

**Focus on Women '75 at the Bureau of the Public Debt**

Department of the Treasury

UN Symbol for International Women's Year

A stylized dove, biological symbol for woman and mathematical sign for equality.

[This is a retyped transcription without graphics of the original item from the Treasury Library's collection.]

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### **1975 is International Women's Year**

The United Nations General Assembly declared 1975 International Women's Year. Its threefold purpose is to promote world-wide equality between men and women, ensure full participation of women in economic, social, and cultural development at all levels, and recognize women's contributions to international cooperation and world peace.

To promote observance of IWY, Public Debt News is publishing this special issue to focus on women in the Washington and Parkersburg offices. Due to the limited space, public recognition could not be given to all the women so attention is focused on those who have made significant contributions to the Bureau. Their achievements reflect their ability, their leadership, their concern for fellow employees and their devotion to the Bureau.

In his memorandum of May 12, 1975 to all employees, Commissioner Hintgen expressed his personal commitment to the Federal Women's Program. To improve the status of women through various programs, such as upward mobility, training, education, self-development, et. Will be a continuation effort with the Bureau.

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### **Treasury Women's Day**

On June 18<sup>th</sup>, the Department of the Treasury celebrated Women's Day with a lively and informative Program.

Treasury Secretary Simon formally opened the Day's Program and personally expressed his support of the Federal Women's Program. Introductions of guests and guest speaker by Anita Alpern, Chairperson, Treasury Women's Advisory Committee, followed.

The morning's guest speaker, Dr. Estelle Ramey, Professor of Physiology and Biophysics, Georgetown University Medical School, discussed "Sex Hormones and Executive Ability." Her delightful, informative, and witty presentation was enjoyed by the great number of Treasury employees who attended.

Assistant Secretary (Administration) Warren F. Brecht introduced the afternoon guest speaker, The Honorable C. Delores Tucker, Secretary of State Commonwealth of Pennsylvania. Ms. Tucker, who is also prominent in political and civic activities, spoke on "A Treasury of Women." Following Ms. Tucker's moving speech, a panel discussion moderated by Marion Cosgrove, Coordinator, Special Programs, Continuing Education for Women, George Washington University, titled "The Grade Game: Skirting the Success Factor," was presented. Participants on the panel were Anita Alpern, Assistant Commissioner, IRS; Amelia Eaton, Physical Science Administrator, U.S. Customs Service, New York; Bonnie Gay, Technical Assistant, Office of the General Counsel; Esther Lawton, Deputy Director, Office of Personnel; and Inez Lee, Deputy Director, Office of Equal Opportunity Program. Following initial remarks from each member of the panel in the form of a biography, a question and answer period was held. This informal period of audience and panel discussion ended the Day's Program.

All who attended the day's activities found the experience most rewarding, informative, and enlightening.

Betty Ford expressed in a letter to all participants of the Women's Day Program of the Department of the Treasury her "best wishes that the Women's Advisory Committee at the second-oldest department in the federal government will be a model for others."

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On the following pages are female employees of both the Washington and Parkersburg offices who have distinguished themselves during their careers and achieved positions of leadership in the Bureau.

**Marguerite E. (Mickie) Goetz: Administrative Assistant Office of the Commissioner Washington Office**

Mrs. Goetz began her Federal Career on August 11, 1938, as an Under Clerk in the Division of Loans and Currency in the Public Debt Service in Washington, D.C. She served in various positions in the Bureau (which included 3 years in the Chicago Office), and was assigned to the Personnel Office in 1944. Mrs. Goetz worked in the field of Personnel for over 28 years and was the Bureau's Assistant Personnel Officer at the time of her promotion to her present position as Administrative Assistant to the Commissioner in 1972.

She received a Quality Step Increase for Outstanding Performance in 1967 as well as numerous letters of commendation and citations for excellent work during her years with the Bureau.

Mrs. Goetz is a native of Sargent, Nebraska, and attended the University of Wyoming in Laramie.

**Grace C. Ferrill: Program Manager Division of Securities Operations Washington Office**

In 1943 Miss Ferrill entered the Federal service with the War Department in Washington, D.C. After resigning from her position in 1945 to obtain a law degree, she reentered as an Attorney Advisor with the War Claims Commission in 1950. During the following years she had various positions with the Department of Labor working her way up to the position of Regional Director of the Women's Bureau in Boston. She came to the Treasury Department in 1973 as a Program Manager in the Office of the Treasurer, U.S. She began working at the Bureau of the Public Debt in 1974, and currently is assigned to the position of Program Manager in the Division of Securities Operations, Securities Transaction Branch.

