

# Miss Annabel and Julia

## Chapter 05

### “Impressing Bankers and Philadelphia”

Fiction by Angela Bauer

*Beside herself with delight, Annabel Elizabeth Barclay scampered out of her room and down the hall to find her beloved Nanny Clara Parson before noon on Wednesday, 24 May 1933.*

“Oh Nanny, nanny! Mommy tickled me and made me wet my panties. See? Mommy said I could wear a diaper the rest of the day if I want. Please diaper me now!”

Clara pretended to be skeptical, “But, Lambie Pie, you lie so often how can I be sure Mrs. Barclay actually did tickle you and say I should diaper you?”

“I see you wet a tiny bit, but what if you did that deliberately? On the other hand, we have many of your rubber pants and the diaper delivery service can wash them faster than even you can wet them.”

While cleaning Annabel’s diaper region and then expertly pinning her diaper snugly, Nanny Parsons casually told Annabel that the new nursery maid, Miss Randall, had been hired and would be moving into the mansion in a few minutes.

“Lambie Pie, Mrs. Barclay gave her money for a taxi so she could go to her parents’ home, pack her things, and come back. As soon as she is here I will introduce you to her. Miss Randall’s mother was a nanny for many years and taught me well.

“Did I hear you referring to Mrs. Barclay as your ‘Mommy’? Does this mean you are talking nicely to her and eating?”

“Nanny, I thought I was still mad at Mommy, so before she came to check if I was eating, I managed to gobble most of it. I was still eating the last, so I covered my face with a book. Then I lied that Fluffy had done the eating.

“Mommy did not believe Fluffy could eat grapefruit without help. She also saw some syrup on my dress. Instead of spanking me again, she thanked me for eating and sang me a nonsense song. She spans me harder than you did. I know both of you love me. Thank you so much for my diaper. That makes me very happy,” Annabel purred.

Down in the study, Julia was thrilled that it was Janet Shaw who had been seconded from the executive offices. Janet would have been Julia’s first choice, one she was too shy to insist upon from Ruth MacAleese, who ran the stenographer pool for the store. Along with Janet, the typewriters, stands, swivel chairs and supplies had all arrived.

Temporarily those were set up in the library. Rose Franklyn had found a convenient room which apparently had not been cleaned in a long time. It was unfortunately on the other side of the first floor from the study and library. After she surveyed the sub-basement storage rooms, Rose felt sure all of the antiques in that unused room would easily fit. Before they would be moved, Rose wanted all of that cleaned. Once the old furniture and bric-a-brac was stored, the real cleaning would begin.

Julia used the desk phone to tell Agnes that she had decided Annabel would go to the Bankers Event. She thanked her for all her help. Hearing Julia was on the line, Richard cut in to say he loved her; he missed her; and was thrilled she was bringing his daughter to the signing ceremony.

By then it was lunch time. Anna offered to cover Julia’s phone so Janet could eat. “I am supposed to eat downstairs, since I am a maid. The food is the same here and I am used to eating there. You will be eating in the dining room. Thank you so much for teaching me. I will practice on my free time this evening.”

As Julia was leaving for the dining room, Hannah returned. “Here is your package, Mrs. Barclay. It was waiting just like you said. The taxi driver helped me carry my suitcase and a carton down the service stairs. Mrs. Franklyn told me your store delivered some of my uniforms which she had put in my room. That is the largest and nicest room I have ever had. Thank you so much for this opportunity.”

“Miss Randall, although my goal is to turn this into a relaxed happy home, I am not bold enough yet to set places for the service staff in the dining room. My instructions are that all the meals will be of equal quality, even if below stairs the meals are not as elegant. Mrs. Wilson is our cook and I love her meals. Please feel free to suggest meals you like.

“My step-daughter Annabel will be in the dining room for lunch. Perhaps Nanny Parson can introduce you to the girl before we start eating.

