



# Making Home Pay: Italian and Scottish Boardinghouse Keepers in Barre, 1880–1918

*From 1880 to 1910 between 45 and 51 percent of Barre’s working women earned income from taking in boarders. The high numbers of Barre boardinghouse keepers made it distinctive among communities of its size.*

By SUSAN L. RICHARDS

**I**talian-born Mrs. Rodrigo Gerbati made an economic decision after her husband died to take in stonemasons to room and board. “My mother didn’t like it when I first took in stonemasons to room and board,” she acknowledged, but she felt that taking in boarders was her only economic choice.<sup>1</sup> Scottish stonemason Alexander Cluness died in October 1888 of “malarial fever.” Union insurance sustained widow Margaret Cluness and her two daughters for a few years, but in 1890 she opened a boardinghouse in a rented building at 35 High Street.<sup>2</sup> Many Italian and Scottish women in Barre, Vermont, made the same decision in the late 1800s and early 1900s; they took in boarders to support their families. The story of Italian and Scottish boardinghouse keepers in the Granite City both typifies the occupation as women’s work and illuminates unique adaptations specific to these ethnic groups.

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*Vermont History* 74 (Winter/Spring 2006): 48–66.

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### MAKING A LIVING AT HOME

In the late nineteenth and early twentieth century, untrained women in New England had three types of paid work available to them: industrial labor in manufacturing plants, wage labor in businesses and service institutions, and home-based work. The availability of such employment depended upon a woman's physical location. Small industrial cities typically provided opportunities for women in all three areas. Women in Burlington and Winooski, Vermont, for example, could work in woolen mills, stores, or restaurants, operate their own boardinghouses, or take in laundry or sewing.<sup>3</sup> Barre, however, the third largest city in Vermont during this period, provided women with only two of these employment options. Granite extraction and finishing employed only men. Because there were few other manufacturing plants in Barre during this time, women who needed to work found employment in the business and service sector as store clerks, waitresses, maids in homes and hotels, or dressmakers or milliners. Women who did not want to leave home each day for work could engage in home-based employment: sewing, laundering clothes, keeping boarders. Margaret Cluness and Mrs. Gerbati engaged in the most common form of employment for Barre women: More women worked as boardinghouse keepers than in any other occupation. From 1880 to 1910, between 45 and 51 percent of Barre's working women earned income from taking in boarders. The high numbers of boardinghouse keepers in Barre made it distinctive among communities of its size. Nationally, boardinghouse keepers constituted just 0.5 to 1.84 percent of the working female population from 1880 to 1910. Even in western mining camps with an abundance of single males who needed to board, only 25–38 percent of women earned money running houses to accommodate them.<sup>4</sup> Boardinghouse income provided significant financial support to working-class families, yet sometimes it was just not enough. To compensate, Barre's Italian and Scottish women developed unique strategies to supplement or stabilize boardinghouse revenues. Italian women expanded that income by serving alcohol to boarders and other men in the neighborhood, a practice they brought with them from northern Italy. Scottish women used an ethnic association to develop insurance so that they could better deal with the economic calamities brought about by long-term sickness or early death of their husbands. These two groups illustrate how running a boardinghouse provided essential income to a working-class family.

Anglo-American households took in boarders, either for a few days or several years, beginning in the Colonial period. In the nineteenth century, as U.S. urban population expanded and housing stock became

inadequate, boarding became a lucrative means of earning income for families of most ethnic groups. Scholars estimate that from 1850 on, between 10 and 30 percent of American families took in boarders.<sup>5</sup> Historians of nineteenth- and twentieth-century boarding describe it as a way for women to “supplement” family income, while remaining at home to take care of family obligations, a designation that relegates an important means of female employment to the status of subordinate or incidental income. Wives and husbands may have discussed the appropriateness of taking in boarders to fill a critical, but possibly short-term financial need. In many families the adult woman, not a man, made the decision to take in boarders out of necessity, not as a “supplement.” The nature of this type of women’s work does not provide historians with the kinds of corporate records available from woolen mills or other industrial businesses. To document boardinghouse operations an historian must piece together anecdotal evidence, census records, and advertisements from newspapers.

Some historians have described boarding as the product of the family life cycle: Young, unmarried men and women often rented a room in other people’s homes; rented or purchased homes when they married; then, after children left, turned empty rooms into an income-generating boarding establishment.<sup>6</sup> Other historians have interpreted boarding primarily as a way to earn extra income from a few empty rooms and keep a woman “busy” after children were no longer the focus of her life.<sup>7</sup> Describing boardinghouse keeping in this way, as a secondary income, trivializes the significant role this work played in the economic lives of working families. Barre women who kept boarders and established boardinghouses rarely worked for incidental spending money or to keep busy. They took on this highly demanding and exhausting occupation out of financial necessity and because they found it economically rewarding employment. As a growing city with large numbers of working men and women, Barre needed boardinghouses. Many women in the community filled that demand.<sup>8</sup>

Income levels varied based on the number of boarders a woman was able to accommodate. Alice McAuley MacLeod’s mother collected \$15 per month per boarder in 1906.<sup>9</sup> A woman who kept one or two boarders, typical of the majority in Barre, earned more than female domestic servants, most waitresses, or steam laundresses. They worked at home and could care for other family members while completing their boardinghouse tasks. In some cases, they earned additional money by sewing, doing piece laundry, or selling meals and liquor. Boardinghouse keepers had expenses for food, but few paid others to help with daily work. Assistance came, most often, from other family members, who helped

with the boarders in exchange for their own lodging. Sometimes women who boarded offered their unpaid labor in exchange for lodging.<sup>10</sup>

Barre granite cutters earned between \$11 and \$15 per week during the early years of the twentieth century; finishers and sculptors earned more. A male day laborer could expect only \$8 to \$9 per week. Thus, a woman's income from keeping one or two boarders increased working-class family income by at least 25 percent. If a granite cutter's spouse kept three or more boarders, she doubled family income. A widow with a large boarding operation had the potential to exceed the family's income when her husband was alive.<sup>11</sup> Five dollars per week could pay the rent or build a savings nest egg to purchase a home.<sup>12</sup> Three or more boarders constituted earning potential to provide sole economic support for a woman's family—much more than supplemental income.

