

SHOPPING, SEDUCTION & MR. SELFRIDGE BY LINDY WOODHEAD



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Review

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About the Author

Lindy Woodhead worked in international fashion public relations for more than twenty-five years. During the late 1980s she spent two years as the first woman on the board of directors of Harvey Nichols. Woodhead retired from fashion in 2000 to concentrate on writing. Her first book, *War Paint*, a biography of Helena Rubinstein and Elizabeth Arden, was published in 2003. She is a regular contributor to *The Spectator* and *The Times Saturday Magazine*. A Fellow of the Royal Society of Arts, she is married with two sons and lives in southwest London and southwest France.

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The Fortunes of War

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In 1860, as America braced itself for civil war, business-men began to stockpile goods. No one knew better than the store owners what would happen when fabric became scarce. It wasn't silks and satins that worried them, it was cotton—and they fretted more about the lack of it than the picking of it. In April 1861, when war was declared and President Lincoln issued his Proclamation of Blockade, speculation in cotton became rife, and panicking Northern mill owners were only too glad to forge associations with men who promised to continue the smooth flow of supplies from South to North.

When Union forces captured New Orleans in 1862, trade through the Mississippi Valley became particularly brisk. Cotton was also moved out via Memphis and Vicksburg, all of which kept the mills working—so much so that during the first two years of the war manufacturers still made a healthy profit. By 1863,

however, supplies were dwindling and there was a short-age of men to run the machines. American spinning mills went on half-time production. As cotton goods became increasingly scarce, those who had filled a warehouse or two could name their price.

In New York, President Lincoln's friend Alexander Stewart, the acknowledged "merchant prince" of the day, made enormous sums of money, having astutely cornered the market in domestic linen as well as cotton. Given that Mary Lincoln, a woman who clearly sought security through her possessions and for whom shopping was an addiction, spent thousands of dollars at Stewart's Marble Palace—on one memorable visit she ordered eighty-four pairs of colored kid gloves—it is not surprising that Mr. Stewart was also rewarded with lucrative contracts to supply clothing to the Union army. Indeed, the war seemed to have no effect on the shopping habits of New York's rich. The media criticized their "hedonistic approach during the daily slaughter wrought by the war," but the pursuit of fashion carried on regardless.

Chicago too enjoyed a profitable war. The small town that had emerged out of the swampy Fort Dearborn just three decades earlier—and where some could still remember Chief Black Hawk and his warriors swooping in to attack—was now the hub of America's biggest railroad network and the collecting point for food to supply both the East and the army. Awash with opportunity and swimming in cash, sprawling, still muddy, "rough and ready" Chicago became a boomtown. As the farm boys joined the army, production of Cyrus McCormick's reaping machines increased—as did his fortune. He wasn't alone. Whether it was pork, which Philip Armour bought at eighteen dollars a barrel and sold for forty dollars, or luxury Pullman cars developed by the railwayman George Pullman, Chicago tycoons were making millions of dollars—and their wives were helping them spend it.

The destination of choice for Chicago's shoppers was Potter Palmer's store on Lake Street. Palmer, who went on to become a property developer of immense skill, had started his career in Chicago in 1839 as a small-time dry-goods retailer. There was nothing small about his ambitions, however, nor his ability to judge women's desire to shop. He sold goods at fixed and fair prices, let his ladies take clothes home to try on, and left copies of Godey's Lady's Book (the fashion magazine of the time) in the store for browsing. Better yet, he read it himself. His maxim was "You've got to think big," and by the time war came, he had done so, stocking up on cotton goods, filling vast warehouses with everything from petticoats and pantalets to sheets and tea towels, and advertising his stock with a "money-back guarantee"—a revolutionary idea at the time.

Among the men who enlisted all over the North in 1861 was Robert Oliver Selfridge. At the age of thirty-eight he left his home in Ripon, a hamlet in Wisconsin 170 miles north of Chicago, where he ran a general store, to go to war. Reputed to be a sober, hardworking man and described as "a stalwart of local activity," he was also Master of the Ripon Freemasons' Lodge. Robert Selfridge and his wife, Lois, had three young sons—Charles Johnston, Robert Oliver Jr., and Henry Gordon (known as Harry). Though there has always been uncertainty in the Selfridge family over precise dates of birth, it seems likely that Harry was born on January 11, 1856. He was just five when his father went to war—and never returned.