There are a few minutes. You are allowed to use the main stairs or the service stairs. Annabel's room is on the left hall at the top of the main stairs. It is the first door to your right once you are in that hall. Nanny's Room is the next door along the hall. I've been here only a few days and I fear getting lost.

"Thanks again for discreetly picking up my package. Please excuse me. I need to go to lunch."

Before walking to the dining room, Julia carried her mystery package up the main stairs to her bedroom which adjoined her husband Richard's bedroom. At the moment the connecting door was stuck for many years of disuse. Workmen were scheduled to fix that the next day.

Julia was overjoyed by the selection of four oval wooden hairbrushes. She lifted the skirt of her dress and gave her right upper thigh a couple of spanks with all of the brushes. They all caused a delightful sting. Reluctantly Julia put her new hairbrushes away in her underwear drawer.

Lunch had to be served by Raymond Franklyn because Anna was covering Julia's study phone and Elsie was cleaning upstairs bedrooms.

The lunch was very good. Annabel ate every item she was served and even asked for more of the vegetables. Mr. Franklin beamed in delight.

Gertrude appeared for lunch and was horrified her usual seat to Annabel's right was occupied by an attractive young woman, a stranger to the spinster sister. When she voiced her objection, Julia boldly asked her sister-in-law to leave the room. Gertrude did as she was told, as if she was a naughty child who had just been spanked in public.

Mr. Franklyn and Annabel exchanged conspiratorial smirks as Gertrude was leaving, her virtual tail between her legs.

After lunch Annabel held Julia's hand as they leisurely walked upstairs to her bedroom. What Julia noticed was that she could not tell if the girl was wearing a diaper. Her house dress was long and full enough any diaper was discreetly disguised. Clara had obviously selected the girl's clothing with care.

Clearly Annabel was not upset because the previous time she had held Julia's hand climbing those stairs it was because she was going to be spanked.

Nanny Parson and Hannah Randall were waiting in the Nanny Room with the door open. Julia asked them both to come to the child's room.

After the introductions were completed, Julia asked Annabel if she would like to ride to an event with her. She was told Nanny would dress her very nicely for this event and would be accompanying them. Annabel was told it was her choice if she wanted to wear a diaper. Of course when she heard that she jumped up and down in joy, promising she would be a very good girl at the event.

Julia was still in Annabel's room admiring the party dress selected for her by Clara Parson when Rose Franklyn told Julia it was time for her to be dressed.

Walking back to her bedroom, Rose told Julia she had drawn her bath, so she should undress in the bathroom. "I left you your bathrobe near the tub and some slippers so your feet don't get dirty."

For Julia it was strange being dressed by anyone else, but it sure did speed up the process. If Julia could have styled her own hair the way Rose did so easily, it would have taken her hours. The only part of getting ready Julia did all by myself was apply her makeup.

Rose taunted, "If you like Edna Lyall, who is a sought-after ladies maid, she can do your makeup as if you were a movie star."

Clara and Hannah walked Annabel to Julia's room seconds after she was dressed and ready to face the bankers. Annabel scampered to Julia for a hug.

Annabel looked as confident as a princess, just adorable in a velvet dress with a very full skirt hemmed just high enough off the floor that she would not trip. Julia knew Annabel was wearing a diaper and otherwise Julia never would have guessed.

"Rose, would you hand me my pale pink lipstick. Annabel, come close to me and relax your lips," Julia asked as she spread the lipstick onto Annabel's lips using the tip of her right pinky.

The girl was beyond overjoyed as she saw the results in the vanity mirror.

"Nanny Parsons, would you please carry this in your purse since Annabel will doubtless need a touch-up" Julia said.

Her gown was more appropriate for an evening social event, but it flattered Julia. She was wearing her tallest heels, which were mostly hidden by her gown. With her hair upswept, she seemed to be a few inches taller than normal.

Nanny had dressed Annabel in polished Mary Janes with two inch Cadet Heels. Somehow she must have practiced wearing high heels in the past, because Annabel had a confident walk.

For her part, Clara Parsons looked sensational. Only the diaper bag which was larger than any normal purse, hinted about its real purpose.