In a typical boardinghouse, "room" meant a bed and chair, as well as a place to hang the boarder's clothes; "board" meant three meals a day, laundry service, and perhaps mending.<sup>13</sup> In Barre, one meal was sandwiches, donuts, pie, cookies, and coffee packed in a lunch bucket for quarries, granite sheds, school, or elsewhere. Because individual quarries kept different work schedules, women like Margaret Cluness served meals at all hours.<sup>14</sup> The daily schedule of cooking, packing lunches, making beds, cleaning rooms, laundering and mending clothes, and then cooking again, was grueling and incremental based on the number of boarders. A single woman could handle one to three boarders (67 percent of Barre's boarding houses were of this size) in a small-scale operation; with four or more, a boardinghouse keeper often required "help"—family members if possible; twenty tenants required two or three paid employees for cleaning, laundry, and restaurant-like food service. A popular boardinghouse, like Alice Gray's on Summer Street, that "advertised itself," sometimes attracted seventy-five people for a meal.<sup>15</sup>

For the majority of women (85 percent), taking in boarders became a short-term source of income, something they did for a year or less at one time.<sup>16</sup> Only 3 percent maintained their operation for four years or more.<sup>17</sup> A lack of reminiscences or business records requires the modern historian to speculate as to why. Perhaps their family economic situation changed, or their families needed the boarder's room for a child or relative just arrived from the old country. Perhaps they found that income realized from one or two boarders did not compensate for the work involved. Very few women who kept boarders ever took other paid work.

Many immigrant Scots and Italians working the Vermont quarries gravitated to boardinghouse life during their first years in the United States, often rooming with families from the same country. Oral histo-



*Domenico Peduzzi (second from right, standing), owned the house on Short Street, Barre, where this photograph was taken (date unknown). The Peduzzi family took in boarders and it is possible that some of the men on the left (and possibly some of the women and children) were boarders and their families at the house. Photograph courtesy of the Archives of Barre History, Aldrich Public Library, Barre, Vt.*

ries, anecdotal evidence, and census records indicate that members of particular ethnic groups tended to board together: Scots boarded with Scots and Italians boarded with Italians when possible. Boardinghouse keepers provided a mechanism for handling the influx of new residents (which peaked between 1890 and 1900), both solitary men and families who followed as soon as a man could count on a steady income.<sup>18</sup> That said, taking in boarders was not an ethnic group social service. Running a boardinghouse constituted hard work that women resorted to for essential income when a husband's wages were not steady enough or sufficiently adequate for growing families.

Unlike Boston's South End where "female-headed households were more likely to take in boarders than male-headed households," most Barre women who maintained boarders were married (83.4 percent) with husbands present in the household.<sup>19</sup> Spouses and the community in general found boardinghouse keeping acceptable employment. Very

few never-married women chose boarding as a means of earning wages, but it was a popular career choice for widows. Between 1880 and 1918, almost 13 percent of all boardinghouse keepers were widows, exceeding the overall percentage of working widows (9 percent). If a widow inherited a house, or enough money to rent or purchase a dwelling, she could start a boardinghouse with little other investment. Mrs. Rosamond Gallagher, a widow with five children, operated a boardinghouse at 36 Summer Street from 1895 until her death in 1907. She rented the place until 1900, when she purchased it outright.<sup>20</sup>

Barre women kept boarders at all stages of their lives. Some were under twenty years of age, one was over eighty, but most were between thirty-one and forty—a time when they had children at home and working husbands, but needed extra income.<sup>21</sup> They needed money, not something to do with their free time. Mrs. John McCarthy, wife of a granite company owner, explained to the Vermont Federal Writers' Project interviewers in 1940 why she turned her house into a boarding operation:

I loved this home . . . But a seventeen-room house for five people was a burden in those times when little money was coming in. It could be an asset. I saw my duty even though it was a painful one, and I did it. John was so deep in liquor he never even raised a finger to stop me. I went up to the shed one afternoon and talked to every one of the unmarried men. I explained the situation to them, though God knows they must have known it, and told them I would be glad to have any of them as roomers. They were good men, and they were eager to help. By the end of the next week six more were rooming at the house—three Irish, two Scotch, and one Italian. The extra money was a godsend . . . I boarded those men. It was hard work even with a maid, but it was worth it.<sup>22</sup>

When John died, his wife sold the granite company, but kept her boardinghouse to provide income for herself and three children. McCarthy's situation illustrated the precarious nature of a woman's economic viability during an era where insurance and Social Security were non-existent. She lived a comfortable existence as long as her husband could work. When the income slowed and ultimately stopped, she turned to boarding as the most viable means of economic support.

Even optimally, taking in boarders did not solve all economic problems for Italian or Scottish women. The former sought to augment their income outside the law through liquor sales; the latter endeavored to stabilize economic needs through legal means by creating a mutual benefit association. Their respective coping mechanisms add color to the statistics of boardinghouse operation in Barre.

## MAKING A LIVING WITH BOARDERS AND BOOZE

Italian-born women ran 21 percent of Barre's boardinghouses. Economically, boarding helped, but not enough. To increase income, Italian women turned boardinghouses into community social clubs, serving and selling beer, wine, and whiskey to neighbors. The Italian community supported and encouraged women in these efforts, but their lucrative businesses led these boardinghouse keepers into legal conflicts for violating city ordinances and state law.

Mrs. Rodrigo Gerbati took in boarders to make ends meet after her husband died of silicosis. Selling liquor followed logically. "The money was running out, the girls needed more things as they got older, there was taxes to pay and all that. I had to do something. My mother didn't like it when first I took stonecutters in to room and board . . . Then when I started selling liquor she almost died."<sup>23</sup> Gerbati's mother disapproved of her actions for both ethical and legal reasons. Propriety raised questions on one hand and in addition, Barre (and Vermont) liquor laws exposed Gerbati to arrest and prison time for selling liquor without a license.

