THE TWINS - EARLY YEARS By Katheryne McCormick (Written at some unknown time)

Perhaps you would say that they never really knew the pre-depression days for they were only nine when the crash came. But such things as no more vacations at Ocean City, slower increases in allowance, and a loss of \$12 each when the Park Bank failed did bring them into contact with that economic disaster. Even before the necessity arose, the twins had engineered projects for earning a sizable supplement to their small weekly income.

Those who knew them agreed that they definitely had a "mind for business." Many of the enterprises they tried were the ordinary childish schemes, but the extent to which they turned their efforts to these and the purchases made with the proceeds far surpassed that of the ordinary child. Projects planned, analyzed, and projected by the twins showed the inner workings of two active minds - minds that complimented and supplemented one another.

The desire for a "job" preceded the idea of compensation for labor. Making their beds and straightening their room daily was frequently expanded into a thorough housekeeping job that included rearranging the contents of the toy chest and of the tall chest of drawers and even scrubbing the woodwork up to the height they could reach with the aid of the low bathroom stool. The story of Little Boy Brown and Little Girl Brown who decided to play 'brownies' for Mother and Daddy Brown was in constant re-enactment in the twins home for years following the first reading of that bed-time story.

Very mysteriously and at unknown hours (until Mother discovered them slipping down stairs one morning at 4 A.M.) linen closets and drawers for silver and kitchen utensils were made orderly, breakfast tables were set, canned good in the pantry rearranged, tool chests were cleaned, and flower beds were weeded. Of course the brownies were never discovered by, Mother or Daddy but their work was greatly praised within hearing distance of the twins.

By five years of age Dot and Katch had established a regular paper route - old papers delivered daily at no cost to neighbors. The wagon and the wheel barrow were means of conveyance not only for the twins and their friends, but for Mother's Saturday shopping and Mr. Kohler's dirt for his rose garden. Nelson, the delivery boy for the A&P store at the end of the block seemed to have the ideal job; after school and on Saturday he pulled a wagon delivering groceries all over Roland Park.

Mother definitely opposed the idea of her seven year old daughters taking up that occupation and discouraged them from doing so by convincing them that Nelson should not have competition from them for he really needed the money to buy his clothes for school. (Nelson's mother was dead and he lived with his father after living for some years in an orphanage. His two younger brothers were still in the orphanage at that time. Eventually they came to live with Nelson and his father.) Mother and Daddy, however

were cognizant of the twins limitless energies and saw to it that their helpfulness met with adequate praise and that extra work was paid for commensurate with age and accomplishment.

Mr. Kohler, the elderly next door neighbor, could always use the twins help when he did his annual spring planting. Of course he insisted upon paying the each a nickel after they had hauled dirt in their large wagon to the flower beds. He, too, was the one customer who received old newspapers daily and always remembered to leave two pennies on the doormat. Fortunately the supply of old newspapers in the cellar did not outlast his amusement at the scheme.

Root beer made infrequent appearance on the stand usually devoted to orangeade or lemonade. This was due to two unsolved problems. First, Mother and Daddy had provided the sugar, bottles, and caps, the most expensive items while the twins had only procured the root beer extract. The extract, in fact, had come in five small sample bottles of extract distributed by the Hires Company to those who clipped their coupons from a magazine and sent them in. Therefore the twins were not really selling their own product. Mother and Daddy owned the major interest in the root beer.

Second, once a bottle was opened it must all be sold before it went "flat." That meant one-half a bottle would be wasted unless two customers at one time requested root beer. Lemonade or orangeade, they were the best commodities! Even at the age of six one could figure out the cost of all ingredients - lemons, sugar (Mother always willingly donated that) and cups. Having little capital of their own to invest, a loan was got from Mother and before the proceeds were spent or dropped into the little banks, Mother received what was owed to her (no interest for that short time loan).

When they reached the movie going age, a lemonade stand for one hour, largely for the store employees, provided enough for two movie tickets. Carfare (on the trolley) was unnecessary because Dot and Katch could roller skate to the movies, only 1 1/2 miles away. Sometimes they got one free ticket from Ruby Blessing whose father owned the candy and ice cream store. He got two free tickets each week for displaying a poster showing which movies were playing that week.

In spring an outing for violet picking and picnicking constituted only one phase of a delightful Saturday. These weekly outings started as just picnics until one Saturday Dot & Katch met the caretaker of the estate who showed them the immense fields covered with violets and told them to pick all they wanted. The first ten or twelve bunches were practically dead by the time the twins reached home. But when next Saturday rolled around, they had licked that problem.

Supplied with sheets of waxed paper, string, and baskets which could be kept partially immersed in the stream until time to return, the twins set out. A quota was set - ten bunches apiece before lunch and ten after lunch. That would allow them to be at their post outside the A & P store by the time the heavy crowd of afternoon shoppers arrived.

The endeavor ended with the selling of the twenty to thirty large bunches of violets to women shoppers outside the nearby shopping center for ten cents a bunch - unless a customer insisted that the bouquet was worth no less than a quarter. The proximity of the grocery stores made their frequent flower, lemonade, and root beer stands all highly profitable.