Not that Major Selfridge died in battle. He was honorably discharged in 1865, whereupon he simply vanished. No one ever knew why. Perhaps, having witnessed the carnage, he had a nervous breakdown. Perhaps he simply wanted to be free of responsibilities. Whatever the case, he left his wife to bring up her family on her own, on the meager earnings of a teacher. Harry later described Lois as "brave, upstanding, and with indomitable courage." She was indeed brave, and she needed to be. Not long after the war her eldest son, Charles, died, and then her middle son, Robert. She was now left alone with young Harry.

Moving with her son to Jackson, Michigan, Lois found work as a primary-school teacher, earning around thirty dollars a month. Making ends meet was a constant struggle, so she supplemented her salary by painting

Valentine and other novelty cards. Still with no word from her husband, she was left to assume that he was “missing, presumed dead.” Only years later did she learn that he had been killed in a railway accident in Minnesota in 1873 and that she was—finally—a widow. Harry was shielded from the truth, growing up believing that his father had been “killed in battle,” a story he would often repeat to the media. It would be years before he discovered the truth.

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Mrs. Selfridge continued her career as a teacher, becoming the headmistress of Jackson High School, where the education of the town’s young was entrusted to her capable care. The most important thing she taught Harry was never to fear failure. She was fond of saying, “Why should you worry about failing? There’s always something else to try and you can excel in that instead.” She taught Harry to be gracious. She taught him impeccable manners. Finally, she taught him the importance of appearance. She would check his fingernails in the morning and again before supper—not that he needed much checking. From an early age Harry was fastidious, and he loved nothing better than wearing a clean shirt to school and polishing his boots until they gleamed.

When Harry wasn’t dreaming about castles or maintaining his modest wardrobe, he had his head in a book, devouring stories by James Fenimore Cooper and Nathaniel Hawthorne, along with his favorite, *Struggles and Triumphs*, the well-thumbed autobiography of the great circus showman Phineas T. Barnum. The rags-to-riches story of Barnum inspired Harry to dream of a future far away from Jackson. In many respects the two were very similar. Barnum had a rare gift for publicity. His spectacular museum in New York drew the public in the thousands and he became rich by entertaining them. Like Barnum, Selfridge had the ability to suspend disbelief. His tricks—entertaining people in a great store that was, in a way, just like a circus tent—created such confidence among his friends, family and financial backers that for years they refused to accept that his extravagant, destructive side was gradually eroding his ability to run his business empire.

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Whatever influences inspired Harry Selfridge in his quest to create a seductive shopping experience, he certainly didn’t find them in Big Rapids. He was never a fan of country pursuits, and fishing and fur trapping were pretty much all Big Rapids offered by way of recreation in those days. Neither did he drink much. What Harry enjoyed was playing cards—especially poker—and Big Rapids was almost certainly where he honed his game. At one point, boredom is rumored to have prompted him to study law—via a correspondence course—but he subsequently admitted that it was a “complete disaster.” In one thing, however, he remained constant. In the office he was always impeccably dressed. Years later, when Selfridge had become famous and the American press serialized his life story, an old acquaintance from Big Rapids recalled that Harry always looked “as if he had just come out of a bandbox.”

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Selfridge used to say that his interview with Mr. Field lasted a matter of minutes and that the man was “so cold it made him shiver.” Terms were discussed, with Harry claiming he agreed to a weekly wage of ten dollars as a stock boy in the wholesale department basement—but the pay at the very bottom of the ladder he determined to climb was certainly less than that.

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another, but although Selfridge worked for Field for over twenty-five years, they were never friends.

