

H.D.C.

JUNE/1973/\$1.00

IF WE'RE SO SMART, WHY AREN'T WE RICH? BY GLORIA STEINEM

Ms.

WHO PAYS FOR PROSTITUTION?

HOW TO START A BUSINESS

THE STOCK EXCHANGE AS LOCKER ROOM

ADVICE TO THE SMALL (VERY SMALL) INVESTOR

WOMEN &



MONEY



For the physical and emotional health of your children, EXXON CORPORATION urges you to read this article from TV Guide — then discuss the idea with your school officials.

CLASSROOM TV SHOW BANNED IN BOSTON

Not all instructional television is as dull as it used to be



On TV screens in thousands of classrooms this January, 8-to-10-year-old pupils will see a small drama about a little girl their age who loses her grandmother. Some of the action:

As relatives gather for the funeral, Linda and her cousins play in the family's front yard. One game is "Bang, bang, you're dead!" Linda gets "shot," falls to the ground and lies motionless a few moments, briefly alarming her playmates. Later her parents try to explain to her what it means to die. She asks them, "Are you going to die?" "Some day," her mother answers gravely. At the graveside, Linda hears the minister intone, "There is a time to live and a time to die."

Could be an episode of *As the World Turns?* Or *Edge of Night?*

Could be. But it's actually a 15-minute film produced by public-TV station KETC in St. Louis. It is part of a 30-episode educational TV series to be distributed in the U.S. and Canada by the National Instructional Television Center of Bloomington, Ind.

Classroom TV, often disparaged in academic and TV circles as a glittering promise that never got beyond mediocrity, is still around. It is, in fact, alive and well in many communities, and actually looking a little healthier.

It's a shoestring operation, to be sure, getting little aid from big government and philanthropic spenders, partly because Uncle Sam has never seen fit to make televised teaching a major funding beneficiary and partly because local school boards are too harried by rising educational costs to shell out much money for what seems to them a teaching frill.

Still, a few agencies like NIT are managing to crank out moderately successful contributions to a growing library of ETV materials. Founded in 1965 with Federal assistance, the center is now a self-supporting operation with nearly 700 hours of ETV programming available on a rental basis to the country's 210-or-so public-TV

stations. Each year NIT assembles a consortium of underwriters to produce a new series of programs. The 31 participating sponsors include state departments of education, ETV networks and commissions, and Canada's Province of Ontario.

Costing a mere \$600,000—roughly the amount a big commercial network spends for two runs of a prime-time movie—*Inside/Out*, as the forthcoming 30-episode series is called, is described by NIT as "the most extensive project ever undertaken in North American classroom television." (*Sesame Street* and *The Electric Company* are not in the same category because they are designed primarily for at-home rather than in-school viewing, although both are seen in many schools.)

Inside/Out is more ambitious than earlier NIT projects in several respects. Through little slice-of-life vignettes (such as one called "Must I/May I," picturing situations in which children struggle with their sense of responsibility), the programs will seek to provide a framework for classroom discussions of children's social, emotional and physical concerns. Months of research into schoolroom needs, according to Kent Owen, one of NIT's publications editors, found students and teachers "bored to death with blood and bones, things with no direct bearing on the children's lives," and crying out for ways to "feel through" children's inner feelings. *Inside/Out*, Owen believes, "is going to open up discussions in classrooms as they've never been opened up before. We're not dismissing the need for cognitive materials, but simply trying to deal with human feelings for a change."

The idea has brought educators running, the NIT official claims. "We didn't have to go out and twist arms on this one. The agencies and states came rushing in to participate." An unexpected windfall came from Exxon:

a \$200,000 grant to NIT to pay for printing and distribution of teacher guides and classroom aids.

Sample programs for the series have been field-tested in 10 localities, from Salem, Ore., and Fresno, Calif., to St. Louis, Chicago, Toronto and Boston. Altogether, 4000 children viewed five test shows.

The academic acceptance apparently has been exceptional. "We're flabbergasted at the enthusiastic response by the teachers," Owen reports. He admitted that some Boston schoolmams had found the episode on death "inappropriate" and said they would not show it to their pupils. "Actually we're encouraged," the NIT man laughed, "to think we could produce something that would be 'banned in Boston!'"

Assignments to produce shows for the series were parceled out by NIT to WNVTV, the Northern Virginia Educational Television station in Annandale; WVIZ, the metropolitan Cleveland ETV station; the Kentucky Educational Television Network; St. Louis's KETC-TV; and the Ontario Educational Communications Authority. Dr. Orvis Harrelson, health-services director for the Tacoma, Wash., public schools, is serving as chief consultant.

