insurance with them. More than once she has addressed meetings of agents in some large city. In this way she has acquired a reputation as the "woman orator of the insurance business."

Another woman who has made a conspicuous success in the field of life insurance, and whose annual income is \$10,000 a year or more, is Mrs. Florence E. Shaal, of Boston.

Mrs. Shaal was the first woman in the world to have absolute charge of a department of a large life insurance company, and she is regarded as the most successful woman manager of a department.

She was born in Providence, R. I., about forty-five years ago. When quite young, her people removed to Boston, and there she was graduated from the grammar and girls' high schools. Soon after that she became the wife of a young man who was just becoming a successful life insurance solicitor. Naturally, she took an interest

in her husband's business, and yet it was by accident that she herself became an agent.

In some way opportunity was given her to write one or two policies, and then she began looking about for others. Almost before she realized it she was one of the most valued solicitors on the staff of the Equitable.

Going steadily ahead, in a few years she had written so much business for the company that she attracted the attention of the general officers in New York. After some deliberation, it was decided to create for this pushing young woman a department, which was then and for a long time remained unique.

It was called the woman's department of the New England office, and was under the absolute control of Mrs. Shaal. In a little time Mrs. Shaal had organized her own staff and of late years her department has averaged more than \$1,000,000 of new business for the company every year.

Every one in her department is a woman, even the attorney, Miss Amy Acton, and the physician, Dr. Elias Taylor Ransom, both of Boston. There are about thirty agents on Mrs. Shaal's staff, and they cover New England thoroughly.

### A STANDARD OIL SECRETARY

In spite of the great amount of work she must do, and the semi-publicity of it, Mrs. Shaal finds her chief delight in her home life. Her husband is still a successful life insurance agent, and she has one son, who gives promise of a gratifying career as an electrical engineer.

Fully worth her salary of \$10,000 to H. H. Rogers, the Standard Oil magnate, is Miss Katherine L. Harrison, his private secretary.

The two Rockefellers rarely visit Standard Oil headquarters in New York city. Mr. Rogers is known as the office man of the great triumvirate, and he is zealously guarded in his official lair by Miss Harrison.

This businesslike secretary is a living refutation of the old saying that a woman cannot keep a secret. She knows nearly everything that goes on in inner Standard Oil circles; she possesses all the secrets of that wonderful organization and—she knows how to keep her mouth shut.

Much of the important headquarters business of the greatest trust in the world is transacted by this woman without being referred to Mr. Rogers. She writes most of his letters, and even writes his checks. It is said heads of departments must submit their propositions to her before they can reach Mr. Rogers.

Access to H. H. Rogers is as difficult as to a crowned head of Europe—more so, perhaps, as most monarchs have public reception days. Miss Harrison is almost as difficult to reach.

Even the card of J. Pierpont Morgan is passed upon by this influential woman. If she were to say no, Mr. Morgan could not pass the formal barriers. She knows unerringly whether Mr. Rogers cares to see the caller or not. If her decision is against him, the caller may as well give up and depart.

At her home in Brooklyn, this autocratic woman reigns supreme. With her live her mother and two sisters. The home resembles that of a prosperous business man. It is handsome, but a fine section and has a garden adjoining.

Tall, almost six feet in fact, broad-shouldered and strong looking, Miss Harrison appears physically fitted for the part of a successful business woman.

She dresses plainly, but well. Her office costume usually consists of a short blue skirt, white shirt waist, blue four-in-hand tie, with turndown collar. She wears a short, closely cut covert cloth jacket and a toque trimmed simply with blue iridescent feathers.

Miss Harrison is well-to-do. She has worked sixteen years with some of the shrewdest financiers in the world. It would be remarkable if, during that time, she has not found ample opportunities for investments with Aladdin-like returns.

Another woman in the \$10,000 salary class is Miss Florence M. Rhett, whose abilities have made her almost indispensable to J. Pierpont Morgan. The fact that Miss Rhett is the niece of the world-famous financier does not permit her to disregard any of the exacting duties of her position.

The duties that fall to the lot of Miss Rhett, however, are different from those that engage the attention and

energies of Miss Harrison and Miss Amendt. They have less to do, in a way, with the purely business undertakings of the railroad and money king.