Miss Ferrill was born in Oak Park, Illinois and received an A.B., M.S., and L.L.B. from George Washington University in Washington, D.C. She was admitted to the District of Columbia Bar in 1950.

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**Mary K. Rose: Personnel Officer Parkersburg Office**

Ms. Mary K. Rose began her Federal career as a Jr. Stenographer in the Children's Bureau, Department of Labor and Bituminous Coal, Department of the Interior. She Advanced to the position of Assistant Position Classifier before her transfer in 1942 to the same position in the Bureau's Chicago Office. Her entire career with the Public Debt has been in the field of Personnel advancing to the position of Personnel Officer for the Bureau's Field Offices in 1974 and to Personnel Officer of the combined Field Office in Parkersburg in 1975. Ms. Rose received Quality Step Increases for her outstanding performance in 1963 and 1973. In 1973 Under Secretary Simon presented her with the Secretary's award in recognition for her active and personal interest and her accomplishments in special employment programs including minority groups, disadvantaged youth, the handicapped and veterans. In May 1975 she received a letter of appreciation from Commissioner Hintgen for her superb handling of personnel matters relating to the consolidation of the Chicago and Parkersburg Offices.

**Marianne P. Heckman: Management Analysis Officer Manager, Management Analysis Branch Parkersburg Office**

Ms. Marianne Heckman began her federal service in Washington, D.C. in 1941 in the Office of Emergency Management. She came to the Bureau in February 1943 as Junior Stenographer. She rapidly advanced to positions of Management Analyst, Digital Computer Programmer, Computer Systems Analyst, Special Assistant to the Office of the Director, Parkersburg, and her present position as Manager of Management Analysis Branch. Ms. Heckman received an outstanding performance award in 1962, a group award in 1964 and a Quality Step Increase for outstanding performance in 1973.

**Eleanor J. (Ellie) Holsopple: Director of the Division of Budget and Accounts Washington Office**

Miss Holsopple began her Federal career in 1959 with the Federal Aviation Agency, where she was initially employed as a Secretary and worked up to the position of Budget Analyst. In addition, she was employed by the Department of Justice for 4 years where she attained the position of Supervisory Budget Analyst. On April 15, 1974, she transferred to the Bureau of the Public Debt as the Assistant Budget and Accounts Officer

Miss Holsopple has received numerous awards during her employment with the Federal Government, including performance awards in 1962, 1964, 1966, and 1969; and Outstanding Performance Ratings in 1960 through 1969 and in 1972. She was born in Paint Township, Somerset County, Pennsylvania. She received a B.A. in Business Administration from George Washington University, Washington, D.C. in 1973.

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**Susan T. (Terry) Tucker: Manager, Employee Programs Branch Division of Personnel Washington Office**

Miss Tucker began working with the Bureau on July 31, 1967 as a Securities Examiner in the Division of Loans and Currency in Washington. She was assigned to the Personnel Office in 1968, and has continued to work in the personnel field, with two intervening periods of service with other agencies. In 1969, she worked for the Department of the Army in Viet Nam and in 1973, worked for the U.S. Civil Service Commission in Atlanta, Georgia as a Personnel Management Advisor. She has held her current position of Personnel Management Specialist in the Division of Personnel Since March of 1974. Included as part of the duties of her current position is the designation as the Bureau's Federal Women's Program Coordinator.

Miss Tucker was part of a group receiving a Superior Performance Award in 1968 and a Special Achievement Award in 1972.

Miss Tucker, a native of New London, Connecticut, attended Loyola University in Rome, Italy, and graduation from Radford College.