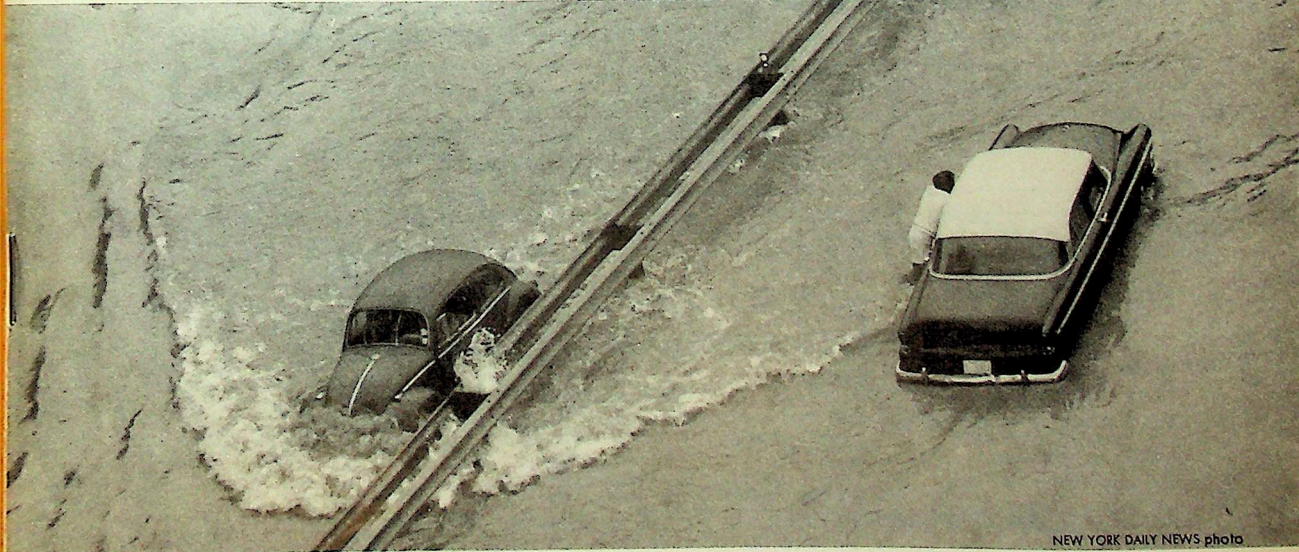
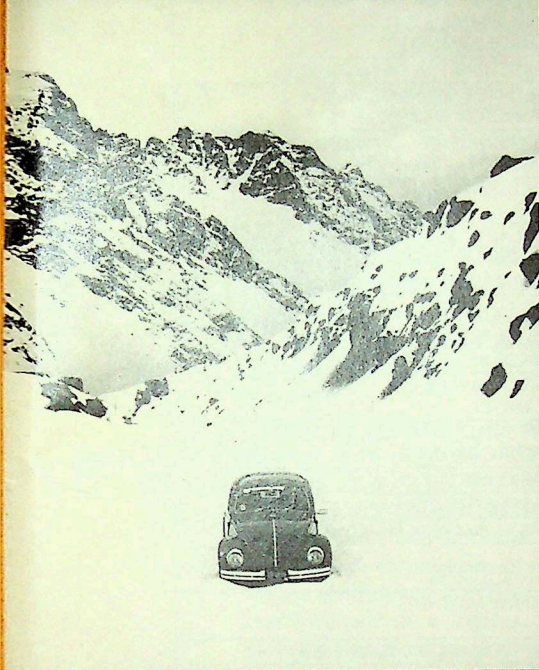
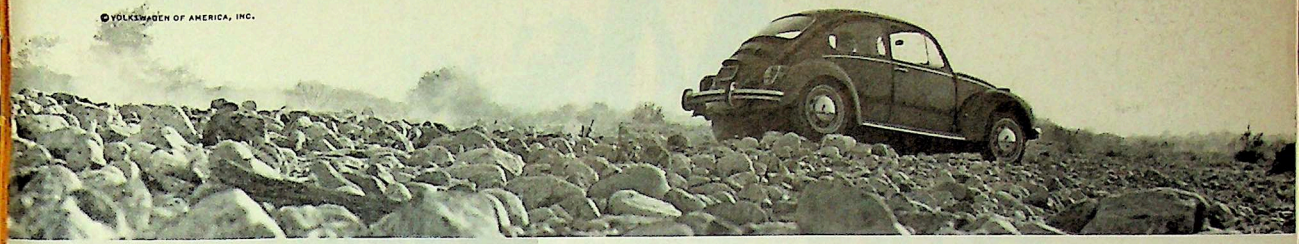
The participating agencies have put up \$450,000. NIT will try to get back the remaining \$150,000 in fees from stations. Edwin Cohen, NIT's executive director, believes every public-TV station in the U.S. with daytime school service—a handful do not air such programming—will carry *Inside/Out*.

Is there some way NIT will have of gauging the classroom impact of the programs? "Oh, yes," Cohen reported. "The consortium members keep a close eye on how the programs are used in the classrooms and get back reports from teachers. You might say we have our own form of Nielsen ratings."

And NIT is confident, he implied, that *Inside/Out* is going to be ETV's 1973 hit show. (E)

Maniara D.L.

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NEW YORK DAILY NEWS photo

Few things in life work as well as a Volkswagen.

Ms.

JUNE/1973

VOLUME 1, NO. 12

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EDITING

SUSAN K. BERMAN
PATRICIA CARBINE
JOANNE EDGAR
NINA FINKELSTEIN
DONNA HANDLY
SUZANNE LEVINE
HARRIET LYONS
MARY PEACOCK
LETTY COTTIN POGREBIN
MARGARET SLOAN
GLORIA STEINEM
RUTH SULLIVAN

ART DIRECTION

BEA FEITLER

ART DEPARTMENT

CARL BARILE
CHARLES CHURCHWARD
CYNTHIA NAGEL

RESEARCH

INGEBORG DAY
MARY THOM

COMMUNICATIONS

DENISE AYRES
PEGGY FLANAGAN
PATRICIA SWEETING

COPY AND PRODUCTION

SUSANNA GOLDMAN
MARGARET HICKS
PAMELA HIGHTOWER
CATHERINE O'HAIRE
JOAN PHILPOTT
PATRICIA STUPPI
RITA WATERMAN

CIRCULATION

RITA COOPER
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LYNN THOMAS

PUBLISHING

PATRICIA CARBINE
RONNIE M. ELDRIDGE
SUSAN HUBERMAN
RHODA KATERINSKY
BERNARD SCHICK
AUDREY WILSON

CO-FOUNDER: ELIZABETH FORSLING HARRIS

EUROPEAN CORRESPONDENT: CLAUDE SERVAN-SCHREIBER

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LETTERS TO Ms.