At the age of eight, Dot began taking music lessons. Sister Grace, four years the twins senior, had been studying piano for three or four years. The spring following the September in which Dot started lessons, it was agreed by Grace and Katch that Dot was sufficiently good to enable the three of them to give a concert. Katch's talents, not in the field of music, were successfully combined with those of Grace and Dot to give her an important place in the project. She would be the ticket collector, usher, announcer, and salesman of homemade fudge (during the intermission).

Everything about the concert must be worked out professionally. Tickets were typed and perforated (on Mother's sewing machine) so that the stub could be removed and be entered in a drawing for the door prize at the conclusion of the program. Typed programs including selections, composers, and performers were distributed at the door. Creamy fudge, wrapped in white paper napkins, was sold for the non-inflationary price of five cents a package of six pieces.

Excitement filled the household for hours before the program began at 7:30 PM. Supper was served early and dishes were done in double quick time to allow that last free moment in which to glance over the announcers speech or over the score of the "Happy Farmer."

Each year brought with it new outlets for business activity and at the same time new wants which were beyond the purchasing power of the twins' allowance. Tennis racquets, lacrosse sticks, baseball bats and baseball mitts were gradually accumulated; Dotty and Katch's ideas were moving into the area of larger acquisitions - radios and typewriters. It is hard to say whether the scheme preceded the desire for article or the desire preceded the scheme for acquiring it. At least they felt confident that given time they could buy the device or article or having earned the money they would find a worthy "cause."

Somewhat to the embarrassment of a mother of girls, the twins insisted that they were going to shovel snow off peoples' sidewalks - for a fair price. "If we didn't do it, someone else would get the job wouldn't they" was the annual rejoinder to Mother's plea that they let the boys do that job. "Why should we when we can do as good a job as they can" our women righters would add. Frequent reminders that Daddy should get one of those regular snow shovels brought results - a compromise. Daddy would pay for the shovel but the twins would, in return, clean their own walks gratis.

Perhaps the most lucrative single venture, before they reached the age of baby-sitting, was the snowball business at Round Bay, a summer community on the Severn River. The product sold, shaved ice over which was poured chocolate, lemon, grape, or strawberry syrup, turned out to be 90% profit when labor costs were excluded.

Labor was one item of which the twins had in excess! In this business they learned of the desirability of credit to customers in good standing for the stand was ideally located on the beach near the main pier in the community. Friends and friends of friends invariably came to the beach without funds or bought more than the one snowball for which they had remembered to bring a nickel. Three flavors stripped across one snowball (Sundays only) and un-flavored shaved ice for mint juleps attracted additional customers before the summer ended.

Each Saturday morning was shopping time for the "business women." While Mother bought the weekly groceries, Dot and Katch made the rounds of the paper product company, ten-cent store, and the A & P where they bought the dishes, tin spoons, sugar, and flavoring extracts.

Once they had been accumulated, the next stop was a visit to the radio store on the main shopping street. There a half hour to an hour was spent examining and listening to radios (table models) in the price range of \$30 to \$40. During their second visit, the twins felt it was necessary to explain to the salesman that they were interested in deciding on a particular radio but that they would not be buying it from him since their Uncle Clarence who was in the electrical supply business could get them the one they selected at a 30% discount. Being a good salesman and rather enjoying showing the inquisitive twins all the features and advantages of every model, he invited them to come back as often as they liked to study their prospective purchase.

Before Labor Day and the end of summer, Dot and Katch had definitely decided on the \$40 RCA table model radio with metal tubes and the electric eye for accurate tuning. This decision was reached after much study of the radio itself and of the literature supplied plus conference with Eddie Gibbons, a boy of 20 who knew quite a bit about radios - in fact he had built himself one.

In order to have the radio as soon as they returned to Baltimore, they wrote a letter to Uncle Clarence asking him if he would be able to secure the radio within a few weeks and including, of course, the exact details as to serial number and list price at the store. The snowball concern showed a net profit of \$21.50, a rather satisfactory sum for six Saturday and Sunday afternoon business. The remaining \$6.50 for the radio was taken out of the bank.

In addition to the Saturday and Sunday business, the twins had sold snowballs at the finals of the community tennis tournament. As soon as the tournament was announced, they called upon the chairman of the tennis committee. As their contribution to the community, they would like to sell snowballs at the courts on the day of the finals and donate their profits of that day to help pay for the trophies that were to he awarded.

As the tournament progressed, Katch and Dot both reached the finals (there were only three other girls in their group in the tournament). Still this did not interfere with business. Up until the minute they walked out on the court, they were shaving ice, dousing it with flavors, and taking in money. Somewhat exhausted following the closely

contested three-set match, they dashed back to the stand to catch up on business that had accumulated while they had been running around the court. It was nearly half an hour later that they had time to sit down and enjoy a snowball themselves. That evening after the money was counted and expenses calculated, they proudly took the nearly \$5 profit over to the chairman's home. Not only had one of them, Katch, won a small cup, but they had contributed over half the purchase price for all the cups.