Speaker 3: And anytime.

Speaker 1: All right. Hi.

Sarah L.: Hi.

Speaker 1: If you could state your, name please.

Sarah L.: Sarah Littlepage.

Speaker 1: All right. Thank you. So before we get started, just want to let you know, we're going to talk about the past, present, and future of West Baltimore Street, your relationship with West Baltimore Street and so forth. So first, can you tell me about your history to West Baltimore Street?

Sarah L.: Well, my family's history in West Baltimore Street is that my grandfather, William T. Littlepage and his father, also William T. Littlepage moved to Baltimore from Virginia after the Civil War for better opportunities and started a little furniture business. They started by making several pieces of furniture, a hall tree and a place to hang your clothes and put your boots and manufactured them and then would put them on wagons and drive up and down, with horse, go up and down the streets of Baltimore, selling them.

Sarah L.: That took off. Then they eventually built a four-story furniture store at 1339 West Baltimore Street. Business was started in 1893 and it's still going now, 126 years later. So the business thrived through all these years through all the ups and downs of what has happened in Baltimore during that period of time.

Speaker 1: Yes. Well, how long have you been in West Baltimore?

Sarah L.: I've been here since March of 1978 I bought a house in Union square because I had decided to come and work in the family business and I wanted to be close to the store, walk to the store. So I bought a house in Union Square. That neighborhood had been designated as a historic preservation district. A lot of young people were moving there. It was during the second term of Mayor William Donald Schaefer. There was a lot of excitement about Baltimore. I bought the house and then came to work at the store.

Speaker 1: So where were you before you came to West Baltimore Street?

Sarah L.: I was living in Catonsville.

Speaker 1: Oh. Alright. Cool.

Speaker 1: I lived in Catonsville until I was six years old. Then my family moved to Howard County. My father spent his entire working years in the business.

Speaker 1: So what's your earliest memory about this particular part of the city?

Sarah L.: Well, growing up, my father came to the store every day. We were living in Catonsville. He came here. We had store outings, employees of the store, we would go to, we'd have oil night at the ballpark. We would do summer days on the river. So I remember being a part of the business in social outings when I was young. I did work at the store during high school. I would work here on Saturdays helping the bookkeeper keep her books, which at the time where kept in large leather bound binders that were kept in large safes and everything was written by hand and added by hand.

Sarah L.: On Saturdays when I would work, we had our bookkeeper, Albina Shimkus, who came from a Lithuanian family, lived in the 1300 block of Holland Street. She started working for the store right after high school. She went one block. It was a house that she was born in. She walked one block to work. She worked in the store for over 50 years. Then she died in the house. It was a very different time. The world was a much smaller place. You could spend your entire life in one block.

Sarah L.: But she would, on Saturdays, she always played the metropolitan opera. Everyone in the office had to be quiet. It came on at one o'clock and she would have the opera blaring. We would do our books, writing numbers in ledgers and then adding them up. My father would take me for lunch at Schuster's pharmacy in the 1200 block of Baltimore Street. It was a pharmacy in the front of the building, was a little row house wide building, pharmacy in the front and the back was a lunch counter and a grill. It was a big deal to go out for lunch on Saturdays.

Sarah L.: So I have very, very pleasant memories of Baltimore Street from when I was a teenager. It was a thriving area. There were businesses in every building. There was just about everything you would need to shop on Baltimore Street.

Speaker 1: Do you have any other particular one story or interesting fact about the street from your childhood or when you were younger?

Sarah L.: Oh, not really from my childhood. I mean we had, in Christmas time, the basement of the store was turned into a toy department. We'd have trains and wagons and all kinds of toys. So I was allowed to come and pick out things for Christmas in the toy department, which would then close after Christmas until the following year.

Speaker 1: So shifting to more current, what's some of your favorite spots or places in Southwest Baltimore?

Sarah L.: Well, currently Zella's Pizzeria, adjacent to the Hollins market is my favorite. If you had asked me that 20 years ago, 30 years ago, the answer would have been much different. I mean when I first started working in the business and living here, I shopped every week at Hollins market. There was an outside fruit and vegetable stand a block from Hollins market. I always went there. There was a great hardware store in the 1400 block. We went to Carrollton Bank every day and the 1200 block. There was a Murphy's five and dime. There were two banks, there were three floors, there was shoe stores and clothing stores and restaurants. It was a busy business district.