I am in the ninth grade and on the girls' varsity basketball team at our school. I'm captain of the team and lead in scoring, steals, and assists. I love basketball.

During our whole season this year we had only five games: we had to furnish rides to the games ourselves; we had to play in our gym suits because we had no uniforms in which to play; we were able to use the gym only when the boys were through with it; and we had a grand total of about 30 spectators at all our games combined. Our principal did not announce any of our games, and did not provide a late bus so that kids could stay and watch. One time I asked if it would be possible to get uniforms for our team. I was told to earn the money through car washes, dances, and bake sales. Yet each of the boys received \$30 brand-new uniforms this year.

Everyone seems to think that girls playing basketball is a big joke, but I am dead serious. If we are good enough to be called varsity, aren't we good enough to be respected?

Jane Lundquist
Bangor, Maine

Hurrah for Florynce Kennedy's "verbal karate" (March, 1973). Someone should publish a little book entitled *Quotations of Flo*; I would carry it everywhere!

Lorraine Kwiatkowski
Bayonne, N.J.

“Be free,
but consider others”

In the lovely story of "Sylvie Sunflower," by Alicia Bay Laurel (January, 1973), Lotus washes Sylvie's hair in the stream. This pollutes the water for those of us trying to use it downstream! Put it in a pail, use it on the bank, and dispose of it well back from the stream; same with dishwater, please. Be free, but consider others!

Marian Gade
Kensington, Calif.

I found Maria Josephy Schoolman's "T-Shirts for Tea" (February, 1973) very amusing and, oh, how true! I have always bought my pants at men's stores—simply because they fit better. The sizes of men's

pants actually give waist measures and leg lengths, not useless numbers that are totally unrelated to the body: 9, 11, 13? I have a 27-inch waist, not an 11 body! When will manufacturers create women's clothes to suit?
Paula Kaminsky
Bronx, N.Y.

Along with Lucy Rosenthal ("Esther Vilar's Best-Selling Hate Book," February, 1973), I must disagree with the premise of Esther Vilar's undocumentable and dangerous ramblings entitled *The Manipulated Man*. No self-respecting, mentally healthy human being of either sex allows manipulation or intimidation to occur in a personal relationship.

Perhaps Ms. Vilar has been involved only in sadomasochistic relations and has mercilessly manipulated her lovers and spouse, but, Ms. Vilar, speak for yourself!

Leslie Friedman
Cincinnati, Ohio

“It's your nature
to be neat”

Examples of discrimination in a Catholic all-girls high school:

- Principal to junior class on college applications: "If it's a choice between you and your brother going to college and your father can only afford to send one of you, let your brother go. After all, he'll have to earn a living while your husband will take care of you."

- Spanish nun to class, referring to cross-outs on quiz paper: "Really, girls, I would expect this from a class of boys, but not from you. It's in your nature to be neat, and it's an insult to me, the teacher, to receive such messy work from girls."

- A course, Current Events and the Media (a study of journalistic influence on the public), was dropped because it was not "applicable to the average girl's life." (Is geometry or the study of Old English poetry?)

- Two years ago, when I was a freshman in high school, my homeroom teacher asked each girl to tell the class her name, her parish, and her favorite boys' school. (Are boys asked their favorite girls' school?)

In case you're wondering why I go to this school, it's because I cherish my Catholic education and wish to continue it. Besides, our family gets a discount in tuition because I have two other sisters in attendance.

(name withheld)

Claude Servan-Schreiber's article on Sweden ("Sweden: Where Equality Is National Policy," February, 1973) was the best thing on the subject I've read in the American press. As an instructor of Swedish, I am perhaps more sensitive than most to the nonsense that regularly appears in this country about the "emancipated" Swedish woman. So many articles assume that sexual equality in Sweden is an accomplished fact and that, somehow, it is responsible, along with other social progress, for the general boredom and high suicide rate, which are caused by the supposed dull perfection of life there. The Swedish press presents a picture more nearly resembling Servan-Schreiber's article. Emancipation for women is not yet a fact, but Sweden is doing more to make it so than either the United States or continental European countries.

Ruth Hetmanski Sanders
Miller Place, N.Y.

One company would apparently rather send a man two credit cards than send a woman one!

I applied to the S.S. Kresge Company for a credit card separate from my husband's. When the card came in the mail, it took a few minutes to figure out what had happened.

Instead of issuing me a card, they sent another one in my husband's name. Consequently, "we" have two cards and two numbers in his name.

The company lost two customers.

Judy Whitworth
Wichita, Kans.

I work in a general hospital as a registered physical therapist. A few days ago, I suddenly realized that the men in our department wear pants, shirts, and ties, but the women wear white uniforms. Bravely, I arrived one morning in a very

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conservative, dark-blue pants suit. When my supervisor asked me why I was "out of uniform," I replied that I was following the example of the men. I was told that was "entirely different" and ordered to change into uniform or be fired. Click!

Katherine S. Grand
Freeport, N.Y.

After seeing this cartoon, I will never again be able to take Women's Liberation lightly.

Karen Sabrowski
Chicago, Ill.



"When I grow up I don't want to be ANYTHING! I'm just going to be a mommy and a grandma."

"The Family Circus" by Bill Keane reprinted courtesy the Register and Tribune Syndicate, Des Moines, Iowa.

In Judith Nies's "The Abzug Campaign: A Lesson in Politics," (February, 1973), Ms. Nies writes: "Only days before the November election, columnist Nat Hentoff, who had been one of Abzug's most aggressive critics in the Bill Ryan campaign, finally got around to reading the Nader report in full, and acknowledged in the *Village Voice* that 'reading the report made me realize how poorly the press, myself included, has covered the substance of Bella Abzug's term in Congress. . . . By concentrating on elements of style and dress and largely ignoring what she has actually accomplished in Congress, [the media] have created a distortion of Bella.'"