**LaVerne M. Aanerud: Supervisory Securities Examiner and Manager of Rulings & Correspondence Branch, Division of Transactions and Rulings Parkersburg Office**

Ms. Aanerud began her career with the Government on October 1942 when she was appointed as a Jr. Clerk in the Chicago Office. In 1947 she was assigned to the position of Examiner and advanced to her present position on January 19, 1975, when she relocated to the Parkersburg Field Office. Ms. Aanerud received Quality Step Increases for outstanding performance in 1968 and in 1973. Also, in 1973 she received the Secretary's Certificate of Award in recognition of her outstanding contributions to the furtherance of special Government-wide programs. She has also received letters of commendation and appreciation from the Federal Reserve Bank of Philadelphia for outstanding performance in conducting on-site seminars for Federal Reserve Bank personnel; the Internal Security Division of Internal Revenue Service for her assistance in certain investigations; and Commissioner Hintgen expressing the Bureau's recognition of these efforts.

**Mary M. Frost: Technical Assistant Office of the Director Data Processing Division Parkersburg Office**

Mary M. Frost, who prior to working for the Government taught high school in Ohio schools, began her Federal career with a series of temporary appointments with Internal Revenue Service as Calculating Machine Operator, Cash Accounting Clerk and Clerk. Her Federal Career began in earnest when she came to the Bureau as a GS-5 Digital Computer Programmer in August of 1957. She received a Quality Step Increase for outstanding performance in 1967.

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**Betty Jean McLain: Occupational Health Nurse Parkersburg Office**

Ms. Betty Jean McLain was appointed as Occupational Health Nurse in charge of the Health Unit in the Parkersburg Office in January 1967, and she has served in this position since that time. She received a Quality Step Increase for outstanding performances in 1969 and 1974. In 1974 she received a Certificate of Award from the Secretary of the Treasury for the outstanding health maintenance program she developed and the proficient skill and dedication she displayed in providing high quality health service to employees.

**Roberta Q. Gambrell: Supervisory Clerk Division of Securities Operations Washington Office**

Mrs. Gambrell began her Government career as a Junior Clerk with the War Department in 1942. She has been employed by the Federal Government since then, excluding several periods of time during which she attended college. Her career also includes employment with the Federal Security Agency, the Civil Service Commission, and the Bureau of Engraving and Printing. She entered service with the Bureau in 1954, and has received numerous promotions and several Outstanding Performance Ratings since that time. In 1973, she was designated as an Equal Employment Opportunity Counselor for the Washington Office by Commissioner Hintgen and has continued to serve in this capacity to the present time.

Mrs. Gambrell is a native of Washington, D.C. and attended Virginia State College in Petersburg, Virginia and Howard University in Washington, D.C.

**Helene Miller: Bond Consultant Parkersburg Office**

Helene Miller's Federal service began in Chicago, Illinois on August 27, 1943 as a Jr. Clerk. She received outstanding performance rating in 1972, 1973 and 1974. Ms. Miller was presented the Secretary's Award at the Department's Annual Award Ceremony for her excellence in improving communications and services to the public by her effectiveness in personal and telephone contacts with bondowners and their representatives.

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**Mary A. Ambrose: Supervisory Peripheral Equipment Operator (Night Shift Supervisor) Parkersburg Office**

Mary Ambrose began her Federal Career in May of 1963 as a Card Punch Operator in the Parkersburg Office. She received key punch and key verification awards from 1961 through 1966, an outstanding performance rating in 1965, and a quality step increase for outstanding performance in 1966. In 1966 she received a Special Service Award from the Secretary of the Treasury for exceptional productivity in key-punch operations and contribution to the overall effectiveness of the Savings Bonds Program.

**Annetta P. Henderson: Correspondence and Evidence Section Chief Parkersburg Office**

Annetta P. Henderson Began her Federal service in November of 1942. She received a Quality Step Increase for her outstanding performance in 1969. Also in 1969 she received the Secretary's Certificate of Award for displaying a high degree of skill in effectively adjudicating claims and composing clear, concise and courteous letters.

**Mona C. Melville: Technical Assistant Parkersburg Office**

Ms. Mona Melville, a reinstated retiree, returned to the Bureau on June 9, 1974. Ms. Melville retired in August of 1965 and received the Albert Gallatin Award.



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**Washington Office**

**Mamie Lee Harris: Authorities Examiner Parkersburg Office**

Mamie Lee Harris started her Federal career in the Bureau's Chicago Office as a GS-2 clerk on October 19, 1955. She received superior performance awards in 1962, 1963, 1964, 1965 and 1972.