Sarah L.: All of that has changed, but now my Zella's is my favorite. They don't have a whole lot of competition, I'm afraid. And even going back just 20 years, there were a number of restaurants around Hollins market that there were thriving. There was the Culture Pearl and the Culture Pie and Gypsies and Tom Thumb and Joe's Coffee. They were all great businesses and drew people from all over, not just this immediate neighborhood, but it had become a hip area. Now all those businesses are now closed as well.

Speaker 1: So what do you think about those changes and that transition?

Sarah L.: It's sad. It's really sad. I mean, I kind of look at the history of Baltimore Street by major events that occurred starting with, in my memory, starting with the 1968 riots. And then there was the riots in the snow storm riots, there was the police strike, attempts at urban renewal when when the Poppleton urban renewal plan was in effect. the urban planners thought was if they would create big swaths of vacant land, they could encourage development.

Sarah L.: So a number of businesses below the 1100 block, but in the 1000 900 800 blocks of West Baltimore Street were put out of business there. Their businesses, they were paid to go out of business to vacate their property, their buildings were torn down. This was in the 80s, all these properties, it was just vacant land for the next 30 years until the University of Maryland Biotech bought it, a failed urban plan. There was shop steading, which was done during the Second Administration of William Donald Schaefer, when there were 11 properties between the 1100 block in 1300 block to the 1500 block of West Baltimore Street that were city-owned properties, because the city at that time were still acquiring properties if you didn't pay your property tax. They've stopped doing that. But the city ended up owning so many buildings. So they offered them for $100, with the requirement that you open a business and that you renovate your building within a certain frame work, frame time.

Sarah L.: Eleven businesses opened. We had an ice cream parlor, a restaurant, a silkscreen studio. That created a lot of excitement. In addition to the offering those buildings, there was a requirement that businesses make improvements and follow code between 1968 and the beginning of the shop's stead program, the businesses that didn't leave the area, and there are vast numbers of businesses that did leave the area, were forced to leave their grates open during the day. They were forced to remove the plywood coverings over their windows. There were building codes for enforcement. If you had peeling paint, the city was came by and made you paint. They city put down brick sidewalks and the decorative lighting. That created just a tremendous buzz and things were really gonna take off. All those businesses failed in a relatively short period of time.

Sarah L.: We moved from our original building at 1339, during that time, to this building. This had been another furniture store, Berlin and Lewis. They never reopened after the 1968 riots. So this was a better layout for a retail showroom. We turned our old building into our warehouse. But there've been a lot, there's been a lot of money spent, a lot of attempts made, and here we are.

Sarah L.: Yeah. Of course, the last, the most recent crises in West Baltimore was the Freddie Gray riots in 2015 and that had made a tremendous impact. For our own business, we've always been open one evening, a week, Thursday evenings until eight o'clock. Since the Freddie Gray riots, we have no customers. No one comes in on Thursday evenings. Once it gets dark, no one's around.

Sarah L.: There've been a lot of positive movements and a lot of things that has brought us back down to where we were before any of the positive impacts over the 40 years that I've been here.

Speaker 1: How have you guys managed to maintain business for the past 100 or so years?

Sarah L.: Well, we're lucky. I think that we developed a reputation of being a good merchant. We treat our customers well. We give good service, we give good value. And we've been around long enough that that we're a generational story of. Grandchildren have come in now and say my grandmother had bought her first dining room set here. Then we also do a fair amount of advertising.

Sarah L.: Then I think the other thing that's important for this type of business, a furniture store, is that we're not dependent on street traffic. I mean, you don't just go walking down the street and decide to buy a bedroom set. I mean, you seek out a place to go. So if we were dependent on traffic in our street, it wouldn't work.

Speaker 1: So what do you think is the greatest asset and the greatest challenges in this area and in Baltimore as a whole?

Sarah L.: Well, there are a lot of challenges. Crime and grime are just two big, big challenges. The city, there's just so much trash everywhere. Then people are afraid to come to Baltimore. The story of Baltimore is, it's crime is out of control and it's a dangerous place to go. It's hard to get past that perception. And of course, there is the reality that we have a very high crime rate.

Speaker 1: How do you feel that Southwest Baltimore and Baltimore Street, contributes to the overall story of Baltimore?