The implication is that I came late to Abzug's support in the November election. As minimal research would have shown, I supported Abzug strongly from the moment she was again a candidate, following Bill Ryan's death—not only in the *Voice* but in letters to other papers and wherever else I could.

As for my "finally" getting around to reading the Nader report in full, I sent for it the day I learned it existed, and I

had it in time to quote from it extensively in the *Voice*. To my knowledge, moreover, I was the only New York journalist to have quoted substantial portions of the full Nader report on Abzug.

The Nies quote from my column still stands. The press, myself definitely included, should have done a much better job in reporting on Abzug's substantive accomplishments during her first term. I hope some of us have learned our lesson in this regard. I also hope Ms. Nies will not again find it necessary to be as sloppy a researcher as she was in that section about me in her article.

Nat Hentoff
New York, N.Y.

Author's Reply: Mr. Hentoff has missed the point if he thinks that I only implied that he came late to Bella Abzug's support. He *did* come late. No amount of research can alter the fact that during the primary campaign between Congressman William Fitts Ryan and Congresswoman Bella Abzug—the time period that was the primary focus of my article—Hentoff was warning us in referring to Abzug that "predators can come from the left" (*Village Voice*, March 30, 1972). He also implied that Abzug's means were ruthless (*Village Voice*, May 4, 1972), her ethical standards questionable, and he even compared her campaign techniques to a former corrupt mayor of Boston (*Village Voice*, June 15, 1972).

Despite Mr. Hentoff's very skillful and persuasive defense of candidate Abzug after the death of Bill Ryan, he did not really change his basic perceptions of the race. In a telephone interview on November 11, 1972, I asked Mr. Hentoff if, in light of all he now knew about the candidates and the nature of the primary race, he would change his printed opinions if he had it to do over again. "No," he answered. "What right, what moral right did she have to take on this guy simply because he was someone to beat?"

Which, of course, is what my article is all about.

Aline House's article, "What Contraceptive Type Are You?" (March, 1973), was really terrific!

However, in spite of all the deep psychological motivations involved, those people who use rhythm, withdrawal, condoms, foams, jellies, suppositories,

and even diaphragms are commonly known as parents. Mary A. Breukelman
Dover, Del.

The article on contraceptive types—complete with enclosed self-quiz—rings all too loudly of the no-hope, no-support analysis of woman so common in other women's magazines. An article like this succeeds only in driving a woman further into her corner of self-condemnation. Aren't women categorized enough without being shoved into BCT cubbyholes?

Penny Kimmont
Anne P. Hodges
La Jolla, Calif.

I really enjoyed the interview with Tammy Wynette ("The Queen of Country Music," March, 1973), especially in its emphasis on personal lifestyle (in terms of women's issues) of women artists. My interest lies particularly in the way women artists integrate their artist-identity with their woman-identity. Beverly Gordon
Housatonic, Mass.

Wal, as jes want ya tuh no that ah rilly enjoyed that enlightnin article on Tammy Wynette. As everybody nose, us Southern women jes luv tuh heyar about how minny times peepul have been married.

Thank y'all fer a rill good story.

Cindy Blewett
Austin, Tex.

P.S. As a Southern woman, I am tired of having my speech ridiculed. Perhaps I am oversensitive, but who wouldn't be after 25 years of seeing my accent equated with stupidity. Does it matter whether we say "y'all" or "you guys" as long as we communicate?

As for the rest of the article, it sounded like something out of a movie magazine. So what if Tammy Wynette has been married three times and doesn't want to discuss it? Is that supposed to raise my consciousness? If so, it failed. I'm sure that Ms. Wynette is a very interesting person. It's just too bad that the author couldn't get over the marriage hang-up and the "honeyed drawl" bit.

My husband says I used to be a bitch once a month; but since I subscribed to Ms., now I'm a bitch twice a month.

Claudia N. Heller
Los Angeles, Calif.

(continued)

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No unhappy owners.

We guarantee our service work for 90 days or 4000 miles, whichever comes first.



If we did something wrong, it's on us.
If we did the job right, it's on us.



out what he's doing right and what might need improving. So far 583,000 cards have been returned. 95% say that the owners are satisfied with the service work done on their cars. The same toll-free number gets you the address of your nearest Customer Service District Office. You probably won't have to contact them. Most problems are solved right at these Ford and Lincoln-Mercury dealerships. But if you still have a problem, you or the dealer should contact the Ford Customer Service Division Office nearest you. Describe your problem. A Customer Service representative will contact you quickly. And he'll work with you and the dealer to try to straighten things out.

For any other information about our cars and trucks, or if you want to know where we stand on safety, emissions, quality control—anything—write: Ford Motor Company Lists, Box 1973, The American Road, Dearborn, Michigan 48121.

Let us know what's on your mind. We listen better. And we'd like to prove it to you.

"Other dealers have their goals. Ours is: No unhappy owners?"

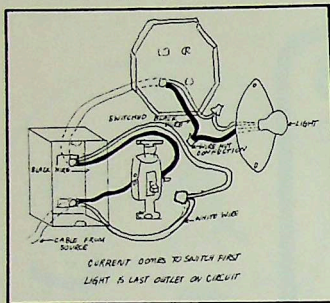


...has a better idea
(we listen better)

Lady Borton's otherwise excellent primer "Electricity Without Fear" (March, 1973) was marred by an inadvertent error in Figure 10.

If the single-pole switch in this circuit is thrown, the hot wire will be connected directly to the neutral through the switch. Your readers should be warned that following this illustration as printed may be disastrous.