**Eloise M. Conyers: Special Examiner Division of Transactions and Rulings Parkersburg Office**

Eloise M. Conyers began her Federal service with the War Department in March, 1944. She came to the Bureau's Chicago Office as a Clerk, GS-2 in July 1947. Ms. Conyers received a Quality Step Increase for outstanding performance in 1963, a Special Act or Service Award in 1971 and a Special Act or Service Group Award in 1974.

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(left to right) *Hilda Kamman*, Staff accountant, Division of Public Debt accounts, Principal Accounts Branch, Office of the Manager; (*Eleanor*) *Sue Smith*, Supervisory Operating Accountant, Division of Public Debt Accounts, Principal Accounts Branch, Cash Transaction Control Section; (*Margaret*) *Peg Paulson*, Supervisory Operating Accountant, Division of Public Debt Accounts, Principal Accounts Branch, Statements, Reports and Analysis; (*Mary E.*) *Liz Edgar*, Supervisory Operating Accountant, Division of Public Debt Accounts, Principal Accounts Branch, Securities Transactions Control Section; Lillian Pentecost, Mail and File Supervisor, Division of Public Debt Accounts, Principal Accounts Branch, Mail and Files Section.

(left to right) *Hazel Evans*, Mail and File Supervisor, Office of the Commissioner, Finance, Records and Files; *Pat Sandberg*, Supervisory Personnel Staffing Specialist, Division of Personnel, Staffing Branch, *Jean Bates*, Supervisory Peripheral Equipment Operator, Division of Data Processing, Data Recording Branch; *Narissa Ward*, Supervisory Messenger, Management Services, Building Services Branch.

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(left to right) *Dorothy Stackhouse*, Supervisory Administrative Assistant, Division of Securities Operations, Securities Transactions Branch, Trust Section; *Linda Reid*, Supervisory Securities Transactions Analyst, Division of Securities Operations, Review and Rulings Branch, Office of the Manager; *Mattie Lee Cromwell*, Supervisory Securities Transactions Analyst, Division of Securities Operations, Review and Rulings Branch, Examination Section; *Evelyn Butcher*, Mail Supervisory, Division of Securities Operations, Review and Rulings Branch, Registered Mail Section; *(Addalene) Addie Spiller*, Securities Branch, Issues Control Section; NOT PICTURED: Lillian (Lillie) Inscoc, Supervisory Clerk, Division of Securities Operations, Review and Rulings Branch, Processing Control Section.

(left to right) *Ann E. Coles*, Mail and File Supervisor, Division of Securities Operations, Correspondence and Claims Branch, Files Section; *Elaine Harwood*, Supervisory Securities Transactions Analyst, Division of Securities Operations, Office of the Director; *Peggy Gordon*, Supervisory Securities Transactions Analyst, Division of Securities Operations, Correspondence and Claims Branch, Correspondence Section; *Marion Garrison*, Supervisory Account Technician, Division of Securities Operations, Transactions Branch, Accounting Section; NOT PICTURED: Olga Sheppard, Supervisory Securities Transactions Analyst, Division of Securities Operations, Correspondence and Claims Branch, Office of the Manager.

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**Parkersburg Office**

(left to right) First Row: *Ruth Thomas*, Supervisory Securities Accounting Assistant, Division of Securities Operations, Retired Securities Branch, Securities Audit Section; *Delores Chase*, Supervisory Clerk, Division of Securities Operations, Retired Securities Branch, Numerical Records and Inquiry Section, Recording Unit; Second Row: *Elizabeth Hyumes*, Supervisory Clerk, Division of Securities Operations, Retired Securities Branch, Numerical Records and Inquiry Section, Verification Unit; *Anna Joyner*, Supervisory Securities Accounting Assistant, Division of Securities Operations, Retired Securities Branch, Coupon Audit Section; *Ethel Haynes*, Supervisory Clerk, Division of Securities Operation, Retired Securities Branch, Numerical Records and Inquiry Section, Inquiry Unit; *Viola Reid*, Office of Machine Operation Chief, Division of Securities Operations, Retired Securities Branch, Microphotographic Section.

(left to right) *Naomi Vincent*, Budget Analyst; *Mildred B. Irmey*, Employee Relations Specialist; *Pauline M. Kalbaugh*, Personnel Management Specialist; *Evelyn Meyer*, Assistant Classification Officer.