To call Marshall Field merely “successful” is an understatement. By 1900, his recorded annual income was \$40 million a year (nearly \$800 million today), and when he died in 1906, he left an estate worth \$118 million (over \$2 billion today). A large part of his fortune came from real estate and his early investment in railroad stocks. He was also an original and significant investor in the Pullman Company, backing George Pullman’s imaginative concept of luxurious comfort while traveling by train. Given that the journey from Chicago to New York alone took twenty hours, it is small wonder that Pullman’s deluxe dining car, called “the Delmonico” after New York’s swell restaurant, was so successful. Only the rich could travel in his cars, while the really rich bought and customized their own private Pullman carriages—the private jets of their day—fitting marble bathtubs, overstuffed velvet sofas, piped organ music and, the height of one-upmanship, taking along an English butler to ensure the service was smooth.

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If you lived at Downton Abbey, you shopped at Selfridge's.

Harry Gordon Selfridge was a charismatic American who, in twenty-five years working at Marshall Field's in Chicago, rose from lowly stockboy to a partner in the business which his visionary skills had helped to create. At the turn of the twentieth century he brought his own American dream to London's Oxford Street where, in 1909, with a massive burst of publicity, Harry opened Selfridge's, England's first truly modern built-for-purpose department store. Designed to promote shopping as a sensual and pleasurable experience, six acres of floor space offered what he called "everything that enters into the affairs of daily life," as well as thrilling new luxuries—from ice-cream soda to signature perfumes. This magical emporium also featured Otis elevators, a bank, a rooftop garden with an ice-skating rink, and a restaurant complete with orchestra—all catering to customers from Anna Pavlova to Noel Coward. The store was "a theatre, with the curtain going up at nine o'clock." Yet the real drama happened off the shop floor, where Mr. Selfridge navigated an extravagant world of mistresses, opulent mansions, racehorses, and an insatiable addiction to gambling. While his gloriously iconic store still stands, the man himself would ultimately come crashing down.

The true story that inspired the Masterpiece series on PBS • Mr. Selfridge is a co-production of ITV Studios and Masterpiece

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Not that Major Selfridge died in battle. He was honorably discharged in 1865, whereupon he simply vanished. No one ever knew why. Perhaps, having witnessed the carnage, he had a nervous breakdown. Perhaps he simply wanted to be free of responsibilities. Whatever the case, he left his wife to bring up her family on her own, on the meager earnings of a teacher. Harry later described Lois as "brave, upstanding, and with indomitable courage." She was indeed brave, and she needed to be. Not long after the war her eldest son, Charles, died, and then her middle son, Robert. She was now left alone with young Harry.

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To call Marshall Field merely “successful” is an understatement. By 1900, his recorded annual income was \$40 million a year (nearly \$800 million today), and when he died in 1906, he left an estate worth \$118 million (over \$2 billion today). A large part of his fortune came from real estate and his early investment in railroad stocks. He was also an original and significant investor in the Pullman Company, backing George Pullman’s imaginative concept of luxurious comfort while traveling by train. Given that the journey from Chicago to New York alone took twenty hours, it is small wonder that Pullman’s deluxe dining car, called “the Delmonico” after New York’s swell restaurant, was so successful. Only the rich could travel in his cars, while the really rich bought and customized their own private Pullman carriages—the private jets of their day—fitting marble bathtubs, overstuffed velvet sofas, piped organ music and, the height of one-upmanship, taking along an English butler to ensure the service was smooth.

Most helpful customer reviews

73 of 76 people found the following review helpful.

Great Social Comment

By Traveller

i bought the book having seen the first episode of the ITV production and was intrigued by the story knowing almost nothing about the history of the store. Lindy Woodhead writes in a style which is both easy to read and also contains fascinating comments about London society and the history of retailing. Selfridge comes across as a larger than life character , ahead of his time in terms of his understanding of consumer demands , skilful in his analysis of fashion, social trends and creating the "shopping experience ". His fall from grace and the loss of his store following shareholder pressure ,as gambling and squandering money on starlets dominates his later life, is a sad finale but somehow seems to fit with the character that he was and the world he created around the store. An excellent read.

50 of 52 people found the following review helpful.