On December 11, 1897, Barre's Sheriff Wilbur F. Shepard raided twenty-three-year-old Mrs. Cora Colby's boardinghouse at 34 River Street and found a keg of porter, two bottles of unspecified alcohol, plus many empty beer bottles. Colby, a second-generation Italian-American, pleaded "not guilty" to violating state prohibition statutes and won, although she had "been raided numerous times before but nothing was ever found." The following July the sheriff again found a keg of porter at Mrs. Colby's; this time she could not avoid the guilty verdict, paid court costs of \$16.99, but presumably resumed her boarding and saloon enterprise.<sup>24</sup>

Colby increased her income by selling liquor to her boarders and other neighborhood residents in Barre's heavily Italian fifth ward. Having a drink or two at neighborhood social clubs was a cultural activity Italian immigrants brought to Barre. Virgilio Bonacorsi remembered that "The people from the same village or region in Italy tended to settle in the same [Barre] neighborhood. They created their own gathering places where they had the comfort of common dialect, customs, and memories."<sup>25</sup> Emma Goldman visited in 1899 and observed that almost all private Italian homes had been turned into saloons.<sup>26</sup> Yet, because Vermont law prohibited keeping or selling liquor in one's home, these social clubs became targets of the local constabulary. Because women usually sold liquor to augment boardinghouse income, between 1897 and 1902 they regularly appeared before the city court for violating state law. Colby, who was Vermont-born, lived and worked in the Italian immigrant neighborhood on River Street, across Stevens Branch

from the business district. Although herself a second-generation Italian American, Colby's boarders and customers were first-generation immigrants who used her house saloon as a place for relaxation and conversation after hard days in the granite sheds.<sup>27</sup>

Cora Colby's neighbors had similar brushes with the law. Lena Giacobbi, a thirty-nine-year-old granite carver's wife, also ran a boardinghouse on River Street. She had six children aged eleven months to twelve years and room for only one boarder. Giacobbi needed extra income from liquor sales to cover family expenses. When her arrest on September 29, 1898, cut off this income option, she pled guilty, paid fines and court costs, and to avoid arrest again, promised to refrain from selling liquor to the neighbors—openly, at least.<sup>28</sup>

Liquor laws changed in 1902. The State of Vermont enacted local option, permitting communities to vote on whether establishments could be granted liquor licenses. In 1903, Barre citizens voted for licensing. For the first time in city history, selling alcohol became legal. Yet, only nine of twenty-five persons who applied for licenses received them; two druggists for medicinal purposes, plus seven prominent merchants—three of them Italian males: Charles Zanleoni, Angelo Scampini, and Joseph Ossola.<sup>29</sup> No women received licenses to dispense liquor from their boardinghouses. Extant records do not indicate who applied for licenses. Perhaps women did not, but when Ossola's license cost \$1,200, clearly the price of legitimate liquor sales exceeded the reach of many Italian women. Barre's license commissioners prided themselves "that at no time in its corporate existence as a city has there been so little illegal traffic in liquor as at the present time," but the city judge continued to issue numerous warrants for raids on private homes—mostly Italian.<sup>30</sup>

On April 28, 1904, Mrs. Clementine Comolli found the law at her door on Cambia Street in the fifth ward. Arrested for selling liquor without a license, she hired a good lawyer who maneuvered her case to the state Supreme Court and back, until a Barre grand jury finally voided it in 1905.<sup>31</sup> Comolli began her business in 1900, boarding five Italian immigrants and spouses, in addition to looking after her husband and five children. She turned her boarding operation into a more profitable enterprise by selling liquor to boarders and neighbors. It must have been lucrative, because between her first brush with the law in 1904 and January 1907, she appeared in police records three times. At most, she posted bond and paid legal fees. Clearly, in her case, selling liquor at a boardinghouse was a profitable enough venture to risk repeated arrests.<sup>32</sup>

In 1905, after only two years of licensing liquor sales, Barre citizens voted to make the community dry once again.<sup>33</sup> The next year, the vote to keep Barre dry became an ethnic issue among Italian residents.

Many Italian Americans were upset by the behavior of both those who held licenses in 1903 and 1904 and authorities who continued to arrest Italian women for small-scale liquor sales. Italian residents claimed that “these ex-licensees were no better than many another Italian in the old prohibition days and that giving them a license to sell it by the carload while some poor widow who sells a few pints of beer to help feed and clothe her children is fined \$300 or sent to [prison in] Rutland is not justice.” On February 16, 1906, a group of “several hundred” Italian citizens passed a resolution to “abstain from any participation in the electoral meeting of March 6th and . . . not vote either for temperance or for license.” Clearly the Italian community valued access to alcohol, yet felt the city’s process for awarding licenses discriminated against Italian women. The dilemma split the fifth ward. Its residents actually voted for licensing in 1906, but the majority of Barre voters narrowly rejected it.<sup>34</sup> Barre stayed dry for less than a year, for in 1907 the tide swung in the other direction and Barre again permitted liquor licenses. But the pendulum swung back and from 1908 to 1915 Barre maintained a legally dry community. With every defeat, fifth-ward Italians voted overwhelmingly for licensed liquor sales, voicing their desire to maintain neighborhood saloons, large or small.<sup>35</sup> While Barre remained officially a dry community, Italian women continued to operate local speakeasies from their kitchens. Mrs. Rodrigo Gerbati explained:

At first I just sold to the men who stayed here, maybe a few drinks in the evening. Then they started bringing in a few friends for drinks. It was all quiet and decent. They were good men, some of them had worked with Rodrigo, been his friends. They were good to the girls, to all of us. But naturally more and more kept coming, you know how it is. Their friends brought other friends and I sold more drinks. Pretty quick it got to be quite a business.<sup>36</sup>

Barre’s sheriff cared not at all about the social or business aspects of the arrangement; arrests continued, the names almost always Italian. Joanna Galimberti, a thirty-eight-year-old widow, with two boarders on Blackwell Street, went to prison in 1908, leaving her sons, Louis, age fifteen, and Willis, age eleven, with friends or relatives.<sup>37</sup> That same year, fifty-five-year-old Teresa Frattini was fined for selling liquor to her boarders.<sup>38</sup> Marietta Pacetti, twenty-three-year-old operator of the notorious “Dead Rat” on North Main, was convicted a second time.<sup>39</sup> So it went: Mrs. M. Valentine’s home had sixteen pints of whiskey, one pint of sour mash, and a half-barrel of ale; Selena Albano’s house had thirty-four bottles of beer, which resulted in a \$300 fine.<sup>40</sup> Mrs. Adelina Gariboldi set the record: six arrests, six convictions, six paid fines on her River Street boardinghouse operation.<sup>41</sup>

Barre's Italian community often closed ranks in support of their boardinghouse keepers. Carlo Merlo posted Mary Secor's bond money—a not uncommon practice. Or take the case of Elvira Granai, a silicosis widow with eleven children whom she enlisted to help with her boardinghouse and liquor sales, washing glasses and carrying beer from the cellar as needed. Too poor to post bond or pay her \$500 fine, she went to prison for five months, while Italian community members, by this time familiar with women serving prison sentences, cared for her children and her boarders.<sup>42</sup>