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(left to right) First Row: *Ella Pollard Mitchell*, Computer Programmer; *Lulu P. Moreland*, Computer Programmer; *Mary M. Friend*, Management Analyst. Back Row: *Pauline R. Pearson*, Management Analyst; *Ruth H. Worstell*, Management Analyst; *Clarice Williamson*, Computer Programmer.

(left to right) First Row: *Rosemary Griffin*, Microphotographic Section Chief; *Wanda M. Meeks*, Retirements Unit Head; *Mary H. Townsend*, Inquiry Unit Head; *Eleanor J. McIntosh*, Balancing Section Head; *Mildred H. Brown*, Adjustment Section Head; *Eleanor I. Southern*, Data Recording Section Head; *Thelma Martin*, Issues Unit Supervisor.

**Use of Maiden Name**

It is the Civil Service Commission’s policy that absent agency regulation or instruction, there is no prohibition against the continued use of a maiden name by a Federal employee who marries. The Commission’s policy, based on a Comptroller General Decision, 19 Com. Gen. 203(1939), allows the use of an employee’s maiden name in cases where the employee so requests and is known in the community by that name providing that there is no compelling reason to deny its use. It is required, however, that an employee, if married, indicate the name of her/his spouse on Government forms used for background investigations.

**“Ms” on official personnel actions –**

Officials at the Civil Service Commission have no objection to the use of the title “Ms” on official personnel actions. Any woman who wishes to be designated as “Ms” on Standard Form 50, Notification of Personnel Action, may have this title shown. Any interested employees should notify their respective personnel offices in writing of the desire to have a change made in their titles. These requests for title changes will be honored by Personnel the next time an official personnel action is effected.

**Hints for Preparing a Standard Form 171**

DO’S	DONT’S
Read carefully the vacancy announcement of the examination announcement for the position for which you are applying. Underline the skills required by the position.	Don’t use the same 171 for jobs in non-related fields.
Describe <i>your</i> experience so that you emphasize the work that used the skills required by the vacant position.	Don’t exaggerate.
Use active verbs to describe what work <i>you</i> actually did. <i>Be specific.</i>	Don’t be humble.
Keep your experience descriptions brief.	Don’t describe the work of the organization generally or the work of others. Don’t use attachments. (Take them to the interview.)
Write everything on the 171 itself – cut and splice a 171 with continuation forms if necessary. Eliminate blank lines.	Don’t ever use position descriptions.
Use <i>your own words</i> in filling out the experience blanks.	Don’t omit church, community, or club work.
Include <i>all</i> experience, whether paid or volunteer.	Don’t use general character references – they usually won’t commit themselves on such matters as dependability, initiative, etc.
Arrange your experience in chronological order.	Don’t submit a 171 that is messy, hard to read, or confusing to follow.
Choose references who can remember you and know how you perform in a work (paid or unpaid) situation.	Don’t make you 171 a “challenge” to the reader. Hard-to-read applications go in the “Out” pile first.
Have your 171 neatly and accurately typed or write so that each word is legible.	

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## **Hints for Male Supervisors of Working Women**

Prejudice is: making assumptions about individuals based upon the presumed characteristics of a group.

When you make a decision about an individual woman based upon the presumed characteristics of all women, you discriminate.

### *Don't assume*

- That all women won't accept travel assignments
- That all women really don't want a career
- That all women plan to work only until marriage, or even want to marry
- That all women are absent more than men
- That women can't supervise men or other women
- That women don't want responsibility
- That women aren't interested in certain fields
- That women can't function in certain jobs
- That women won't move to different geographic locations
- That women won't work overtime
- That women will not accept valid criticism
- That women can't make objective decisions

### *How to supervise working women:*

1) *Ask them their opinion before making your decision.* Women as a group are as varied as men. Each individual responds in accord with her own life experience. Don't make presumptions about "what women want."

2) *Treat women as adult persons.* Nothing is more demeaning, or as easily detected, as being treated like a child, or as a person who is mentally retarded. Women can make decisions. They can handle responsibility. Many women have important responsibilities outside of work. They are accustomed to being dependable, reliable, *and* accountable.

3) *Treat women as you would male employees.* Assume women have serious work goals. Consult them on office goals, programs, and problems. Treat secretaries as full partners in the office operation and structure. In short, expect of women employees what you expect of men, in terms of productivity, responsibility and participation. To expect less of women is patronizing. To expect more is unfair.