Here is a circuit that may be closer to what was originally intended:



Chris Westbury
Cambridge, Mass.

I am both amazed and appalled at the article on Harrison and Tyler ("The First Feminist Comedy Team," March, 1973).

I was sitting next to author Suzanne Gordon at the Boarding House the night she saw the show. Not only did she and the rest of the audience laugh throughout most of it, but by the end of the show Harrison and Tyler got a fantastic reception.

Harrison and Tyler are funny and they are not hostile. Since the Boarding House, I have seen them perform in nightclubs, on college campuses, and in prisons. Their act has always provided a high caliber of entertainment and consciousness-raising. The audiences have ranged from feminists (at the Carol

Downer Defense Benefit) to predominately macho pseudoliberals (in nightclubs such as the Boarding House). Harrison and Tyler have always provoked their laughter, and I have never seen them fail to win the audiences' attention and appreciation.

Jan Holden
Los Angeles, Calif.

I would like to correct an editing change that was made in my article ("How the Abortion Laws Happened," April, 1973). My copy read, "Viability occurs later than quickening (20 weeks rather than about 16 weeks) . . ." This was changed to "Viability occurs between 24 and 28 weeks . . ." probably so that it would agree with the Supreme Court decision. However, on a medical matter I prefer to rely on medical authority rather than legal. And because of the increasing possibility of live births as gestation lengthens, it is just as well to be medically conservative on this matter.

Jimmy Kimmy
New York, N.Y.

We always keep the door locked to our office and shop in this highly industrial, high-crime area (we were robbed twice). The other day all the men were out, and I was here with the young wife of an employee.

There were insistent knocks on the door. Thrice I called out, "Who's there?" and when I was satisfied that it was a salesman for a reputable chemical supplier, I opened the door. The salesman looked first at me and then at the young woman standing next to me and asked, "Isn't there anybody here?"

Click, click!
Norma H. Tilbor
Long Island City, N.Y.

In Catharine Stimpson's review of health books ("Our Bodies, Ourselves," April, 1973), Dr. Marcia Storch comments, "There should be much, much more about breast cancer." I agree. But then she states, "Once you have a carcinoma of the breast, the best statistics for survival are those in which a radical mastectomy was done. . . ." I wonder how she can speak with such authority when earlier she refers to an article in the *Annals of Surgery* which concludes that "the size of the lesions and the extent of the metastases of radical and simple operations have never been matched." Also, I wonder how she can state with the same authority that my remarks about

breast cancer, as expressed in *Vaginal Politics*, "are wrong," when I do not advocate, in contrast, any one particular operation. What I do say is: "When it comes to breast cancer, any doctor who believes that one mode of treatment has been proven superior to all others is either grossly uninformed or lying. . . . If a doctor wants to be honest, he will tell a woman undergoing breast surgery that all evidence suggests that there is no sure advantage in the choice of radical surgery. Neither [Robert] McWhirter nor [George] Crile [Jr.] argues that the controversy is resolved. The findings of both indicate that further controlled evaluation is essential in order to be able to say that one method is unequivocally better than another in terms of survival."

Ellen Frankfort
New York, N.Y.

I was most impressed with the remarkable photographs of Judith Jamison in action, "Judith Jamison Dances 'Cry,'" (May, 1973) but was curious to see what she looks like in real life. Beatrice deWitt
Newark, N.J.

Editor's Note: Here is a recent photograph of Ms. Jamison and her mother, Tessie Jamison.



Editor's Note: In Norma Klein's "It's Not What You Expect"—the "Stories for Free Children" feature in the April, 1973, issue—both the copyright and credit line were inadvertently omitted. We regret this error and wish to state that the story was excerpted from *It's Not What You Expect*, © 1973 by Norma Klein. Published by Pantheon Books, the book is available at all bookstores for \$4.95.

Please address all letters for this column to Letters to the Editors, "Ms." Magazine, 370 Lexington Ave., New York, N.Y. 10017. Only letters signed and marked with a return address can be considered. (You may, of course, request that your name and address be withheld for publication.)

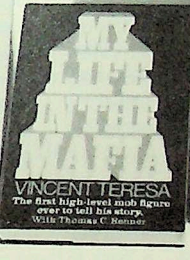
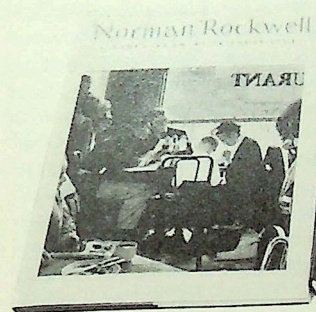
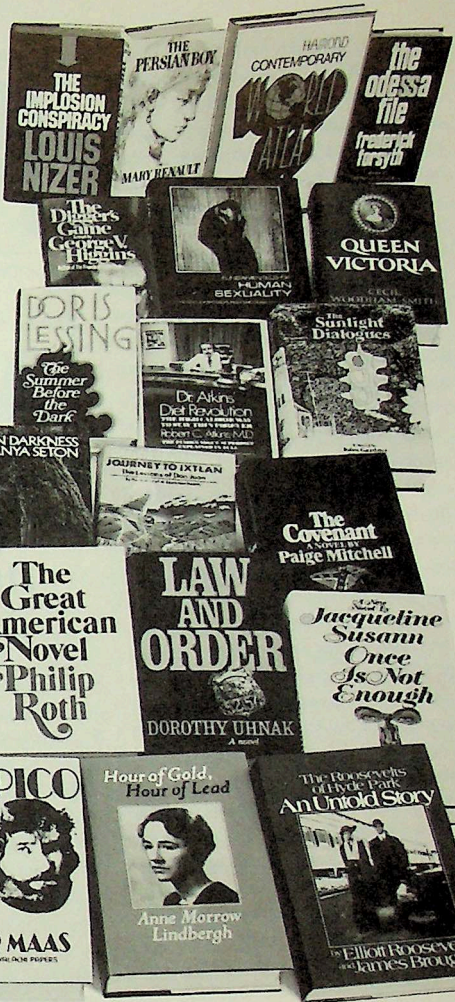
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Mary Lou America isn't talking to her husband Arnold any more because all she won on "Let's Make A Deal" is \$100, and it's his fault even though he told her to choose the prizes that were hidden behind the curtain and she didn't listen.