In 1916, Barre citizens again voted to allow liquor sales with licenses. Again the licenses went only to males with formal liquor establishments.<sup>43</sup> The story repeated itself in 1917 and 1918. Although national prohibition trumped local option in 1919, Italian behavior patterns in Barre did not change for wives and widows trying to make a living with boarders and booze.<sup>44</sup> Home-based social clubs had been part of culture and economy in northern Italy. Immigrants brought them to Barre. Italian women, recognizing they could provide space and liquor for social clubs in their boardinghouses, seized the opportunity to increase income. Community members, by patronizing their saloons, posting bond for them when arrested, and taking in their children if they served jail time, aided their business ventures. These women had few choices to earn income. With children to care for, they could not leave home each day to work. Combining their household skills with space in their homes, they established boardinghouses and sold homemade liquor to boarders and neighbors. Yet, because of city, state, and ultimately national laws, these Italian women found themselves before a judge and in jail, albeit with support from their ethnic community.

#### BOARDINGHOUSES AND MUTUAL AID SOCIETIES

Scottish-born women constituted nearly 13 percent of all Barre boardinghouse keepers.<sup>45</sup> Like Italian women, Scottish women felt the effects of accidental death and silicosis that hit their quarrymen or granite-carver husbands and left them widows to raise large families. They, too, endured long hours and grueling physical labor. But the Scots coped without liquor sales. Men, through their fraternal organization, Clan Gordon, and their Granite Cutter's Union, placed boarders in the homes of women who needed income because of a husband's incapacity or death.<sup>46</sup> Scottish women took ethnic support a step further by developing a method to maintain their income even when they were ill or unable to carry out their boardinghouse responsibilities.

Forty-five Scottish immigrant women in Barre formed the Ladies of Clan Gordon on April 15, 1898, to “promote social and kindly feeling

and intercourse among members” and “assist each other in cases of sickness and death.” This women’s social and fraternal organization functioned until 1960 as a social club, but more importantly to raise money and support their modest but organizationally advanced mutual health insurance and funeral benefit program.<sup>47</sup>

Most of the first 150 Ladies of Clan Gordon were wives of Barre’s quarrymen and granite cutters. Yet sixty Ladies worked for wages. Of those, 42 percent ran boardinghouses, 30 percent labored in personal service jobs, 22 percent worked in various aspects of business, and 6 percent earned their living as professional nurses and teachers. All found social and financial benefits in belonging to the Ladies. These women pooled their limited economic resources and provided each other with \$3-per-week sickness and one-time \$100 funeral benefits. As the largest contingent of these working women, boardinghouse keepers had the most to gain. By making provisions to continue their income when sick, boardinghouse keepers recognized that their wages provided essential household support. The economic uncertainty of their lives in the urban world of the granite industry encouraged these women to develop sick and death benefits.

The Order of Scottish Clans was one of many national immigrant mutual aid and fraternal organizations that formed in the U.S. during the later decades of the nineteenth century. John Bodnar has noted that nearly every immigrant group in America established a mutual benefit society to help meet felt needs in employment, sickness, and death.<sup>48</sup> Mutual aid societies did not originate in America; some historians have traced the idea to an early seventeenth-century tradition of Scottish craftsmen living in London who pooled their money into a locked box, which was then drawn upon to aid each other in sickness and death.<sup>49</sup> Throughout the nineteenth century, as industrialization expanded in Britain, new friendly societies, as they were called, formed; most employed their own surgeon to care for sick members. Working women followed suit. By 1872, there were enough female friendly societies to generate a separate category in the Parliament-required Report of the Registrar. In most cases, women who formed these societies were economically independent, like the friendly society of female straw plaiters of Bedfordshire.<sup>50</sup>

As English-speaking people emigrated to the U.S. in the nineteenth century, they brought this concept with them.<sup>51</sup> By midcentury, the Irish had created the Ancient Order of Hibernians and in 1878, Scots began the Order of Scottish Clans. Scotsmen from granite centers in Quincy, Massachusetts, and South Ryegate, Vermont, traveled to Barre in 1884 to help organize Clan Gordon No. 12. By its affiliation with the national

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*Clan Gordon No. 12 Ladies Auxiliary, Barre, Vt., 1910. Photograph courtesy of the Archives of Barre History, Aldrich Public Library, Barre, Vt.*

Order of Scottish Clans, the Barre group embraced three main objectives: “to retain affection for their native land, its history, traditions and aspirations, . . . to provide a fund from which on the death of a member, a sum would be paid to his wife and bairns, . . . to be loyal and true upholders of the institutions and laws of their adopted land.” In addition to meeting national objectives, Clan Gordon No. 12 immediately set up a sick fund for members, financed from monthly dues (\$1.00 per member per month), to provide health insurance that included a doctor’s care, prescriptions, hospital expenses, bedside attendants, and a trained nurse if necessary. A sick clansman also received an unemployment benefit (up to \$5 per week for thirty-one weeks) and his family received a death benefit.<sup>52</sup>

By 1886, a group of wives, daughters, and sweethearts of Clan Gordon members functioned as a social auxiliary, organizing dances, fairs or suppers, and the annual Clan Gordon picnic. In 1898, at the encouragement of the Connecticut Daughters of Scotia, Barre women petitioned Clan Gordon to officially accept them as an auxiliary, which the Clan did.<sup>53</sup>

While the Ladies of Clan Gordon followed a national pattern in women’s benefit societies, unlike their national counterparts the Barre

Ladies also established a sick benefit. Only a few Irish women's benefit societies provided sickness benefits; Slavic lodges in Pittsburgh provided death, but not sickness benefits for wives.<sup>54</sup> The Ladies insistence on providing sick benefits and medical coverage appears to be an uncommon response to the conditions of their lives in a small urban center. They believed the work they did as housewives, boardinghouse keepers, domestic servants, saleswomen, stenographers, or teachers was vital to the economy of their families. They knew that widowhood was a near certainty for many of them. By incorporating a sickness benefit into their first set of bylaws, the Ladies signaled that "women's work" had social and economic worth, and they put a monetary value on it. At their organizational meeting, members selected Dr. W. D. Reid as their official physician.<sup>55</sup>