John Merriman had the freshly washed and polished classic Rolls Royce waiting on the front driveway under the portico, standing by the rear door in a very handsome uniform.

During the drive Julia repeatedly told Annabel and Clara how marvelous they looked.

A couple of blocks before they reached the bank building, Annabel leaned over to whisper into Julia's ear, "I can count on a spanking from you before I go to bed, right Mommy?"

"But Lambie Pie, you have behaved so nicely since before lunch" Julia answered.

"No, Mommy, you promised me another spanking to help me fall to sleep."

"Darling, the worst that could happen is you need to get ready for bed while I am having dinner with your father and our guests. But even if Nanny has to put you in a fresh diaper later, I promise to spank you tonight, Pinky-Swear!" Julia said as she linked pinkies with Annabel.

Even if there had been hundreds of attractive women at the signing event mostly attended by men, Julia would have stood out. She looked younger than her actual age by several years, not her usual office appearance designed to add gravitas and age to her face.

Instead of the deep 'Technicolor Noir Red' lipstick by Max Factor Julia normally wore, for the signing she was wearing lipstick more coral than pure red, which suited her coloring very well.

The signing ceremony did not last long enough Annabel got bored. She seemed very happy to see all the attention paid to her father and Julia. She also basked in attention from virtually all the adults in the room.

After the signing itself, Merchants' Bank provided a swank collation served by uniformed waiters. For Annabel there were as many Shirley Temple cocktails as she wanted.

After a half hour of those, Nanny Parson discreetly led Annabel to a distant ladies' room for a diaper change and lipstick touch-up. Annabel seemed to enjoy being changed as much as wearing her diaper.

When Annabel started to wilt, Julia asked Clara to use her Rolls to take the girl home. "I'll ride with my husband. Mr. Merriman will take good care of you both. I'll see you at the house when we can get away."

On the way back to the Barclay Mansion, Henry Gaston and his wife rode with Julia and Richard. The other guests rode in their own cars.

Rose Franklyn had not only dressed Julia to perfection, she had arranged decorations and had the ballroom not used in 15 years cleaned.

Chef Jane Wilson and Sous Chef Daisy Robinson led a team of hired cooks. The result was a memorable feast, using all the spare leaves for the dining table.

Mr. Franklyn was mildly disappointed that his preferred footman, Robert Clarke, was still not contacted. But Mr. Franklyn managed to borrow four very talented footmen from his many butler pals along Park Avenue.

The Barclay family silver, made by the Paul Revere shop before the Revolution, was polished to a high glow. The guests were all wealthy and powerful. They all were impressed, heaping praise upon Julia. In turn she handed the credit back to her new serving staff.

“My friends, all of this is thanks to our Butler Mr. Raymond Franklyn, our Housekeeper Mrs. Rose Franklyn and especially to our new Chef, Mrs. Jane Wilson. They came through for us and I propose a round of applause.

Since Henry Gaston and his wife had not brought their car, John Merriman drove them to their home on the Upper Westside. Buddy Edwards drove another couple home.

The last guests departed at 10:30 P.M. They left so early because the following morning was Thursday, 25 May 1933, very much a business day.

Julia walked up to Annabel’s room. Only a dim night light was turned on. Hannah Randall was napping in the upholstered rocker. Annabel was still awake, but not bouncing around.

“Lambie Pie, if you still insist on me giving you a spanking, you will need to wait until Mrs. Franklyn can undress me. Your father offered but I do not trust him with the delicate hooks and tiny buttons,” Julia explained.

“Please take your time, Mommy. I am never in a hurry to get a spanking! I hope it can be another ‘first-class wallop’ which will make me a better girl,” Annabel said with seeming sincerity, but she was a proven pathological liar.

“Lambie Pie, as tired as I am you will be lucky you get a ‘friendly paddy-whacking’ from my tired arm tonight. You could always wait until I am rested in the morning.”

“No thanks Mommy. You told me I would get spanked tonight. I guess I’ll have to take the spanking you do give me,” Annabel said in good spirits.