But why should she have listened? Old dumb Arnold couldn't even guess the retail value of a can of shaving cream, for God's sake. And besides, what does he know about these important consumer matters anyway? He's just like those men in the TV commercials—too dumb to know why the Ajax turned blue, and he can't even get the kitchen floor clean, which is so easy even a woman can do it.

And Mary Lou started out in such a fine mood. She and Arnold went on the show all dressed up in gorilla costumes and holding up this big sign that said: "Let's stop monkeying around and make a big deal." And Monty Hall noticed her, didn't he? Came right up and picked her out of the crowd. Her, Mary Lou America, who never got chosen for anything, except by Arnold, and that didn't turn out to be such a big deal. Monty came right up and touched her and everything. Him, Monty Hall, emcee *extraordinaire*. Daytime demigod. Dispenser of all (brand-name) happiness. But then all she got for her single moment of glory—coast-to-coast network glory—was \$100 and the can of shaving cream. Monty is smiling, smooth, slick as ice. Mary Lou is in tears. Because she could have won: a seven-piece Polaski

Ms. ON THE ARTS

TV MONEY SHOWS: THE SHAME GAME

LINDA STEWART

dining set from Levitz! a retail value of \$1,790! And! a set of Royal Worcester china! a retail value of \$209.30! A TOTAL VALUE OF \$1,999.30!

"And the moral of the story is [that's Monty, slipping her the moral], don't yell at your husband when he makes mistakes, because—you can make mistakes, too!"

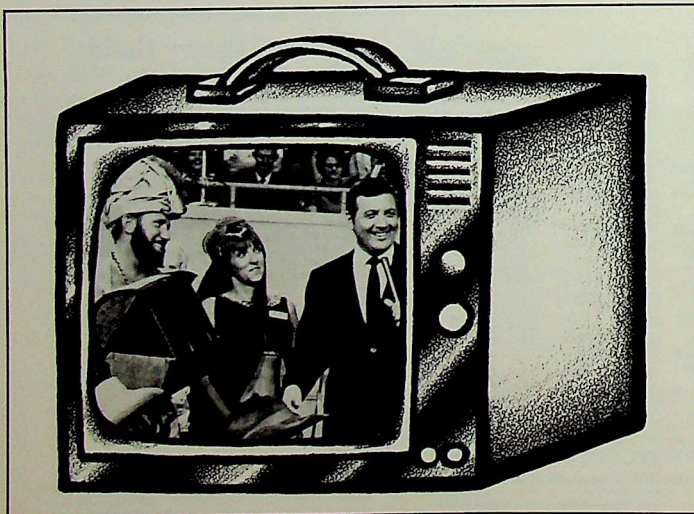
It's just before Christmas, and the carry-over contestant, yesterday's winner on "The Joker's Wild," is back to

try her hand again. She's 26 years old, her name is Louanna Carsdale, and she's from Manhattan Beach, California; and now her opponent comes out and ohmygosh, will you look at that? He's Santa Claus! Tummy, beard, red suit, and everything. But, wait a second . . . the beard is coming off and so is the hat and, wait a second . . . I think it's—yes, it is—ladies and gentlemen, it's Mr. Julius Fine, a Santa's Helper from a nearby shopping center in Redondo Beach. ("Let's hear it for Mr. Fine. Isn't he a good sport?") Mr. Fine is actually a nice dignified-looking gentleman, a retired chemical engineer, and you know he's dreamed of better things than being a Santa's Helper in a nearby shopping center, let alone being a contestant on "The Joker's Wild."

The question categories are posted. The subjects the contestants can choose to battle wits with are: Slang, British Stars, Composers, Great Events, and Famous Residences.

Mr. Fine is very happy about the Composers. He knows music. "Who wrote the 'Unfinished Symphony?'" gets his confident "Schubert," but he misses when host Jack Barry asks, "Who wrote *—Less Siff—uh—wait—Less.*" (Oh, hell, Jack can't pronounce it, so he spells it.) "L-e-s (New Word) S-y-l-p-h-i-d-e-s?" "Saint-Saëns," says Mr. Fine, trying to make it sound as confident as his Schubert, but there's this terrible faltering look in his eye—his nephew is watching the show, maybe, and the neighbors, who think he Knows Something on account of his being a chemical engineer. His soul is on trial. It really is. "Oh, I'm sor-ry!" says Jack. "It's Chopin!" and the game goes to Louanna, and Mr. Fine just disappears during a 10-second plug of the Spiegel catalog of "over 50,000 beautiful items."

So now let's see what Louanna won for knowing that Edmund Gwenn played Santa in "Miracle on 34th Street" (British Stars) and that Jefferson lived at Monticello (Famous Residences). Louanna has won: \$300 worth of toys! An Optigan! A 25-inch Obscure-Brand television! A trip for two to Taipei! A set of Great Books of the Western World ("for people who aren't ashamed of having brains"), a suite of the kind of furniture that comes in suites, AND! A 16-FOOT FIBER GLASS



MOTORBOAT. A TOTAL VALUE OF \$8,100—PLUS—\$1,050 IN CASH, FOR A GRAND TOTAL OF \$9,150!