The Ladies paid each other \$3 per week for any illness Dr. Reid certified. They agreed not to provide the benefit until a woman had been ill two weeks and not to compensate each other "for sickness caused by intemperance, criminal operations or childbirth." Presumably a loss of income for two weeks would not impoverish a working woman and a housewife could call upon family and neighbors to help out for a few days.<sup>56</sup>

In addition to the sick benefit paid directly to members, the Ladies paid their physician \$1 per member per year for his services and also paid him \$1 to examine each new member to ascertain her state of health. In return, Dr. Reid agreed to visit any sick member who lived within three miles of downtown Barre. By pooling their money, the Ladies of Clan Gordon provided themselves low-cost medical care, a socially advanced concept that bolstered their individual security.<sup>57</sup>

Financial records from the period 1904–1919 indicate that in one six-month period the treasurer paid out \$134.21 or forty-four weeks of sick benefits, for such things as broken bones, influenza, surgery, cancer, and back injuries.<sup>58</sup> The Ladies also provided death benefits, \$100 paid to a woman's beneficiary. While not lavish, this benefit permitted a respectable funeral. The women financed this service by assessing new members fifty cents at initiation. When the fund's balance ran low, they again asked each member for fifty cents. In early years, these levies happened infrequently; as the members aged, they became more common. By 1960, the Ladies voted to liquidate the organization because remaining members could no longer afford to support death benefits. In contrast, the ladies of St. Catherine's Lodge in Pittsburgh provided their beneficiaries with a \$700 death benefit, more ongoing support to their families than the Barre benefit.<sup>59</sup>

The Ladies who created the sickness and death benefit did so in response to the economic uncertainty of their lives that were entwined so

tightly with the granite industry in Barre. All but three of the initial Ladies' members were married to, widows of, or children of granite cutters and thus understood the crucial need for Clan Gordon's sick and life insurance benefits. Wives of granite cutters lived with the knowledge that they could be widowed early, a reality to nine of the first 150 Ladies members.

With twenty-five of the first 150 Ladies of Clan Gordon operating boardinghouses, these working women benefited from the security of an early form of "unemployment compensation." Mrs. Alexander Cluness, whose boardinghouse on Laurel Street housed many granite cutters over time, was an active member of the Ladies of Clan Gordon. Christina Henry, another member of the Ladies whose husband worked in the granite sheds, managed seven boarders and her three children under the age of five at her house on Howes Place.<sup>60</sup>

Another widowed Ladies member, Lizzie McKinzie, kept house for eight: her son, stepson and two male boarders who were granite cutters, as well as three other step-children ages six to sixteen. One of the boarders had a daughter who lived with the McKinzies, as well. Ladies' member Euphenia Glass contended with fourteen people in her house at 140 Silver Street in 1900. In addition to her granite-cutter husband James, and her three children under the age of six, Glass kept house for her widowed father-in-law, who was still working in the sheds, her brother-in-law, also a granite worker, a single sister-in-law who worked as a waitress, and five other boarders, all male. Two other sisters-in-law who lived in the house assisted with this boarding operation.<sup>61</sup>

If Cluness, Henry, or McKinzie became sick, there was no one else to keep the boardinghouse operating. A few women, like Euphenia Glass, did have family members assisting, but the loss of an able-bodied working woman left the boardinghouse without important labor and management. By providing a sick benefit and supporting a Clan physician, the Ladies permitted their sick members to hire domestic assistance to take care of boarders' and family members' needs and eliminated the need to use hard-earned income for a doctor's care. Ladies of Clan Gordon records did not track what women did with their sick benefit money, but Barre business directories do list women available to provide short-term domestic assistance for wages, so it seems reasonable to assume that Ladies could have hired them. Adding a servant during a woman's prolonged sickness would not have been impossible, at rates between \$2 and \$4 per week, with a teenage girl earning as little as fifty cents.<sup>62</sup> The sick benefit paid to Ladies of Clan Gordon thus nearly covered a full-time servant's wages.<sup>63</sup> More important, it assured a level of economic security for these Scottish boardinghouse keepers and other working women.

Economic necessity drove many women in Vermont's Granite City to seek employment. Keeping a boardinghouse provided them with an opportunity to work at home and earn primary or secondary family income. Like their national counterparts, Barre women transformed housekeeping skills and space in their homes into income-generating activities, taking advantage of the lodging shortage in late-nineteenth and early-twentieth-century America. Hundreds of women in Barre kept boarders; the majority housed one or two for brief periods, while others made it a lifelong career and amassed assets to pass along to the next generation. Boardinghouse keeping blended well with a woman's housekeeping skills, schedule, and family responsibilities. She had control of what happened in the home, so she could convert the space and her labor into income. And hard labor it was. Economic necessity, not the desire for "play money" nor keeping busy to avoid idleness, dictated boardinghouse decisions. Barre's Italian and Scottish women developed additional strategies to augment boardinghouse income. Both originated out of unique ethnic associations imported to their adopted community. Liquor sales and fraternal society insurance had the same objective: adequate revenue to support a household. Both succeeded and helped working-class women to provide essential income for their families.

## NOTES

<sup>1</sup> Ann Banks, ed., *First-Person America* (New York: Alfred A. Knopf, 1980), 117–118.

<sup>2</sup> U.S. Census, 1900. Barre City [census enumeration schedules]; *Barre City Directory*, 1887, 1890–1891, 1895–1896, 1898, 1900, 1903–1904; Alexander Cluness. Barre, Vermont. Death Certificate. 5: 73, 11 October 1888; "Died Very Suddenly: Mrs. Alexander Cluness Died After Only A Day's Illness," *Barre Daily Times (BDT)* 27 December 1910.

<sup>3</sup> For New England, see Thomas Dublin, *Women at Work: The Transformation of Work and Community in Lowell, Massachusetts, 1826–1860* (New York: Columbia University Press, 1979); Faye Dudden, *Serving Women: Household Service in Nineteenth-Century America* (Middletown, Conn.: Wesleyan University Press, 1983); Donna Gabaccia, *From the Other Side: Women, Gender and Immigrant Life in the U.S., 1820–1990* (Bloomington: Indiana University Press, 1994); Alice Kessler-Harris, *Out to Work: A History of Wage-Earning Women in the United States* (New York: Oxford University Press, 1982); Leslie Tentler, *Wage-Earning Women: Industrial Work and Family Life in the United States, 1900–1930* (New York: Oxford University Press, 1979); Carole Turbin, *Working Women of Collar City* (Urbana: University of Illinois Press, 1992). For Vermont, see Betsy Beattie, "Opportunities Across the Border: The Burlington Area and the French Canadian Worker in 1850," *Vermont History* 55 (1987): 133–152; and Gene Sessions, "Years of Struggle: The Irish in the Village of Northfield, 1845–1900," *Vermont History* 55 (1987): 69–95. Little research specifically on working women of Vermont during this time period has been published.