At the same time Mr. Morgan finds the abilities of Miss Rhett vastly important to him in a way. She has charge of the maintenance of the multi-millionaire's town and country homes, his entertaining and the conduct of his many charities.

Rarely appearing at the downtown offices of her busy uncle, Miss Rhett attends to her manifold duties either in her own handsome apartments uptown, at the Morgan mansion in Madison avenue, at "Cragston," the Morgan villa at Highland Falls, N. Y., or on board the palatial yacht Corsair.

When a dinner, luncheon or some other entertainment is given by Mr. Morgan, Miss Rhett supervises all details. She makes out the invitation lists and relieves the real hosts of all responsibility and trouble.

Despite the general opinion that is entertained of Mr. Morgan, it is said that his charities and benefactions are many. Of course, he cannot look into the merits of all the appeals that are made to him for aid. Miss Rhett does that.

Every appeal that appears to her to spring from a worthy source is carefully investigated by her. If her decision is favorable, a substantial check from her wealthy uncle is at once forthcoming.

Of course, Miss Rhett does not occupy the usual position of private secretary, but is regarded as a member of her rich uncle's family. She is included in all their social functions, and is a member of every family party that is made up for a dinner.

Mr. Morgan is said to be very proud of the business abilities of his niece, and relies with confidence upon her judgment. The splendid salary he pays her is not dictated by family reasons, but is awarded as a recognition of what he considers her real worth.

Miss Rhett has her regular vacation each year, with

pay, just as any other employe of the money magnate has. Sometimes she spends three weeks of leisure in Europe. At the end of her vacation she returns to her desk and her duties just as any other paid clerk does. And Mr. Morgan is always glad to see her back, as he can scarcely do without her.

There are at least two women in the country who are making more than \$10,000 a year engaged in business for themselves.

One of these is Miss Annie Roberts, of Boston. She is a wholesale coal dealer, and her extensive business is the result of her own hard work.

Beginning the business some years ago in a small way, by seeking coal contracts, she now no longer looks for the sale of a few tons, but deals in thousands of tons. She lives at one of the Boston Back Bay hotels very quietly, and outside of her own line of business is very little known, even in that city.

Yet in her own line she is well known, and no man in the coal business in Boston feels that she is an unworthy competitor. Her success has been won by hard work, and in the face of keen competition, and her business ability is generally respected.

Not long since Miss Frances E. Fitz, a Medford, Mass., girl, returned to the Klondike, where, during the last five years, she has played many more parts than usually fall to the lot of a woman, and has played them all so well that now she faces the prospect of a fortune.

Her income now is said to be considerably more than \$10,000 a year, but she hopes to increase this largely in the near future.

Miss Fitz, at first, had no idea of going to Alaska. She learned stenography, typewriting and bookkeeping, and, about six years ago, became a bookkeeper in New York city. Then she went West.

### IN THE MINING COUNTRY

In Colorado she was in the employ of several mining firms, and the talk was all of the Klondike. Finally she decided to try her luck there, and joined a party that sailed for Nome.

Stenographers were decidedly scarce in Nome when she arrived, and when a tempting offer of plenty of employment at 50 cents per 100 words was made her, she accepted. A few months afterward she was appointed United States Deputy Recorder for Council City, and it was in connection with this work that she made her strike.

She had to attend to about all the work in connection with the mining claims and their records, and, being a bright, active young woman, whose object in going to the Klondike was to acquire a fortune if possible, she soon obtained valuable information as to the best gold regions and the technique of mining.

With these advantages there came, after a while, opportunities to secure claims for herself. Some were good, some bad or utterly worthless, and others about paid for the expense of working them, but she persevered.

Her knowledge of claims and mining grew, and one after another she got rid of all her claims, with the exception of three on Ophir creek. These three are valuable.

Miss Fitz, although paid high rates for her work as stenographer and having made money as a newspaper publisher and address in Council City, did not have funds sufficient to work her claims, and that is the reason she returned from the Klondike. Last fall she came to Seattle and organized a company to work her mines.