And not only that, she can come back tomorrow and take her chance on winning the jackpot! Will she? (Cheers, whistles, stomps.) Yes! She will! Now only one question remains: Will you?

About those prizes. Here's the catch.

The cash and/or prizes you win on a game show are considered income by the government. And, as income, they are taxable.

At the end of the year, the show sends you and the government a standard 1099 tax form, stating the total market value of what you've won. And that's the amount you pay taxes on. (Never mind that you "bought" a \$700 silver set on "Sale of the Century" for only \$4.95. It's a market value of \$700, because the market value is the retail price.)

On "Sale of the Century" you do, at least, get to choose your own prizes, and if you really wanted that silver set, you may not mind paying income tax on it. But suppose, on the other hand, you had won that \$8,100 worth of stuff on "The Joker's Wild"? You didn't choose it. It chose you. And while you might happen to want the color TV and the trip to Taipei, you might not (hypothetically) give house room to an Optigan, let alone that Route-20 motel furniture, and you live in Montana, so you can't use the boat.

On most shows, the answer to that one is: tough.

You can resell the stuff, if you can find a buyer, though you may never get the full retail value—which is what you still have to pay taxes on. Which means our \$9,150 winner, adding that sum to an average family income, might pay an extra \$3,000 in taxes.

While their wives are offstage, the husbands on "The Newlywed Game" are asked, "What gifts does your wife's body most need for Christmas?" They're also asked to complete the sentence: "I'll give any man here one hundred dollars who can look at my wife's _____ without laughing."

While their husbands are offstage, the wives on "The Newlywed Game" are asked, "Which of these did your

husband last eat: pizza, lasagna, spaghetti, or ravioli?" and asked to complete the sentence "My husband doesn't know this, but recently I told someone about the time that we _____ before we were married." That one produced some confessions that were rated PG ("the time we went to Las Vegas"/"San Diego"/"Victorville") and one fairly staid "the first time we kissed."

When the husbands came back and—the point of the game—guessed correctly what their wives had said ("one night we spent in Las Vegas," etc.), the wives were smiling, nodding, pleased. Those right answers, you see, put them on their way to winning *Ship 'N Shore* blouses and *Enna Jettick* shoes. After all, everyone sleeps together these days, so why not tell?

The surprise reaction came from Wife A, the one who had told about the first kiss. Husband A didn't guess that; he guessed instead "about the time we ditched school." And suddenly, for some reason, it's trauma-time. "My mom does not know that, Tim!" and she turns away, shaky with either anger or fear. "I didn't want to say anything like that. I didn't want to get in *troub-le!*" (Some moms are obviously stricter than others.)

Couple A did, eventually, "make up." In fact, they won the garbage compactor because she guessed that his favorite animal was a dog. "Anyway, he likes his dog . . . Uch! We wouldn't have a

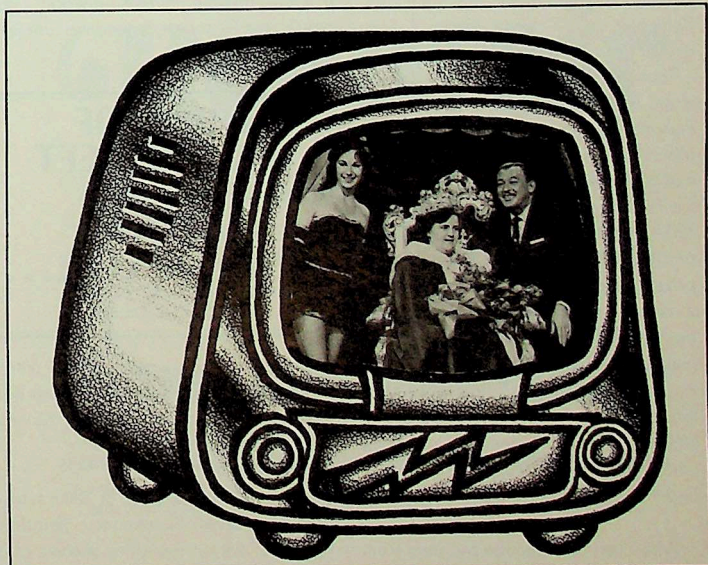
piece of furniture if it was up to that dog! That dog. . . ."

On "It's Your Bet," Amanda Blake (who plays Kitty on "Gunsmoke") and husband Frank Gilbert vied with Mal and Ray Milland to win, as celebrity-surrogates for pre-selected members of the studio audience: a large supply of *Banquet Buffet* frozen suppers! A china service for eight! AND! Two *Lucien Piccard* watches! The point of this game is basically the same as for the newlyweds: the husband is supposed to guess what his wife said, and vice versa.

Questions ran along the lines of: What was the last thing Amanda "wrangled out of" Frank, and what animal did he think she was most like off-camera—(a) a weird wildcat, (b) a tender tiger, (c) a cheerful cheetah, or (d) a lovely leopard. Mal was asked who she thought she and Ray Milland are most like—(a) Jack and Jill, (b) Frankie and Johnnie, or (c) Samson and Delilah. She said Jack and Jill. When it was his turn to guess her answer, Ray laughed and said, "Ah, I bet you think so, too." He pointed to Samson and Delilah. He then plugged his latest movie. (It's about a head transplant.)

The women in the audience only won the frozen suppers.

The game show concept of *Woman and Wife* is the *Little Woman/Bitch* of the situation comedies—only she isn't a



made-up character, and it's not funny. But a lot of people aren't offended. And that certainly includes the contestants. Mary Lou America was a real person. So was Wife A. Only the names have been changed. The men were real, too, presenting the Game-y concept of Man. (A honcho, but henpecked. But a honcho. But henpecked.) Nobody wrote their dialogue. They made it up themselves.