<sup>4</sup> U.S. Census, 1880, 1900, 1910. Barre City and Trinidad (Colorado)[census enumeration schedules]; U.S. Bureau of the Census, *Statistics of the Population of the United States at the Tenth Census*. Table 103, Occupations—The United States by Classes and Severally, with Age, Sex, and Nativity of Persons Occupied: 1880 (Washington: U.S.G.P.O., 1883); *Occupations at the Twelfth Census*, 1900. Table 91; *Thirteenth Census of Population*, Vol. 4, Table 1; population figures are for women 10 years and older.

<sup>5</sup> Lisa Christine Geib-Gunderson, "Idle Observers or Productive Workers?: An Analysis of Married Women's Involvement in Family Businesses and Their Under Enumeration in U.S. Censuses." (Ph.D.thesis, University of California, Riverside, 1996), 25–26.

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<sup>6</sup> John Modell and Tamara Hareven, "Urbanization and the Malleable Household," *Journal of Marriage and the Family* 35 (1973): 474.

<sup>7</sup> Rachel Amelia Bernstein, "Boarding House Keepers and Brothel Keepers in New York City, 1880-1910 (Ph.D. Thesis, State University of New Jersey, New Brunswick, 1984).

<sup>8</sup> While women engaged in this means of employment described themselves or were described by census takers as "keeping boarders," or "boardinghouse keeper," thereby indicating there was a difference in the work, the terms actually were used interchangeably. In this study, the two categories have been combined.

<sup>9</sup> Alice McAuley MacLeod, interview, 2 September 1976, T112 2L, Barre Oral History Project (BOHP), Archives of Barre History, Aldrich Public Library, Barre, Vermont; Joan Jensen estimated that women who kept boarders in nineteenth-century New York State earned between \$18 and \$23 per month. See Joan Jensen, "Cloth, Butter and Boarders: Women's Household Production for the Market," *Review of Radical Political Economics* 12 (Summer 1980): 19.

<sup>10</sup> Bridget Butler worked at Martha Zottman's boardinghouse from 1900 to 1902. In exchange for her housekeeping skills, her husband, daughter, and she lived rent free. U.S. Census, 1900. Barre City [census enumeration schedules]; Bridget Butler, Barre [Vermont] City Court, 1: 1035.

<sup>11</sup> George Ellsworth Hooker, "Labor and Life at the Barre Granite Quarries," unpublished manuscript (Barre, Vt., 1895), 6, Wilbur Collection, Bailey/Howe Library, University of Vermont, Burlington, Vermont; Estelle M. Stewart, *History of Wages in the United States from Colonial Times to 1928*, U.S. Department of Labor Statistics, Bulletin no. 499 (Washington: U.S.G.P.O., 1929), 260, 331, 443.

<sup>12</sup> S.J. Kleinberg, *In the Shadow of the Mills: Working-Class Families in Pittsburgh, 1870-1907* (Pittsburgh: University of Pittsburgh Press, 1989), 80, 81. Rent in Pittsburgh during this period ranged from \$10 to \$20 per month; Pittsburgh's housing was expensive and women in Barre could easily have paid the rent with their boarding income.

<sup>13</sup> In Barre, 27 percent of those boarding were female throughout the study period; U.S. Census, 1880, 1900, 1910. Barre City [census enumeration schedules], 1880, 1900, 1910.

<sup>14</sup> Alice McAuley MacLeod, T112 2L, BOHP.

<sup>15</sup> *Ibid*; Alice Gray, interview, 7 July 1976, T108, 2L, BOHP.

<sup>16</sup> My analysis measured women who appeared in the directory or census only one time. It is true these women could have had boarders for more than one year but were missed in the written record. However, since I looked at thirteen city directories between 1887 and 1918 and the U.S. census for 1880, 1900, and 1910, it seems probable that the women listed as keeping boarders only once used this means of earning money as a very short-term solution to financial needs. *Barre City Directory*, 1887, 1890-1891, 1895-1896, 1896-1897, 1898, 1900, 1903-1904, 1907, 1912, 1913, 1914, 1916, 1918; U.S. Census, 1880, 1900, 1910. Barre City [census enumeration schedules].

<sup>17</sup> U.S. Census, 1880, 1900, 1910. Barre City [census enumeration schedules]; I located no men in Barre during the 1880-1918 period who described themselves as "boardinghouse keepers." With many more work options available to them, men rarely chose to keep boarders for a living. They also had access to capital to start larger businesses. Therefore, if a man wanted to enter the hospitality business, he was more likely to purchase a hotel and manage it with a staff of paid employees.

<sup>18</sup> "Barre Ethnic Heritage Chronology," *Barre, Vermont: An Ethnic Bouillabaise* 4 (1978): 1. By 1890, 2,010 of the 6,812 residents came from outside the United States.

<sup>19</sup> Modell and Hareven, "The Malleable Household," 472. They used the manuscript census from 1880.

<sup>20</sup> U.S. Census, 1880, 1900, 1910. Barre City [census enumeration schedules]; *Barre City Directory*, 1887, 1890-1891, 1895-1896, 1896-1897, 1898, 1900, 1903-1904, 1907, 1912, 1913, 1914, 1916, 1918; Rosamond Gallagher, Washington County [Vermont] Probate Court, 34: 9, 1908. Her boardinghouse was worth \$2,700 in 1908.

<sup>21</sup> U.S. Census, 1880, 1900, 1910. Barre City, [census enumeration schedules].

<sup>22</sup> Banks, *First-Person America*, 116. McCarthy's experience with a multiethnic boardinghouse population was unusual, but not unheard of in Barre.

<sup>23</sup> *Ibid.*, 117-118. Granite workers suffered from an industry-caused illness called silicosis. Similar in etiology and symptoms to black lung, the coal miner's disease, silicosis took the lives of hundreds of Barre granite cutters until sheds were required to install ventilation equipment in the late 1800s. See: Gerald Markowitz and David Rosner, *Deadly Dust* (Princeton, N.J.: Princeton University Press, 1991), 39.