Every bit of the stock was sold, the machinery contracted for, and when she returned to Ophir creek it went with her.

She picked out the Ophir creek claims herself, and with the experience gained in her work as Recorder, she is confident that every one of them will yield large returns.

"Lots of people," she said before sailing recently, "have

rated me as being worth half a million dollars. I am not worth that yet, but expect to be before the summer is over."

During Miss Fitz's residence in Council City she established a newspaper there, doing most of the work upon it herself. This has paid her handsomely.

There isn't a bit of the frail, twining vine notion about Miss Fitz. She is light in build and of only medium height, with a gentle, finely chiseled face, but her gray eyes are bright with determination and every move she makes tells of business and a "stick-to-it-iveness" that gives a good reason why she has prospered in the cold and inhospitable Klondike. Withal, she is womanly to the core, and her eyes can twinkle as easily with fun as they do with business.

### REPUBLIC OF PANAMA MAKING IMPROVEMENTS

THE new Republic of Panama appears to have caught the spirit of improvement and progression from American enterprise that is building the canal across the isthmus.

Harbors, highways, and railways and a new city are among the projects to which President Amador has given his approval, and upon which work is in progress. At present the central provinces of Los Santos, Coclé and Veraguas are the fields for the greater part of these improvements, for which \$1,500,000 (silver) has been appropriated.

The harbors of Pascaderias and Puerto Posada are to be improved, so that it will be possible for passenger and cargo to be received and landed at wharves. With the exception of Panama City, the port of Agua Dulce is at this time the only harbor on the Pacific where it is possible for vessels to discharge and load from pier.

The project is to have, in the not far distant future, first, good roads, telegraph lines, railways, stretching across the plains and foothills, through the mountain passes, to the Atlantic, and thus develop rich natural resources which to-day lie dormant.

Long ago abandoned gold mines have recently been reopened, and are now worked with profit. The crude methods of the Spaniards were only successful where the mineral veins were most accessible. The results obtained by the use of modern facilities will surpass those of the original discoverers. Because of the lack of transportation facilities coal and iron have lain undisturbed in the flanks of the hills.

A large area of fine woods will become accessible when better communication is established. Cacao, coffee and rubber grow wild in luxuriance.

To cite an example, it is credibly reported that an Indian cacique possesses 25,000 rubber trees. With the benefits of cultivation and transportation to an available market, a rubber crop yields a profit of from \$1 to \$10 (silver) per tree. Necessary Indian labor can be obtained for about 10 cents (silver) per tree.

Improvements in the harbor of Puerto Posada and the highway between that place and Fomonte are being made. Baskets and rope making and the manufacture of genuine Panama hats are carried on in this vicinity. The port of Agua Dulce to the Santa Marta Bay and the highway will be continued through mountain passes and over the hills to the Atlantic.

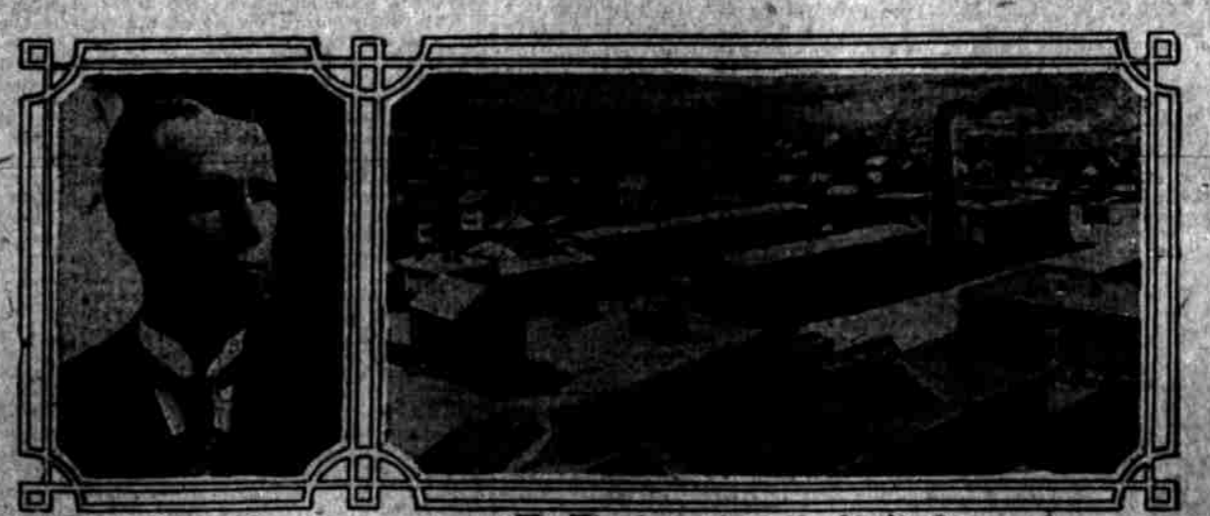
From the port of Agua Dulce to the city of the Panama name the highway, with its necessary grades and bridges, is practically completed. This route will be further continued beyond Agua Dulce to the Santa Marta Bay. The river is to be spanned by an extensive steel bridge, the contract for which has been allotted to an American bridge company.