“Darling, I will see you very soon. You will need to wake up Miss Randall to remove your diaper.”

“Mommy, she must have had a tiring day. She was waiting when we got home. She helped Nanny get undressed and into bed before she undressed me. She changed my diaper as well as Nanny. I really like Miss Randall. Oh I had so much fun at the party. Did I behave myself?”

“Lambie Pie, I was so proud of you. You behaved like a real lady. But you know, behaving well today will not save you from a spanking if you misbehave tomorrow,” Julia explained.

“But Mommy, I am not talking about a spanking tomorrow. You promised me a spanking tonight,” Annabel said politely.

“Annabel, you are right. I did make you a pinky-swear promise. So as soon as Mrs. Franklyn can undress me, I will be back to spank you as soundly as possible.”

Julia met Rose Franklyn walking toward her from the service stairs.

It seems that while Julia was at the Merchants’ Bank event, Mrs. Edna Lyall phoned to say she would be at the mansion the next day to interview as Julia’s lady’s maid. That news cheered up both Julia and Rose, who realized she was far out of practice as a lady’s maid.

Wearing just undies, a nightie and a robe, Julia walked back to Annabel’s room. Hannah had already removed the diaper and discreetly left the room.

Annabel still wanted another walloping. One look at her bruised derrière told Julia she would need to spank very carefully. She told Annabel to scold herself. Somehow Julia managed to smack the girl about forty times, as hard as she could, which was a fraction as hard as she had done that morning.

Annabel whimpered as if she felt she was not being spanked hard enough.

“Lambie Pie, would you prefer I ask Miss Randall to finish your spanking?”

“No Mommy. I only want you to spank me. If that is all the strength you have left, then that will have to do,” Annabel said without whining.

She kissed Julia, who found Hannah to pin a fresh diaper on Annabel.

Walking back to her bedroom, Julia tried to find the energy to make love to Richard. The connecting door had been fixed and it was open. Julia could see Richard sprawled upon his bed.

She deliberately applied fresh red lipstick so when she kissed Richard on both cheeks and his lips, she would leave vivid marks.

The contract for the purchase of the Rogers of Philadelphia store called for Barclay’s to take over two weeks after the money was transferred to the Rogers’ account. The actual date for the official transfer of ownership from the Rogers’ family to Barclay’s of Fifth Avenue was Monday, 12 June 1933.

Julia and Richard had always planned that she would travel to Philadelphia for at least two weeks to oversee the transition of management.

A long-time private secretary in the executive offices was assigned to Julia for the trip. Trudy Josse was a ten-year veteran trusted implicitly by Julia, Agnes and Richard. She was available only because the senior executive she worked for had recently retired due to health problems.

Accountants from the office and also forensic accountants from outside independent auditors would travel to Philadelphia separately.

A one-bedroom suite adjacent to Julia's two-bedroom suite was reserved for the secret office in the famous and historic Bellevue-Stratford Hotel in Philadelphia.

Trudy Josse would live and sleep in that bedroom. The hotel housekeeping staff removed most of their ordinary furniture from the living room of the suite. The Barclay's Facilities Department provided typical office furniture, including two desks, typewriters, stands and swivel chairs. The filing cabinets had top-quality security locks.

Now the plan changed somewhat.

Since Julia and her team would work virtually every day, from Monday, 12 June to Wednesday, 28 June, Richard decided he would either fly or take the train back and forth both weekends so he could help the team on Saturdays and spend time with Julia on Sundays, there being very little in the way of interesting things to do in Philadelphia or anywhere in Pennsylvania on Sundays.

During the day following the party, Anna Bates was slightly frustrated because she needed to spend so much time cleaning the first floor she could not have more typing lessons.

On the service staff front, Richard appreciated having Arthur as his valet. In fact he had Agnes keep noon to 1 P.M. open once or twice a week so he could be taken by Mr. Swift to trusted custom bespoke tailors.