Very interesting

By MT57

I went looking for this book after watching the Masterpiece Theater series that is based on it, "Selfridge". I found it enjoyable to read, thoroughly researched, and generally well written. I thought the author struck the right biographical balance between Selfridge himself and his times and the context around him. It contrasts with the series which, understandably as it is TV, has many more plots with little connection to Selfridge himself and a lot more emphasis on romance and sex than you will find in here. I was more interested in the way he changed retail culture and that was also the focus of this book, so I liked it a lot. The author has done a great deal of research and I felt confident I was reading a fairly accurate account. It read pretty briskly, as well, although toward the end, once the store is established, the narrative loses some steam and many paragraphs consist mainly of lists of things that happened in a particular year relevant to the store. Still, it held my interest consistently and was overall a well-done biography that I am glad I read.

59 of 69 people found the following review helpful.

AN AMERICAN IN LONDON

By Barry McCanna

This is a fascinating account of the life and times of Harry Gordon Selfridge. It covers not just his career, but the changing fashions and world events that accompanied it, and the twin passions that fuelled his existence, and led ultimately to his downfall. The author lays bare Harry's double life; he was a widower with four children, and always appeared to be a very correct Edwardian gentleman. He never exercised *droit de seigneur* in the store, but his private life was a different matter, and the story is peppered with the names of showgirls on whom he lavished his affections, and showered with gifts.

Lindy Woodhead is an excellent guide on matters sartorial and cosmetic, but when it comes to the showbiz side of the story she is less assured. In 1910, we're informed, the public was dancing to big-band music, then buying phonograph wax cylinders to play the music at home (soon superseded by pressed discs in cardboard sleeves, courtesy of Columbia Records). In reality, the big-band genre did not appear for a further two decades, and the wax cylinder was already losing ground to the gramophone record by the turn of the century. Sleeves appeared around 1910 with the introduction of double-sided 78s, but the cardboard ones came courtesy of the retailer, manufacturers like Columbia and HMV provided paper sleeves.

On the subject of records, whilst it's true that sides for the Key label, which is mentioned on page 211, were selected by Christopher Stone and pressed by Decca, it's stretching a point to say that these were the top dance band hits of the day, recorded under the store's own label. The label used masters from Panachord and Winner, and only about thirty were issued, during 1933/34, usually under pseudonyms. Christopher Stone also selected records for the Mayfair label, which could be obtained in exchange for Ardath cigarette coupons. When the scheme foundered in 1933, Selfridge purchased the outstanding stock which went on sale in the store. .

The musical shows referred to on page 123 should be shown as "Hullo Rag-Time!" and "Hullo Tango!". Victor Silvester is described on page 160 as "the undisputed king of the Black Bottom" which, for a pioneer of strict tempo, seems highly improbable. There were quite a few jazz band recordings of "Fascinating Rhythm" but Jelly Roll Morton did not number amongst them, despite the claim on page 180. I doubt whether you'd have caught either Sophie Tucker or Paul Whiteman's star musicians at the 43 Club. Reference is made from page 102 on to the Kit-Cat Club, spelt incorrectly with two Ks. The French Radio Normandie (spelt thus) was not a pirate radio station.

The author seems confused about the status of the various venues where dance bands played, and on page

211 lumps the Café de Paris and the Embassy (Club) in with the 43 and the Silver Slipper. The first two were amongst the top of the range West End hotels and restaurants, which provided residencies for such as Ambrose, Roy Fox and Lew Stone. The last two were drinking clubs which evaded licensing laws by means of bottle parties. Musicians keen on late night jam sessions might gravitate to the latter when their more up-market occupations had finished for the evening, but there was a clear distinction.

Syncopated jazz was a feature of the twenties, and had been replaced by more homogenous arrangements long before the "swing time" (sic) sound as perfected by Benny Goodman's orchestra (not to mention Artie Shaw, Casa Loma, etc). Also on page 243, there are two Ds in Richard Rodgers

The story of Kate Meyrick, who ran the infamous 43 Club in Gerrard Street, is touched upon only briefly. Her objective was to fund her daughters' education, and three of them married peers of the realm. Mrs. Selfridge herself seems somewhat neglected, and it's worth mentioning that in 1908 she visited Florence, together with daughters Rosalie and Violette. There they spent some time practising the harp, under the tutelage of Professor Giorgio Lorenzi. On their return to England they were accompanied by his son, Mario, who then gave recitals in London. After the First World War he began playing in dance bands, and between 1935 and 1938 made a series of recordings under the title of Mario "Harp" Lorenzi & his Rhythmics.