<sup>24</sup> Cora Colby, Washington County [Vermont]. Justice of the Peace Docket, 266, 267, 11 December 1897; "Deputy Sheriff Shepard with Officers Howland, Howe, and Pery Raided Mrs. Colby's House On River Street," *BDT*, 13 December 1897; Cora Colby, Washington County [Vermont], Justice of the Peace Docket, 347, 9 July 1898.

<sup>25</sup> Quoted in Edwin Granai, "Family Research Has Its Rewards, Risks," *Barre-Montpelier Times Argus*, 5 December 1995.

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<sup>26</sup> Emma Goldman, *Living My Life* (New York: Alfred A. Knopf, 1931), 238.

<sup>27</sup> It appears that Italian women operating neighborhood saloons was a Barre innovation. Gary Mormino found that neighborhood saloon operators in St. Louis were male, *Immigrants on the Hill: Italian-Americans in St. Louis, 1882–1982* (Urbana: University of Illinois Press, 1986), 128. Mary Murphy found that national prohibition in 1919 created opportunities for people who had never been in the liquor business and that when a community “accepted” illegal liquor sales, women felt encouraged to engage in such businesses. See Mary Murphy, “Bootlegging Mothers and Drinking Daughters: Gender and Prohibition in Butte, Montana,” *American Quarterly* 46 (June 1994): 183, 184. Colby is a good example of a Vermont-born woman who identified with the Italian community, but did not appear in the census as an “Italian” boardinghouse keeper.

<sup>28</sup> U.S. Census, 1900. Barre City [census enumeration schedules]; Lena Giacobbi, Washington County [Vermont]. Justice of the Peace Docket, 443, 444, 29 September 1898. Italian immigrants made their own beer and grappa, a type of brandy, at home. The women in this article probably bought some of their liquor from bootleggers, as well. Local stories remark about the regular runs bootleggers made from Barre to the Canadian border and back during this period. Mari Tomasi, *Like Lesser Gods* (c.1949; Shelburne, Vt.: The New England Press, 1988), 91.

<sup>29</sup> “Report of the License Commissioners,” *Ninth Annual Report of the City of Barre, Vermont* (Barre, Vt.: E. W. Cumings, 1903), 24–25.

<sup>30</sup> “Report of the License Commissioners,” *Tenth Annual Report of the City of Barre, Vermont* (Barre, Vt.: E. W. Cumings, 1904), 25–26; “License Commissioners,” *Ninth Annual Report*, 24–25.

<sup>31</sup> Clementine Comolli, Barre [Vermont] City Court, 11: 1465.

<sup>32</sup> U.S. Census, 1900. Barre City [census enumeration schedules]; Clementine Comolli, Barre [Vermont] City Court, 11: 1465; Clementine Comolli, Barre [Vermont] City Court, 18: 2054, 2055, 2267.

<sup>33</sup> Barre, Vermont. City Records, Election Returns, 1905, 5: 427–431.

<sup>34</sup> “Barre Will Vote No: Present Indications Point To Such a Result,” *BDT*, 20 February 1906; “An Official Report of the Italian Meeting Held Monday Night,” *BDT*, 21 February 1906. The license commissioners, appointed by City Council, made these decisions through group deliberation. Barre, Vermont. City Records, Election Returns, 1906, 6: 117–121.

<sup>35</sup> Barre, Vermont. City Records, Election Returns, 1907, 6: 331, 340–344; 1908, 7: 64–69; 1909, 7: 290–292; 1910, 7: 506–509; 1911, 8: 196–200; 1912, 8: 356–362; 1913, 8: 509–516; 1914, 9: 137–142; 1915, 9: 261–265.

<sup>36</sup> Banks, *First-Person America*, 118.

<sup>37</sup> U.S. Census, 1900. Barre City [census enumeration schedules]; Joanna Galimberti, Barre [Vermont] City Court, 22: 2850.

<sup>38</sup> U.S. Census, 1900. Barre City [census enumeration schedules]; Teresa Frattini, Barre [Vermont] City Court, 18: 2842.

<sup>39</sup> U.S. Census, 1910. Barre City [census enumeration schedules]; Marietta Pacetti, Barre [Vermont] City Court, 18: 2854; “Marietta Pacetti,” unspecified newspaper clipping, 1908, Reference File, Aldrich Public Library, Barre, Vermont.

<sup>40</sup> “Mrs. M. Valentine,” unspecified newspaper clipping, 5 July 1915. Reference File, Aldrich Public Library, Barre, Vermont; Selena Albano, Barre [Vermont] City Court, 29: 5349, 5350.

<sup>41</sup> Adelina Gariboldi, Washington County [Vermont] Justice of the Peace Docket, 262, 265 [n.d.]; Adelinda Gariboldi, Barre [Vermont] City Court, 3: 563, 566, 567; 11: 1240.

<sup>42</sup> “Beer Found in Two Places,” *BDT*, 4 September 1917; Granai, “Family Research Has Its Rewards, Risks.”

<sup>43</sup> “Report of the Finance Committee,” *Twenty-Second Annual Report of the City of Barre, Vermont* (Barre, Vt.: Ned J. Roberts, 1917), 18.

<sup>44</sup> Banks, *First-Person America*, 114.

<sup>45</sup> Over 45 percent of boardinghouse keepers were born in the U.S., 21 percent were from Italy, and the remaining 21 percent were from a variety of other European countries and Canada. Many Scottish immigrants to Vermont came in through Canada and sometimes appeared in census records as from Canada. Other immigrants born in Canada identified themselves as French-Canadian, although among boardinghouse keepers this group constituted only a few percent. Not until 1922 did French-Canadian immigrants enter Barre in sizeable numbers when they came as strikebreakers. See Michael Sherman et al., *Freedom and Unity: A History of Vermont* (Barre: Vermont Historical Society, 2004), 417. In addition, if one considers that the Italian and Scottish ethnic communities in Barre also included children of these women, as well as women who married into the ethnic group, the number of women keeping boarders who identified with each group is probably much higher.

<sup>46</sup> Rod Clarke, *Carved in Stone: A History of the Barre Granite Industry* (Barre, Vt.: Rock of Ages Corporation, 1989), 79.