All new national roads are to be 20 feet wide, and the highways, as well as all bridges upon them, are to be built with a view to the practicability of paralleling them with narrow-gauge railways.

Midway between Agua Dulce and Fomonte a site for a model town has been planned. A public plaza, 200 feet square, is to be the centre of the town, and around it will be grouped a church, school, government and municipal buildings, and a market. The town will be provided with a complete system of waterworks, electric lights, sewerage and drainage.

Recently proposals have been asked for the construction of a government palace and national theatre in the city of Panama.

### Vermont Court Rules That Strikers Must Pay For Strikes



Pres. F. R. Patch

The Plant at which the Strike Occurred.

CAN the members of a labor union legally be held individually responsible for the acts of the union? Can their separate and individual property be seized, held and sold to satisfy claims against the union, in case legal proceedings are decided against the body with which they are connected?

A judicial determination of this point has just been made. This was in Vermont, where a firm that claimed to have been boycotted during a strike of its employes carried its contention to court and secured a verdict of damages.

The firm in question was the Patch Manufacturing Company, of Rutland, Vt., and its legal warfare was against the local members of the International Lodge of Machinists.

Litigation began two years ago, a conspiracy of labor unions in Rutland and throughout the country against the Patch Manufacturing Company being alleged. Boycotting, picketing and other forms of annoyance were among the grievances charged against the members of the union.

The Patch Company entered suit for \$10,000 damages. The trial that resulted was sensational. Efforts to have the officers of the local lodge produce their books and records were without avail.

After a long deliberation, the jury gave a verdict of \$2500 and costs for the plaintiff, on the Patch Company, the whole amount involved being \$3000.

This was simply the beginning of the fight on the part of the company. In order to collect this judgment, the

plaintiff began to levy upon the property of the individual members of the union.

This procedure fell like a bolt from the clear sky upon the men involved. They are employed in various shops, quarries, stores, etc. Many of them were not active in the strike and are now not members of the machinists' union. The fact that they were members at the time of the strike makes them liable, however. They were caught for sums ranging from \$50 to \$100, and in some cases no little hardship will result.

For instance, John Grimes, a reputable young man with a family, stopped to have a few momentary conversations with a friend while on his way to draw about \$50 of his wages to pay medical bills. He reached the bank ten minutes late, to find that his pay had been stopped by the legal proceedings about five minutes before. His conversation had cost him his month's wages. Grimes was not active in the strike, in any way, except that he quit work with the others and went to work for another firm.

This illustrates the general effect of the new Court order. It does not stop there, however. Suits for which workmen have labored for years may be swept from their control.

The discontinuance in the union camp has thus far prevented the members from deciding upon a plan of action with regard to the results of the suits. Many of them, anticipating that their homes and other property might be attached in the collection of damages, have transferred such property to other persons. This course, however, is not expected to avail them in case the plaintiff should collect the remainder of the sum due from the plaintiff in question, as by a suit in chancery such property may be secured, even though in the name of some person other than the defendant in the suit.

Unwittingly, therefore, the labor union may be appearing to be confronted by a perilous prospect.

It is one that will undoubtedly result in a little weight in determining the course of the