I have digressed from the book itself, and will make amends by recommending it wholeheartedly. Despite the odd solecism, it is a compelling slice of social history. My only regret is that the finale is such a tragic one. Harry treated the store as his personal fiefdom, despite the fact that Selfridge was a public company. When nemesis came, in the shape of a new appointment to the board, retribution was merciless. For all his faults Harry did not deserve the treatment that was meted out to him. Weighed in the balance, his achievements far outstripped his failings, and I think he would be extremely gratified that Lindy Woodhead has gone to such trouble to set the record straight.

See all 193 customer reviews...

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Review

“Enthralling . . . [an] energetic and wonderfully detailed biography.”—London Evening Standard

“Will change your view of shopping forever.”—Vogue (U.K.)

About the Author

Lindy Woodhead worked in international fashion public relations for more than twenty-five years. During the late 1980s she spent two years as the first woman on the board of directors of Harvey Nichols. Woodhead retired from fashion in 2000 to concentrate on writing. Her first book, *War Paint*, a biography of Helena Rubinstein and Elizabeth Arden, was published in 2003. She is a regular contributor to *The Spectator* and *The Times Saturday Magazine*. A Fellow of the Royal Society of Arts, she is married with two sons and lives in southwest London and southwest France.

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1.

The Fortunes of War

“Fashion is the mirror of history. It reflects political, social and economic changes, rather than mere whimsy.”
—Louis XIV

In 1860, as America braced itself for civil war, business-men began to stockpile goods. No one knew better than the store owners what would happen when fabric became scarce. It wasn't silks and satins that worried them, it was cotton—and they fretted more about the lack of it than the picking of it. In April 1861, when war was declared and President Lincoln issued his Proclamation of Blockade, speculation in cotton became rife, and panicking Northern mill owners were only too glad to forge associations with men who promised to continue the smooth flow of supplies from South to North.

When Union forces captured New Orleans in 1862, trade through the Mississippi Valley became particularly brisk. Cotton was also moved out via Memphis and Vicksburg, all of which kept the mills working—so much so that during the first two years of the war manufacturers still made a healthy profit. By 1863, however, supplies were dwindling and there was a short-age of men to run the machines. American spinning mills went on half-time production. As cotton goods became increasingly scarce, those who had filled a warehouse or two could name their price.

In New York, President Lincoln's friend Alexander Stewart, the acknowledged “merchant prince” of the day,

made enormous sums of money, having astutely cornered the market in domestic linen as well as cotton. Given that Mary Lincoln, a woman who clearly sought security through her possessions and for whom shopping was an addiction, spent thousands of dollars at Stewart's Marble Palace—on one memorable visit she ordered eighty-four pairs of colored kid gloves—it is not surprising that Mr. Stewart was also rewarded with lucrative contracts to supply clothing to the Union army. Indeed, the war seemed to have no effect on the shopping habits of New York's rich. The media criticized their "hedonistic approach during the daily slaughter wrought by the war," but the pursuit of fashion carried on regardless.

Chicago too enjoyed a profitable war. The small town that had emerged out of the swampy Fort Dearborn just three decades earlier—and where some could still remember Chief Black Hawk and his warriors swooping in to attack—was now the hub of America's biggest railroad network and the collecting point for food to supply both the East and the army. Awash with opportunity and swimming in cash, sprawling, still muddy, "rough and ready" Chicago became a boomtown. As the farm boys joined the army, production of Cyrus McCormick's reaping machines increased—as did his fortune. He wasn't alone. Whether it was pork, which Philip Armour bought at eighteen dollars a barrel and sold for forty dollars, or luxury Pullman cars developed by the railwayman George Pullman, Chicago tycoons were making millions of dollars—and their wives were helping them spend it.