<sup>47</sup> Ladies of Clan Gordon, “Constitution and Bylaws” Article II, Section 2, (Barre, Vt.: Ned J. Roberts Quality Printers, 1917). Ladies of Clan Gordon No. 12 Records, Archives of Barre History, Aldrich Public Library, Barre, Vermont.



<sup>48</sup> John Bodnar, "Ethnic Fraternal Benefit Associations: Their Historical Development, Character, and Significance," in *Records of Ethnic Fraternal Benefit Associations in the United States: Essays and Inventories* (St. Paul, Mn.: Immigration History Research Center, University of Minnesota, 1981), 6.

<sup>49</sup> M. Fothergill Robinson, *The Spirit of Association, Being Some Account of the Gilds, Friendly Societies, Co-operative Movement and Trade Unions of Great Britain* (London: John Murray, 1913), 142.

<sup>50</sup> P. H. J. H. Goshen, *The Friendly Societies in England, 1815–1875* (New York: Augustus M. Kelley, 1967), 15.

<sup>51</sup> Not all historians agree with this position. See Alvin J. Schmidt's essay, "The Fraternal Context," in *Fraternal Organizations* (Westport, Ct.: Greenwood Press, 1980), 6. Schmidt contends that, even though fraternal benefit societies resembled British friendly societies, there is no evidence to suggest that American organizations owe their existence to the British. Instead, he believes they were patterned after Freemasonry. S.J. Kleinberg sees mutual benefit societies as a direct response to the new urban, industrial environment immigrants confronted in the U.S. (*In the Shadow of the Mills*, 274).

<sup>52</sup> William Barclay, "Sixteenth Anniversary of Clan Gordon No. 12, O.S.C., 1884–1944," typewritten manuscript, Archives of Barre History, Aldrich Public Library, Barre, Vermont, 1, 3. Barclay remarked that Clan Gordon benefits to families in the first sixty years probably exceeded a half million dollars. Most men received money during spring and summer months for work-related injuries, when quarries and cutting sheds were busiest. Evidence from oral histories and reports in local newspapers indicate that granite workers regularly experienced broken bones, back injuries, colds, pneumonia, and other respiratory ailments. While *Farwell v. Boston & Worcester Railroad Corp.* in 1842 tried to protect employers from paying damages to injured workers, courts gradually moved toward making monetary awards to plaintiffs. See Lawrence M. Friedman and Jack Ladinsky, "Social Change and the Law of Industrial Accidents," in *American Law and the Constitutional Order: Historical Perspectives*, Lawrence M. Friedman and Harry N. Scheiber (Cambridge: Harvard University Press, 1978), 271, 273; Lawrence N. Friedman, *Total Justice* (New York: Russell Sage Foundation, 1985), 49.

<sup>53</sup> Minutes, 1894–1900, 8 March 1898, Clan Gordon No. 12 Collection, Archives of Barre History. Women's auxiliaries to male fraternal benefit societies were common by the 1890s, being formed because men refused women regular membership in their own organizations.

<sup>54</sup> Hasia R. Diner, *Erin's Daughters in America: Irish Immigrant Women in the Nineteenth Century* (Baltimore: Johns Hopkins University Press, 1983), 128; Kleinberg, *In the Shadow of the Mills*, 276. S.J. Kleinberg found Slavic lodges in Pittsburgh, affiliated with the Catholic Church that paid death benefits to the family if the wife died, but not sick benefits. "She was not covered in case of illness, and the family would have to turn to neighbors and the older children to do her work at home." While other historians have explored the role mutual aid societies played in immigrants' lives, little has been written on the assistance female auxiliaries provided to each other.

<sup>55</sup> Ladies of Clan Gordon, "Constitution and Bylaws," Article II, section 1. Ladies of Clan Gordon No. 12 Records, Archives of Barre History. Dr. Reid was the husband of Mary Reid, first Chief Sister, and had been the physician for Clan Gordon for ten years.

<sup>56</sup> As childbirth was a common enough event in most women's lives, covering sickness associated with it could have quickly depleted the association's financial resources; excluding it from sickness benefit was a prudent step. Why the Ladies chose to delineate the prohibition of health benefits to women suffering from the long-term effects of alcoholism or criminal operations (probably prostitution and abortion) is not known. Clan Gordon members refused to pay sick benefits to any man "who shall have contracted the disease, or become disabled, by any willful, immoral or unlawful act, practice or habit," and suspended benefits to a Clansman who became intoxicated during his illness. Perhaps the women merely modeled their exclusions after the men's equivalent. Illnesses caused by such activities were frowned upon by nineteenth-century society, but there is no indication that intoxication or prostitution were rampant problems in Barre. "By-laws of Clan Gordon No. 12, Order of Scottish Clans, Barre, Vermont" (Barre, Vt.: Star Printing and Publishing Co., 1950), Article IV, section 10, 3.

<sup>57</sup> Ladies of Clan Gordon, "Constitution and Bylaws," Article VII, section 8.

<sup>58</sup> Auditor's Reports 1904–1919, 30 June 1906, Ladies of Clan Gordon No. 12 Records, Archives of Barre History; Rollbook, n.d., Ladies of Clan Gordon No. 12 Records, Archives of Barre History. From the remaining records it is not clear how many women took advantage of sick benefits during the period before 1904, nor what types of illnesses were most common. Extant records from 1940–1960 reveal that members collected benefits for the illnesses listed above.

<sup>59</sup> Kleinberg, *In the Shadow of the Mills*, 275–276. In their first registration book each Barre woman listed a beneficiary, in most cases her spouse, but sometimes a daughter, son, or parent. Minutes 1952–1960, Ladies of Clan Gordon No. 12 Records, Archives of Barre History.

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<sup>60</sup> U.S. Census, 1900. Barre City [census enumeration schedules].

<sup>61</sup> Ibid.

<sup>62</sup> Lucy Maynard Salmon, *Domestic Service* (New York: The Macmillan Company, 1911), 97; Kleinberg, *In the Shadow of the Mills*, 170. A general servant in Boston in the 1890s made an average of \$3.16 per week; domestic workers in Pittsburgh during the same period made between \$2 and \$4 per week.

<sup>63</sup> Sixteen Ladies members actually worked as servants, housekeepers, or chambermaids. During the years prior to World War I, the \$3 per week benefit nearly replaced their lost income if they became sick for a prolonged period. For the remaining women who worked for wages the sick benefit did not replace lost wages, but it went a way toward providing the essentials for her family.