4) *Tell women when their work is unsatisfactory and be specific about what improvements you expect.* Many men are afraid to tell women their work is unacceptable for fear "they will cry." Like men, most women want to please persons in authority. They resent supervisors who give their work to others for "correction." They deserve to be told how to improve performance.

5) *Assign tasks on the basis of who can best perform them, not on the basis of traditional roles.* Take an objective look at the skills required by a given task and then match those skills to the abilities of the individuals on your staff, regardless of sex.



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6) *Encourage women to make the maximum use of their abilities.* Many well educated, talented women have been taught to “play dumb” to “hide their light”. Such women need to be encouraged to raise their level of aspirations.

7) *Make available to women the same developmental opportunities provided to men.* Appoint women to task forces and study groups; give them “acting” assignments in supervisory roles; send them to executive and managerial training; include them in staff meetings; appoint them to advisory boards, promotion and selection panels; assign them ancillary duties such as EEO Counselor, hearing examiner, and detail, reassign, or rotate them to positions that will broaden their experience. Then you’ll find plenty of “qualified” women.

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## **What Women Should Know about Social Security**

*Working Women:* If you have enough work credit under social security, you and your dependents are entitled to monthly cash benefits when you reach retirement age or if you become disabled. Your dependents are eligible for benefits if you die.

If your husband worked long enough under social security, the following kinds of benefits are payable:

*Non-Working Wife:* You can get benefits based on your husband's work record if he:

- Gets retirement payments and you're 62 or over; or
- Gets payments because he's disabled and you're 62 or over
- Gets retirement of disability payments regardless of your age if you are caring for his child under 18 (or disabled) who is entitled to benefits.

*Widow:* You can get a lump-sum payment – generally \$255. The amount of your monthly payment will depend on your age when you start getting payments and the amount of your deceased husband would have been entitled to or was receiving when he dies. If you start getting benefits at age 65, you'll get 100 percent of the amount your husband would be receiving if he were still alive. Widows benefits range from 71 ½ percent of the deceased husband's benefit amount at age 60 to 100 percent at 65. If you're disabled, you may be entitled to reduced benefits as early as 50.

*Widow with young children:* You get a widow's benefit at any age if you are caring for his child under 18 (or disabled) who is entitled to benefits, and your unmarried children under 18 (under 22 if full-time students) can also receive monthly checks.

*Remarried Widow:* If you remarry before age 60, your checks may stop, unless you marry another beneficiary. If you're over 60, your checks could continue, but the amount may change,

*Divorcee:* You can receive benefits when your ex-husband starts collecting retirement or disability checks if you are 62 or over and were married to him at least 20 years.

*Divorcee whose ex-husband dies:* You can get social security payments if you are not remarried, are 60 or over (50, if you're disabled), and you were married 20 years or more, or if you have children entitled to benefits.

If you would like more information or answers to questions call the social security office nearest you or write to:

Mrs. Elaine B. Gutman  
Office of Public Affairs  
Social Security Administration  
Baltimore, Maryland 21235

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## **The Myths about MS.**

Like top-heavy person below, women who work are encumbered; they get bogged down by a stereotype which keeps them from progressing as fast or as far as their abilities could take them. Generalizations about "The Working Woman" hobble them and hold them back. Because this happens, in government as well as private industry, part of FWP's function is to track down the myths, find out the facts and spread the word.

### **"Women take more sick leave than men."**

The national average for sick leave for women is 5.9 days. For men, it's 5.2 days. While the average is slightly higher, the difference is insignificant.

### **"Women only work until they have children; then they stay at home."**

More than two-thirds of the women on Government maternity leave in 1967 were back on duty by May of 1968.

42 percent of all mothers in the United States work outside the home. This represents an increase of from 1.5 million in 1940 to 12.1 million in 1973. And the percentage is expected to rise.

### **"Women have a higher quit rate than men."**

Higher turnover rates are true of *all* employees who 1) are under 25; 2) are in low income clerical jobs; and 3) have only a few years of service – and women make up a big part of these groups.

At professional levels, the difference is much less. In a study on the turnover of men and women chemists of comparable responsibility, a majority of the laboratories surveyed reported that the turnover for women was "about the same" as it was for men, and not a deciding factor in the employment of women.