The 'missing' footman Robert Clarke finally received the message he had a job at the Barclay mansion as soon as he could get back. He replied by collect cable that he was catching the first ship back to New York.

A day too late for Rose Franklyn's convenience, Julia's new lady's maid, 'Mrs.' Edna Lyall, started work. With only two weeks to prepare, Edna would have her hands full getting Julia's traveling wardrobe together, packed into trunks and shipped to the Bellevue-Stratford Hotel.

Mrs. Lyall would leave New York City on a train three hours before John Merriman left in the Rolls Royce with Julia and her group. This way Edna would arrive at the Bellevue-Stratford sooner, so she could unpack Julia's trunks and start steaming and pressing away any wrinkles.

The phone company installed two more lines in the Mansion's new office, even as the cleaning was being completed. The facilities department of the store sent over three office desks as well as credenzas, filing cabinets and side chairs. Unfortunately the engineering of the small PBX switchboard would take a couple of weeks and installing it at least another week. At least that would be ready when Julia returned from Philadelphia.



In the afterglow of the banking party, Annabel had a lot more confidence. Her spite was by then directed at her Aunt Gertrude. Annabel concluded that her Aunt had deceived, even lied to her. Instead of being against Julia, after the party Annabel wanted Gertrude out of the house and her life.

The trade-off to placate Annabel was that someone needed to spank her quite hard daily. Clara and Julia agreed that, although hairbrushes were effective for occasional sound spankings, the bruises they create limit the frequency of spanking, so that the bruises could heal.

Surprisingly it was the suggestion from Hannah Randall which earned her the promotion to Assistant Nanny. She told Julia that when she was slender at age nine, the punishment implement she respected the most was the slender and supple traditional English rattan cane.

Applied correctly, Hannah said, the cane strokes hurt in an unpleasant way, but the marks fade very fast. Hannah admitted that one week during summer vacation her mother had to cane her seven days in a row, without causing permanent damage.

Immediately Hannah was dispatched to Upper Manhattan Uniforms, a store on West Thirty-Ninth Street officially specializing in uniforms for private boarding schools for girls as well as boys. Only by word of mouth did the upper crust know that was the best place in New York to purchase punishment canes. Individually they cost very little, so Hannah returned with over a dozen of assorted styles.

After just two mild six-stroke canings Annabel stopped demanding to be spanked for no real reason.

Day-by day during the two weeks of limbo with the Philadelphia store, Julia spent most days until 3 P.M. at her Barclay's store office. Mornings, while Julia was at her store office so that her home office was quiet, Janet Shaw tutored Anna Bates about effective touch typing. Anna proved to be a fantastic student, because she already could read exceptionally fast and accurately; and her spelling was excellent.

Before leaving for her office, and in the afternoons, Julia and Annabel spent a lot of time together. On Thursday, 8 June 1933, four days before the scheduled departure, Julia convinced Richard that Annabel would not be a distraction during the trip.

Nanny Clara Parsons did not feel she still had the energy to keep up with Annabel on a trip while staying in a hotel suite. Hannah Randall was selected to be the Temporary Nanny. The Bellevue-Stratford Hotel booked a second two-bedroom suite for Hannah and Annabel, adjacent to Julia's suite and on the other side from Trudy Josse's secret office suite. Edna Lyall would share the room with Hannah.

The New York City branch of DyDee, the diaper delivery service, arranged for their Philadelphia branch to provide Annabel's diapers for the

duration of trip. She would bring her own rubber panties and sheets, which took up hardly any room. In New York, Annabel, Hannah and Nanny Parsons selected a new diaper bag for the trip.

Also for the Philadelphia trip, Nanny Parsons and Hannah had selected what was in those days called a 'nursery trunk' for Annabel from the luggage department at the Barclay store. When nannies traveled with children, those trunks would be left in the room. They served as the cabinets and shelves would in a formal permanent nursery. That trunk had a compartment for diapers needing to be washed. It also had a well-designed folding changing surface which would be placed on top of the open trunk. In days gone by Clara had changed many youngsters on such portable trunks.