Sarah L.: Well, Baltimore is the city of neighborhoods, a city where immigrant populations have dominated. We're a part of that story for here. I mean this was a neighborhood of Irish settlers who came here to work at the railroad station. It had a strong Lithuanian population. The railroad works, we're one of those strong neighborhoods in Baltimore. They all have their own identity. We play our role with our immigrant story and our railroad story and our immigrant story. Baltimore Street itself was dominated by furniture stores. It was known as furniture row. Turn of the century, if you were in the early 1900's, you wanted to buy furniture, you came to Baltimore Street.

Speaker 1: So what would you like other people to know about this area specifically, West Baltimore Street?

Sarah L.: Well, I think the strength of West Baltimore Street has is that it has strong architectural features. It's an intact commercial strip. Because of that, it has great potential. It's a potential that's not realized, but what I would like to see happen is that no more buildings get torn down and that it be saved, because you can't build this again. I mean you, you can't build the buildings that are here. The YMCA building is just at Carrion and Baltimore Street on the north side. It's just a fabulous building. A building like that is not going to be built again. The Ford's building on the 1400 block is a fabulous building.

Speaker 1: Do you see anyone making any changes?

Sarah L.: Well, Southwest Partnership, their commercial development arm is certainly trying to do that. They're trying to do it by acquiring buildings, including, they acquired this building, with the thought that if they have enough buildings, that they can use the strength in numbers to attract businesses to come. You have to have enough in order to have an impact. A single business, looking at Baltimore Street and wondering whether it's worthwhile to make an investment here is just a leap of faith.

Speaker 1: What kind of businesses would you like to see here?

Speaker 3: Can we pause just a second for the phone?

Speaker 1: Yeah.

Speaker 3: As soon as they pick up.

Sarah L.: There we go.

Sarah L.: Anything that could survive really. I mean, I've been involved in every merchants organization and every neighborhood association that existed over the last 40 years. There've been four different merchants groups that have been active at various times. Nothing in, I don't know, maybe the last six, seven, eight years, have been really no merchants associations. But that's always a starting point in a merchants group: what kind of businesses should we attract? What does the community need?

Sarah L.: The reality is, with the population that is currently here, no business can survive being dependent on just the immediate neighborhoods. You can't just say, "Well, I would love to have a great restaurant to go to. I'd love to have a bar. I'd like to be able to go buy fresh flowers a block from where I live."

Sarah L.: You have to get a business here that's going to be able to survive. With the change in the brick and mortar businesses and retail undergoing such a massive change, I don't know what the answers are. I mean, if it's just a series of office buildings, whatever can come here and make a go of it. I mean, one, one suggestion that Southwest Partnership said that they were looking at for this building, at one point, was a gym. Well, I myself can't imagine a gym surviving here. In fact, there's several gyms close by that have not survived. They've opened and they don't attract enough people and then they close up. You have to envision a business that can attract people from outside, not dependent on the local population.

Speaker 1: So what do you hope to see in the next 10 years on West Baltimore Street?

Sarah L.: What I want to see is the district survive. This may have been 20 years ago, I was at a meeting where one suggestion by city officials was that all of Baltimore Street just be torn down. We can just create more vacant land. We don't need it. There's no one here. We'll just tear it down and make vacant lots. That's what I don't want to see. I want to say the area survive. It's got a lot of history. It has great buildings. Hopefully someone will have enough vision, and maybe it will be Southwest Partnership, enough vision to make that happen.

Speaker 1: Okay. So going back to this business specifically, what year was it established again?

Sarah L.: 1893

Speaker 1: 1893. Okay. And you said they were right across the corner or down the corner?

Sarah L.: In the same block, the original. They started in in their own home, initially. And then they were at Gilmore and Baltimore Street in a small building for awhile. Then at the turn of the century, the building at 1339 West Baltimore street was built. There had been a three story building there that was taken down. Then the four story building erected. The time it was erected, it had an elevator. They installed both electric and gas lighting, because they didn't know whether electric was going to take off or not. The top two stories were used as warehouse and the first two floors, a showroom.

Speaker 1: And when did you officially come back?

Sarah L.: 41 years ago. 1978.

Speaker 1: And why was that again?

Sarah L.: When?

Speaker 1: Why?