The destination of choice for Chicago's shoppers was Potter Palmer's store on Lake Street. Palmer, who went on to become a property developer of immense skill, had started his career in Chicago in 1839 as a small-time dry-goods retailer. There was nothing small about his ambitions, however, nor his ability to judge women's desire to shop. He sold goods at fixed and fair prices, let his ladies take clothes home to try on, and left copies of Godey's Lady's Book (the fashion magazine of the time) in the store for browsing. Better yet, he read it himself. His maxim was "You've got to think big," and by the time war came, he had done so, stocking up on cotton goods, filling vast warehouses with everything from petticoats and pantalets to sheets and tea towels, and advertising his stock with a "money-back guarantee"—a revolutionary idea at the time.

Among the men who enlisted all over the North in 1861 was Robert Oliver Selfridge. At the age of thirty-eight he left his home in Ripon, a hamlet in Wisconsin 170 miles north of Chicago, where he ran a general store, to go to war. Reputed to be a sober, hardworking man and described as "a stalwart of local activity," he was also Master of the Ripon Freemasons' Lodge. Robert Selfridge and his wife, Lois, had three young sons—Charles Johnston, Robert Oliver Jr., and Henry Gordon (known as Harry). Though there has always been uncertainty in the Selfridge family over precise dates of birth, it seems likely that Harry was born on January 11, 1856. He was just five when his father went to war—and never returned.

Not that Major Selfridge died in battle. He was honorably discharged in 1865, whereupon he simply vanished. No one ever knew why. Perhaps, having witnessed the carnage, he had a nervous breakdown. Perhaps he simply wanted to be free of responsibilities. Whatever the case, he left his wife to bring up her family on her own, on the meager earnings of a teacher. Harry later described Lois as "brave, upstanding, and with indomitable courage." She was indeed brave, and she needed to be. Not long after the war her eldest son, Charles, died, and then her middle son, Robert. She was now left alone with young Harry.

Moving with her son to Jackson, Michigan, Lois found work as a primary-school teacher, earning around thirty dollars a month. Making ends meet was a constant struggle, so she supplemented her salary by painting Valentine and other novelty cards. Still with no word from her husband, she was left to assume that he was "missing, presumed dead." Only years later did she learn that he had been killed in a railway accident in Minnesota in 1873 and that she was—finally—a widow. Harry was shielded from the truth, growing up believing that his father had been "killed in battle," a story he would often repeat to the media. It would be years before he discovered the truth.

Hardly surprisingly, all the love Lois had left to give was centered on her young son. The two of them found genuine pleasure in each other's company and became such great friends that they continued to live together until the day she died. When things got bleak, they played a game called "Suppose," which involved imaginary plots about success through endeavor. "Suppose" they could afford a cottage with a bay window? Even "suppose" they were able to live in a castle with lots of servants? Though a pious woman who attended church regularly and abhorred alcohol, Lois was always happy to go to a new play or concert and was an avid reader, a pleasure she imbued in her son.

Mrs. Selfridge continued her career as a teacher, becoming the headmistress of Jackson High School, where the education of the town's young was entrusted to her capable care. The most important thing she taught Harry was never to fear failure. She was fond of saying, "Why should you worry about failing? There's always something else to try and you can excel in that instead." She taught Harry to be gracious. She taught him impeccable manners. Finally, she taught him the importance of appearance. She would check his fingernails in the morning and again before supper—not that he needed much checking. From an early age Harry was fastidious, and he loved nothing better than wearing a clean shirt to school and polishing his boots until they gleamed.

When Harry wasn't dreaming about castles or maintaining his modest wardrobe, he had his head in a book, devouring stories by James Fenimore Cooper and Nathaniel Hawthorne, along with his favorite, *Struggles and Triumphs*, the well-thumbed autobiography of the great circus showman Phineas T. Barnum. The rags-to-riches story of Barnum inspired Harry to dream of a future far away from Jackson. In many respects the two were very similar. Barnum had a rare gift for publicity. His spectacular museum in New York drew the public in the thousands and he became rich by entertaining them. Like Barnum, Selfridge had the ability to suspend disbelief. His tricks—entertaining people in a great store that was, in a way, just like a circus tent—created such confidence among his friends, family and financial backers that for years they refused to accept that his extravagant, destructive side was gradually eroding his ability to run his business empire.