When time came to pack the 'nursery trunk' Hannah discovered that when closed there was a gap between the drawers of each side which was a perfect place for safely transporting punishment canes.

For the drive to Philadelphia it was Hannah's plan to carry Annabel's hairbrush in the new diaper bag, 'just-in-case'.

Julia, Annabel, Hannah and Trudy would be driven to Philadelphia by John Merriman in her Rolls Royce. This way Julia would have a trusted chauffeur available. The drive proved to be a lot of fun for everyone, including John Merriman. As the saying goes '*nothing is better than touring in a Rolls Royce!*'

Hannah and Annabel had devoted a couple of days researching places to see that would be educational. Certainly Philadelphia has a fair share of historic sites.

During the two plus weeks, while Julia was re-organizing management of the Rogers store, every night Annabel would spend time telling Julia about her adventures. Hannah coached Annabel about sketching. The girl also carried a notebook so she could keep a journal of her adventures.

When Richard came down, he was overjoyed in the changes to Annabel's attitudes. She was so positive and optimistic. Although a school had not been selected before that trip began, Annabel kept saying how much she was looking forward to attending school.

During many of the trip days, Hannah arranged for Annabel to spend time with other children near her age. Julia and Hannah were delighted how well Annabel got along with those other children, few of whom appeared to be from wealthy families.

Sleeping in the hotel bed with a rubber sheet under the cotton bottom sheet was no problem for Annabel. Less than twice each week did she wet while sleeping, which Julia and Hannah felt was a positive step.

A few times during the first several trip days did Annabel ask for a daytime diaper. Perhaps the heat and humidity of Philadelphia rendered wearing diapers inside rubber pants less fun.

Julia was working very hard ferreting out waste and embezzlement within Rogers' of Philadelphia. It amazed her how that store had stayed in business as long as it did under Lenny Rogers' incompetent haphazard *laissez-faire* management.

So many of the buying decisions, especially in the upscale ladies' clothing department, made no sense. Day after day Julia's list of executives and managers needing to be replaced grew.

Even tasks such as window displays were not performed well or in a timely manner. The architecture of the building was no longer ideal as heavy foot traffic was replaced by automobiles.

Rogers considered itself as attracting the wealthy, yet the print ads, and especially the window displays, were created to only attract the masses who could not afford most of the merchandise.

In the mid-1800s agencies emerged which effectively bought advertising space in newspapers and magazines at a quantity discount. The individual companies advertising had to: write their own copy; create their own artwork; and find typesetters, engravers and so on to physically produce the material the newspapers and magazines needed to print the ads.

Philadelphia was the home of one of the first modern advertising agencies, N.W. Ayers & Sons, which provided professional copy writing, art and management of the physical production. The fact was then, and still is, that professionals can write better copy which causes readers to want to purchase.

Reading through the guard books (a kind of scrapbook for the store's printed ads) convinced Julia that some idiot relative of Lenny Rogers would get drunk before dashing off copy which revolted the intended customers. Julia concluded the Rogers entire advertising, promotions and window display departments needed to be replaced.

She recommended the Philadelphia store use the same Manhattan ad agency, Batten, Barton, Durstine & Osborn (BBDO) which had done such an outstanding job for Barclay's since William R. Barclay first met George Batten in 1891, when he started his firm, Batten Company. W.R. Barclay's faith in his friend increased when Batten Company took-over with another creative ad agency, Barton, Durstine & Osborn, in 1928.

BBDO would employ part-time writers living in Philadelphia to provide a local slant to what were basically the same Manhattan ads Barclay's was using with success. Julia believed that the mindset of the wealthy did not vary all that much from city to city.

Sophisticated is sophisticated.

For example, *The New Yorker* magazine had been started in 1925 intended to entertain and inform the witty and educated New York readers. By 1932 its subscribers outside the City of New York were the majority. Barclay's had embraced advertising in *The New Yorker* from the first issue.