Sarah L.: Well, I graduated from college and I had worked for the state of Maryland for two years and I wasn't happy doing that. It just, the more I thought about it, the more appealing this was. My brother was already working in the business. He had started several years before I came. Then a year or two after I came, another sister came to work here.

Speaker 1: So do you have any relationships with local businesses in past and more so now, present that you can talk about?

Sarah L.: Certainly in the past? I mean, as I said, there were many, many businesses here. And many very active business organizations. I mean, it started with, there was the West Baltimore Street Merchants Association and the Southwest Merchants Association and then Southwest merchants and Artists Guild. And then, SOWEBO. And I was involved in, I was on the board of all those organizations. The businesses and all those organizations, I mean memberships, 40, 50 businesses belonged. We all worked together. There were newsletters, there were attempts at advertising. We would put up street decorations for holidays. We did events to raise money for street improvements. We met with the city.

Sarah L.: But in recent years, not so much. I mean, I was involved ... there were two attempts to ... we put in two applications to gain designation as a Main Street District. Both times we did not get it.

Sarah L.: And then, in the neighborhood, I sat on the Board of the Union Square Association and the Hollins Market Association. So I have connections with lots and lots of people, but if you, walking up and down Baltimore Street now, there are many, many more vacant buildings than there are businesses left.

Speaker 1: Can you talk about the future Littlepages?

Sarah L.: Well, the future of Littlepages is about to come to an end. I mean, I like to say we've had a good run here for 126 years. My brother and I are among the youngest of our employees. We're all retirement age. And business is not good and hasn't been good.

Sarah L.: I mean the recession hurt the furniture industry very badly. I mean, it hurt lots and lots of industries, but the furniture business has never really come back. People buy furniture online. So we're just basically just surviving. Starting about a year ago, we decided the route to end the business would be to sell our property and then start working on selling off our inventory.

Sarah L.: So we were successful. Southwest Partnership, I called Southwest Partnership, Michael Sipe. I told him months ago that we would be winding down and looking for a buyer for the property and I asked if he would just keep that in mind if he had developers who are looking for something. He said within a day, he said, "Would you entertain an offer from me?"

Sarah L.: And I said, "Sold."

Sarah L.: So it was very easy. I think they're very happy and they're very excited. They've brought people through the building. So I hope they are successful in turning things around. I wish them the best.

Sarah L.: Unfortunately, after 40 some years here, you to become somewhat jaded. We've seen developers come buy a property, hold onto the property, eventually unload the property without making any permanent changes. So I hope the story will be very different for Southwest Partnership.

Sarah L.: University of Maryland Bio Park was a great example. I mean, everyone was in the neighborhood was so excited when University of Maryland came here. This was going to make a permanent change. I mean, this was the best thing that could possibly happen to West Baltimore Street. What it did was create an incredible amount of property speculation. Developers came, they bought buildings. They're sitting on these buildings. The impact of the Bio Park really has not gone past their immediate blocks where they have their buildings. So I don't know what the answers are.

Sarah L.: I do think that one of the answers is we need another great mayor and we haven't had one for a while. We need someone with vision and someone with passion and someone who loves the city. I mean, I love Baltimore City. It's a great city. Someone needs to tell everyone that it's a great city that has great potential, that it has a future that we can get past all the problems that exist. Baltimore's the only major city in the East Coast that's losing population. We need to change that. It's going to be up to you young people to do it.

Speaker 1: I know. So what is your future in Baltimore, and specifically West Baltimore Street?

Sarah L.: Well, I live here. This is my home. It's been my home for 41 years. I'd have no plans to leave. My husband, Phil Hildebrand, who is a woodworker, has taken over the original shop at 1339 so his shop is there. We live here. This is our home. In my retirement, I'm sure I'll do lots of things, but I'll do volunteer work. I've been involved for the last 15 years with the HL Mencken house. I'll continue to do that. Become more active in the neighborhood, which I have kind of moved away from in recent years. My friends are here, my neighbors are here.

Speaker 1: Me too. So what is the most important thing you want us to remember from this conversation?

Sarah L.: I thought about how I was going to answer that. Well, what I would like you to remember is that a business in Baltimore on West Baltimore Street managed to survive and thrive for 126 years in the same ownership, of the same family. I think that's an important story to tell. We're proud of it.

Speaker 1: Is there anything else that you would like to share about West Baltimore Street?