All that lay ahead. At the age of ten, Harry started to earn cash in the time-honored way, by delivering newspapers. Next he took over a bread, and finally he took a holiday job at Leonard Field's dry-goods store where he stocked shelves and carried parcels for \$1.50 a week—cash he promptly handed over to his mother. When he was thirteen, he and a school friend, Peter Loomis, produced a boy's monthly magazine called *Will o' the Wisp*. Harry threw himself into the magazine, hustling for advertising from local tradesmen and promising them a "guaranteed circulation from all the boys at school." Years later, Loomis recalled that "Harry sold space to a local dentist who owed us 75 cents. When he didn't pay up, Harry got him to extract a troublesome tooth for free to square the debt." His experience of publishing *Wisp* not only gave Harry a lifelong passion for the business of publicity and promotion, but also introduced him to the power of the press—something he never forgot and which he played to his advantage throughout his career.

Loomis's father ran a small bank in Jackson, and when Harry left school at fourteen, he got a job there as a junior bookkeeper, earning twenty dollars a month. A tough taskmaster named Mr. Potter taught him to write a neat ledger, as Harry later recalled in a letter to Loomis: "He didn't exactly inspire or encourage, but he did rub things in so hard that you could never forget them." Jotting down figures became an ingrained habit, and Harry's lists make fascinating reading. In just one of his silver-clasped, cream vellum private ledgers dated 1921, he noted in an immaculate hand that on June 3 he lost £1,198 playing poker and gave "the Hon. Angela Manners £5.5/-" (presumably a charity donation), while in July—somewhat mysteriously for a man who owned his own department store—he spent £476 17s. 6d. at the Irish Linen Company in the Burlington Arcade.

It has been said that at around this time Harry studied for the entrance examinations to the Naval Academy in

Annapolis, Maryland, but failed his physical test because he was too short. Harry was always sensitive about his height—he was a shade under five feet eight inches and wore lifts in his custom-made boots to give him an extra half inch—but that fact alone wouldn't have prevented him joining the navy, for they required only that candidates “be not less than five feet.” It is more likely that he would have failed because of his eyesight. He was notoriously farsighted, and as a consequence wore glasses for all reading and writing, initially a metal-rimmed pince-nez and later thin gold frames. He had the most brilliant, clear blue eyes and would fix people with a beguiling stare that could be disconcerting to those who didn't realize that he could hardly see them otherwise.

Harry soon left the bank and moved to Gilbert, Ransom & Knapp, a local furniture factory, where he became a bookkeeper. Unfortunately, the business was already waning and went into liquidation a few months later. Being unemployed wasn't an option, so he took work at a dollar a day in an insurance business in Big Rapids, a small town several hundred miles away.

Whatever influences inspired Harry Selfridge in his quest to create a seductive shopping experience, he certainly didn't find them in Big Rapids. He was never a fan of country pursuits, and fishing and fur trapping were pretty much all Big Rapids offered by way of recreation in those days. Neither did he drink much. What Harry enjoyed was playing cards—especially poker—and Big Rapids was almost certainly where he honed his game. At one point, boredom is rumored to have prompted him to study law—via a correspondence course—but he subsequently admitted that it was a “complete disaster.” In one thing, however, he remained constant. In the office he was always impeccably dressed. Years later, when Selfridge had become famous and the American press serialized his life story, an old acquaintance from Big Rapids recalled that Harry always looked “as if he had just come out of a bandbox.”

Harry Selfridge returned to Jackson late in 1876 with five hundred dollars he had “saved from his earnings,” although given his predilection for poker, it was more likely to have been the winnings from a few lucky hands at cards. He then drifted from one dreary job to another, culminating in eighteen months at a local grocery store. By the time he was twenty-two, he was desperate to move on. But how—and to where? Salvation came through his ex-employer, Leonard Field, who was persuaded to write a letter of introduction to Marshall Field in Chicago. Marshall was the senior partner in Field, Leiter & Co., one of the biggest and most successful stores in the city. Young Harry would ultimately help make it one of the most famous in America.

Selfridge used to say that his interview with Mr. Field lasted a matter of minutes and that the man was “so cold it made him shiver.” Terms were discussed, with Harry claiming he agreed to a weekly wage of ten dollars as a stock boy in the wholesale department basement—but the pay at the very bottom of the ladder he determined to climb was certainly less than that.

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