Therefore Julia had BBDO order space in *The New Yorker* to run a month from the take-over date. Those ads would be in the same style as Barclay used, but with different illustrations and copy. Both ads would be full page to run side by side in such a way they might be read as being a single massive advertisement.

Nowhere was there any announcement that Rogers of Philadelphia was owned by Barclay's of Fifth Avenue.

Discerning readers, the very target consumers upon which the Barclay fortune was based, would understand that when they shopped locally in Philadelphia from Rogers, they were buying the sophistication of Barclay's.

Short term that might reduce the mail-order business for Barclay's from Eastern Pennsylvania customers, but would increase the volume of the Philadelphia store. It could also turn out that natives of Philadelphia who moved to the New York City area were still sending mail orders to Rogers.

Julia reasoned that the cost of those *New Yorker* double advertisements every other week would provide invaluable market research. Within ninety days the sales revenue of the Philadelphia store set records, without reducing the Barclay's volume, proving that Julia had unique department store marketing and advertising skills.

By the end of Julia's first two plus week stay in Philadelphia, that store looked much more attractive to wealthy customers. The interior displays were nearly identical to those at the Barclay's main store.

All merchandise buying decisions were approved by executives in New York, so they could take advantage of better quantity discounts. With the huge Barclay's cash reserves, advantage was taken of the added cash discounts vendors offered.

One drain of the Rogers profits was that they had a reputation with vendors of not paying on time. Not only had Rogers been missing cash discounts, they often were not even offered the most attractive new products.

You cannot sell from an empty wagon.

Julia knew that goods well bought are half sold before they arrive. To make a profit stores need to buy by the brackets and take the cash discounts, even if they had to borrow the money at prime rate.

This worked out especially well because Barclay's owned the bank, so any interest they paid on loans simply added to the profit of the sister company, namely the bank.

Why then had it been necessary for Julia to write all those proposals to The Merchant's Bank? Changes in Federal banking industry regulations resulting from the Market Crash of October 1929 required there be an arm's length separation between large scale lenders and large scale borrowers.

In fact "Merchant's Bank" was controlled by the Barclay Family Trust through shell corporations. It was absolutely vital that Henry Gaston and his staff believe that the loan to Barclay's of Fifth Avenue satisfied the arm's length requirements. No regulators every questioned that deal.

The Federal Trade Commission never questioned any restraint of trade because, to the US Federal Government, New York City and Philadelphia were separated far enough it was not the same as Barclay's having two different stores on Fifth Avenue. But from a marketing standpoint, that actually was a single very large market.

Richard Barclay embraced Julia's suggestion to buy out Rogers because the two cities were close enough together they could be centrally managed. The same was as true of Boston. A different state, but only a slightly longer train ride.

As the cash from the successful Rogers of Philadelphia operation flowed in, Julia was focused on finding a mismanaged department store, in Boston and with a fine reputation, Barclay's could buy at pennies on the dollar.

Any take-over in Boston would justify traveling with Annabel to another city many feel is more fun than Philadelphia.

Even with the Barclay's publicity department doing what it could to keep secret who did what to make the Rogers deal, enough members of the National Merchants' Association knew the truth that they selected Julia Scott Barclay as 'Person of the Year' for 1934.

The best news of all was that Gertrude Barclay could only gnash her teeth and foam at her mouth because she had made the stupid guess that Julia Scott was similar in education and background as Jessica Davis.

In love and war, those who under-estimate the opponent get crushed!

Much of the profits from deals made by Julia flowed into the personal bank accounts of Julia and Richard, so Gertrude did not receive a share. Richard and Julia eventually owned homes in The Hamptons, The Main Line and The Back Bay of Boston, in addition to an improved Park Avenue mansion, details of which are in subsequent chapters.

Gertrude was never invited to any of those other homes. She also was not invited to social functions or even dinner at the Barclay Park Avenue Mansion.

To Julia, Gertrude was as dead as 'Fredo Corleone' was to 'Michael' a couple of generations later.

Keep your friends close and your enemies closer.