Sarah L.: Nothing else. Nothing else I get think of.

Speaker 4: Do you have time for me to do two quick questions.

Speaker 3: We have about three minutes.

Speaker 5: We can stop and start again.

Speaker 3: Yeah.

Speaker 4: Could we Start and stop again [crosstalk 00:27:03]

Sarah L.: Sure.

Speaker 5: Let's do that. [inaudible 00:27:03]

Sarah L.: Sure.

Speaker 4: That's great. I always have more questions.

Speaker 1: I know. I was like, "I know she's writing in the back. [crosstalk 00:27:13]

Speaker 5: But it can only run continuously for half hour, because of heat issues.

Speaker 4: Okay.

Speaker 5: We actually have plenty of [inaudible 00:27:23]

Speaker 5: Great. You're going to ask something now? Just keep going.

Speaker 4: Okay, one is, are there people that you think we should talk to? I told you this before?

Sarah L.: Okay.

Speaker 4: Yeah, because this project's continuing after this session.

Sarah L.: Okay. All right. Well Lisa Ghee was the one who immediately came to mind. But if you were interested in the piano story, Betsy Waters is the one who bought that building. I mean, she doesn't know the whole history of the piano store, but she could talk about what it was like to acquire all those pianos. And her attempts, I mean, she tried to open a business in the garden as a plant store. She ran it for, I'm going to say five, six years. It was another example of a business that it'd be great to have in your neighborhood, a plant store. But people aren't going to drive to West Baltimore to go to a little plant store that's just starting. They're just not gonna do it. And so she just couldn't keep it going. She didn't have enough business. And she now rents it out as a second hand store, but her husband has his art studio on the second floor.

Speaker 4: Great. Another one is, or your other paper-

Sarah L.: Well Ford, I don't know if you ... Fords was the second hand furniture store. It's in the 1400 block. They also are no longer there. They sold their building to a developer who has done nothing. And the city has made multiple attempts to try to force him to do something, but he operated a business for a very, very long time.

Sarah L.: Actually, I saw Betsy yesterday and I was asking her. She said that her tenant in that business in the garden in the 1400 block knows and stays in touch with the daughter of Mr. Ford, or a relative of Mr. Ford. I don't know how to get in touch with him, but he would, that person would.

Speaker 4: Any other places from 1100, which is our focus area, to 1500, that you think were historically important and should be kind of remembered in the Zine [crosstalk 00:29:29]?

Sarah L.: My husband would know. There was a wooden structure on the north side. It's a wood building. I think it's of the oldest buildings on the strip.Have you heard about that?

Speaker 4: [crosstalk 00:29:46]

Sarah L.: Yeah. That's it. That's it? Yeah.

Speaker 4: [crosstalk 00:29:47] is the oldest one.

Sarah L.: Uh-huh (affirmative) yeah.

Speaker 4: Sarah, thank you for taking the time, but I'm really interested in the shop steading program. You're the first person I've met who's been there when that was going on. It just seemed like such a good ... it was kind of like the dollar houses.

Sarah L.: Yes, exactly. It grew out of the dollar houses.

Speaker 4: The shop steading program was not successful and I've never read anything really about why. Do you have any idea of why it wasn't successful?

Sarah L.: Well, my feeling was they ... the selection process. Well, I think the whole concept of it's hard. When you start a business, the success rate of a new business is very small. I mean, so many, there is so a much greater chance you're not gonna make it then you are gonna make it. You give someone a derelict building, totally derelict. So you have to renovate it in the next two to three years. You have to make this massive investment to bring the building up to code. The federal government gave low interest loans. But so you had this huge project, you're going to totally renovate a totally derelict building, you're going to start a business and you're going to do it in an area that's marginal.

Sarah L.: It's like a formula for disaster and not a single one. I mean, the longest may have been open for five years. It's like the silk screen shop. Now, they probably stayed open longer than any. They got advertise ... If you're doing silk screening, you know how many silk screen ... I mean you could draw people from out of the area. There was some ice cream parlor. People from all over the city are not going to come to West Baltimore Street for an ice cream cone on Sunday afternoon. You're not going to be able to draw enough people in the neighborhood to keep an ice cream parlor going in the state that West Baltimore Street was in.