### **"Most women don't really have to work. They just want money for hair-dos, clothes and the luxuries of life."**

Most women work because of economic need. Of over 37 million women who worked in 1968, 17 percent were widowed, divorced or separated from their husbands – 23 percent were single – 8 percent had husbands with incomes of less than \$3,000 a year and \$7,000. (The annual income needed for even a low standard of living at the time was estimated at \$6,567 for an urban family of four.)

The assumption has been called the "cake winner fallacy." The gist of it is that "if women work, it is only because they want to add to the family income, so it is essentially a temporary situation and they don't want careers or aspire to responsible positions." Men are bread winners, while women are cake winners.

It is interesting that the myth persists in spite of the fact that the average number of years of employment for working men is 43 years, while it's 45 for single women. Even working women with children work an average of 25 years.

### **"Women prefer men as supervisors and men don't want to work for women."**

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Studies of attitudes have shown that women have no preference in the matter, and that most men who complain about women supervisors have never worked for a woman.

In one survey, three-fourths of the male and female executives who had worked with women managers reacted favorably to women as managers. The same study showed that those who reacted unfavorably to women managers had a cultural/traditional bias about other subjects as well.

### **“Women aren’t mobile.”**

This may be truer than most generalizations about women. Married women, at least, tend to go where their husbands’ jobs take them. However, as shown above, 40 percent of women working in 1968 were not necessarily influenced by husbands’ jobs. 23 percent were single and 17 percent were widowed, divorced or separated.

There are other factors to be considered. Just how necessary is mobility for particular jobs? How many men are mobile? A study published in 1969 on the characteristics of Federal executives showed that more than half of the executive, of whom 98 percent were men, had spent their entire Government careers in a single agency. Of 28,000 people in grades GS-15 through GS-18 and equivalent levels, only 5964 were women. Twenty-three percent of these women had worked in more than one agency, an indication that many women in Government *are* mobile.

There are many dimensions to the mobility question, of course, including how it is to be defined: for example, movement from one job to another, one agency to another, or from one location to another.

But however mobility is defined, and whatever its relative importance, the point is this: all women should not be considered to be immobile, simply because some are. Some men are too.

Myths about working women have advanced a stereotype which is no closer to fact than the “Average Housewife” we see on television. (You know, that woman who hovers around the house, comparing instant coffee brands and ecstatically waxing her kitchen floor in spike heels, designer suit and lacquered hairdo.)

Getting the truth around, to both men and women, is an important part of the program.

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## **Women Win Equal Credit Status Under New Law**

Wednesday, October 30, 1974

By Isabelle Shelton, Star-News Staff Writer

President Ford yesterday signed a bill making it illegal to discriminate against women in credit status.

The new law is designed to end practices under which a firm refuses to grant credit to a wife except under her husband's name (even when the wife is the chief breadwinner), and a lender refuses to count a wife's income when a couple applies for a loan. Such lenders assume that the wife will eventually become pregnant and quit her job.

THE BILL also increases federal guarantees on savings and savings and loan accounts from \$20,000 to \$40,000 per account.

The new law sets up procedures under which a woman can file an administrative complaint with the appropriate federal agency if she believes she has been discriminated against in the granting of credit.

The complaint would go to the federal agency with authority over the organization that discriminated. Thus, complaints against a retail firm would be filed with the Federal Trade Commission.

WOMEN ALSO can go into court and seek civil damages, plus punitive damages up to \$10,000 or up to \$100,000 in a class action suit.

The Federal Reserve Board is given a year to draft regulations to carry out the new credit provision, but the D.C. Commission on the Status of Women – one of the first groups to press for the new credit legislation – says the new law should be “pretty self-regulating.”

MANY FIRMS in the Washington area already have greatly improved their credit practices towards women since agitation for the new law began a few years ago. The National Women's Political caucus, while also hailing the law, said it believes it is “urgent that discrimination on the basis of race and age be added at the earliest possible date.”

The Caucus said it also regarded the \$100,000 ceiling on class action suits “very inadequate.” But Casey Hughes, national legislative director for the National Organization for Women, who enthusiastically praised the new law, said her group sees no problem with the \$100,000 ceiling, because “if you have more than 10 people they can split up and sue individually.”

The Indians of the American Northeast used to have a saying that: “The way to cross a river is to cross a river.” By this they meant that the essential thing is to start, no matter in how small a way. When women help women, even the smallest start at the lowest local level can lengthen into great upward strides nation-wide.