Sarah L.: Right across the street from us was a very ambitious, sit down, full-menu restaurant. So he had to renovate the building, which was totally derelict, put in a restaurant, get all the permits and all the ... and then attract people to come for this full service restaurant. He lasted about two years. And I have to tell you, all of these people walked away from their federal loans. I mean, it was just a huge loss of money. I mean, it sounded like a good idea, the dollar house program was a great success.

Sarah L.: It didn't work. Yeah. For a number of reasons. But it was at that time, they threw a lot of resources. They put down the brick sidewalks. Mayor Shaffer made a big deal out of this. There was a big ceremony, ribbon cutting ceremony. As I said, it made everyone, up until that point, from 1968 until the late 70s, any business that was still in Baltimore was operating behind plywood or grates grades down during the day. There was not any exposed glass anywhere. No one could get insurance for glass. No one felt safe. And either you either left or you operated ... we operated on the corner at 1339 behind plywood for eight, ten years. There was no window, no displays. I mean it was really, really dismal.

Speaker 4: There was a development I read about Stephen-

Sarah L.: Steve Leaventhall, he was another one. His was mainly residential. It was a big program under HUD. Lots and lots of federal dollars. They wanted him to, in addition to doing the residential, they wanted there to be a commercial component. But it was, I'd say, maybe 80% residential, 20% commercial. He did slop shed work. He renovated lots of houses around Hollins market. None of them were done well. The state of Maryland ... actually, that was afterwards. He sold the houses. I think there was help with mortgages. There was low interest loans made available.

Sarah L.: He went bankrupt and walked away from millions and millions and millions and millions of dollars in debt. People who bought the houses, in general, didn't keep them for long. They were not well done. They looked okay. But you know, there were problems. There was so much government money involved in the program that the state of Maryland ended up getting lots of houses back. They then created a program to sell them cheaper, taking a loss, but still selling them to first-time home buyers. And all of those people ended up walking away from the houses, because it still wasn't a good deal. The houses were not well done. First-time home buyers don't really know what they're getting into. They don't even know what to look for in a house. They buy a house because the state's promoting this.

Sarah L.: I mean, there was a lot of feeling in the neighborhood that the state of Maryland was doing individuals a great disservice to try to resell these houses that hadn't worked out for the first round of buyers to first-time homeowners, making it look like it was a good deal. And they all left.

Sarah L.: So there is such a history. I mean, I know the history of this area. I don't know the history of other areas, other cities, but there's such a long history in this area of failed urban planning. Lots of money spent. What do we have to show for it?

Sarah L.: What we need is another mayor like William Donald Schaefer, who at the time was considered the best mayor in in the country. We have a lot of failed ... The most recent story about Baltimore Street is last January, a year ago, so January, 2018, January the second, we come to work and there's all Baltimore Street's closed off. There's signs up posted that Baltimore Street is going to be closed until July.

Sarah L.: There were digging up the streets, replacing pipes? No notice. Nothing from any city official. The street was closed Monday through Friday from 8:00 AM until ... the contractors mandate was that the city had to be reopened for traffic at 4:00 PM. That is all they cared about, was so that people could get out of the city at four o'clock during rush hour.

Sarah L.: It was mind boggling. The few remaining businesses that were here, there was a business next door, two businesses next door to us, that went out of business during that time. We lost 40% of our business. We did 40% less business in those seven months than we had been doing. Most businesses can't withstand a 40% loss in business in a seven month period of time.

Sarah L.: Nothing from the city. Not one word. Any other city, they would have told the contractor, you can close the street, you can start at 6:00 PM. You bring out your street lights and you are gone at 8:00 AM in the morning. But Baltimore, not a word from any city official that they're going to close the commercial strip for seven months. Our city has lots of ... these types of things shouldn't happen. It just shouldn't happen.

Sarah L.: What happened in the police department shouldn't have happened What happened with our Mayor shouldn't have happened. If we had some good leadership, I think we could solve so many of our problems. But ...

Speaker 1: Any other questions?

Speaker 5: That was great.

Speaker 1: Yeah.

Speaker 4: I learned a lot.

Sarah L.: I'll see if I have anything. I took kind of lots of notes last night. When I went over them on, I have ... all the letters were written as ... merchants association, city officials. I'll see if I have anything on the shop stead program. I can't remember off hand.

Sarah L.: But I think I have one thing in here. I don't even ... This was the business-