In concept, most of today's "unskilled" game shows aren't all that different from yesterday's. On "Queen for a Day" and "Strike It Rich," you won "an *Amana* freezer" and "a complete wardrobe from *Nardis of Dallas*"—not for being supersmart, but for having nursed your cousin through the plague or donating both your lungs to a starving artist. Today the stakes are higher and character doesn't count, but the concept—the *raison d'être* for the shows—is still the same.

Commercials is what it's all about. Free commercials, also known as "plugs." The pitch that went along with yesterday's freezer and wardrobe is the same as the pitch with today's car and boat. And the pitch is the point. In fact, consumer game shows are really wall-to-wall commercials. As each prize is shown to the contestant—and to the camera—a whole spiel goes along with it. We learn, for instance, that it's a Magic bread box, with separate compartments for rye, whole wheat, and pumpernickel, made by the Automagic Company, a division of Merlin & Son, known for quality since 1883.

There's nothing covert about these plugs. At the end of the show you're told that the manufacturer has donated the bread box and/or paid a fee for "promotional considerations"—a fee which, the networks assure us, is nominal (e.g., \$200), strictly accounted for (no payola), and can be used only to provide other prizes. But still, when you compare what it costs the company to donate its bread box against what it would cost to get a pitch on otherwise (thousands of dollars to produce a regular commercial, plus the cost of the airtime to show it—at \$8,000 a minute), it becomes clear just who is getting the Deal, the Right Price, and the Sale of the Century.

When you can't tell the program from

the commercials, something's wrong. When you can't tell real life from the commercials, something's really wrong. I'm thinking of the women in that instant-coffee commercial (not actresses, just folks) who say, spontaneously, out of their own mouths, things like: "Mmm . . . real coffee flavor," and "not too strong, not too mild." I'm thinking of the real grandmother and the real little girl who volunteered for the National Airlines "Fly Me" ads. (Or are they real? I can't tell any more.) I'm thinking of the men I know who talk, over their Bombay gin, about their Polo suits, and the women with initialed clothes, willing to be walking ads for LV, BB, YSL, etc.

Commercials are a reality of free enterprise and there's nothing wrong with them, per se. But it becomes surreal when you start to live them. If "value" is defined as "market value," the word loses—well, *value*. The intrinsic, the aesthetic, the subjective are at once made irrelevant—\$2,000 is prettier than \$5. And if value is market value, then your value is your market value. And you haven't devalued yourself by appearing coast-to-coast in a gorilla costume. You have increased your value by \$3,430 worth of consumer goods: a seven-piece *Polaski* dining set from *Levitz* . . . a 16-foot fiber glass motorboat . . . an *Optigan*! . . .

Linda Stewart has been a lyricist, is a dropout from the advertising world, and now writes TV scripts, free-lance articles, and fiction.

THINK OF WALL STREET AS A GIANT EGG BEATER...

PRISCILLA MEYER

There isn't much written about Wall Street that Wall Streeters themselves believe, says Adam Smith in *The Money Game* (Random House, \$6.95).

And that's true.

You might find a copy of Smith's current best seller *Supermoney* (Random House, \$7.95) on the office shelves of a

few Wall Street professionals. Or *The Intelligent Investor* (Harper & Row, \$7.95), a classic by Benjamin Graham that's just been reissued in its fourth revised edition.

But for the most part, security analysts and the big money managers ignore the hundreds of How-To-Get-Rich-Over-night-in-the-Stockmarket books written each year. And that naturally includes the dozens of books that digest the market into colorless pabulum for women.

What professionals do pore over are statistics on what investors who read the how-to-do-its are doing. There's a simple rule in the trade—the little investor is always wrong. For example, during the past two years, as the stock market recovered from its lowest point since the Depression, the small investors continued selling—all the way up. So, naturally, the big investors bought. If the little investors start coming back into the market some of the professionals will see it as a warning.

No matter, the "how-to" books keep coming and their promises are—well, less than modest. One that is being currently hawked in the investment press tells readers its methods "increase your investment performance so dramatically even your broker will come to you for advice." However unlikely that may be, at least the author figures his reader is aiming high.

For an eye-opener, compare that to the following comment from an investment book for women:

The typical American woman when faced with an investment decision would buy stock in Sara Lee because its cake tastes good—or sell an airline issue because her last flight was delayed—hang on to a stock for dear life because it was given to her as a wedding present.

These are the opening words of *What Every Woman Should Know About Investing Her Money* (Dartnell, \$6.95; Pocket Books, 95 cents) by Herta Hess Levy, who's described on the book jacket as "an utterly feminine but highly professional stockbroker." This sort of put-down (in this case, of women's household experience, some of which can be genuinely useful in choosing investments) is typical of the many books devoted to "explaining" the stock market to the enfeebled female mind. Recognizing her

deficiency in comprehension and logic, they translate the market into terms even she can understand. "Flow of funds," for example, can be illustrated as water flowing into her kitchen sink.

"Women have unique problems and require special guidance," says N. Leonard Jarvis in the introduction to *A Woman's Guide to Wall Street* (Prentice Hall, \$6.95—now fortunately out of print). There's no doubt of that. In seven states any married woman who wants to buy and sell stock must receive written permission from her husband. To say nothing of stockbrokers who refuse women's business, particularly for trading in commodities accounts, "because women are too emotional." But these aren't the unique problems attacked by the women's investment books.

Jarvis never comes right out and names those "unique problems," but there are some clues to his thinking in his book. "Anyone of normal intelligence can decipher an annual report," he says, quickly adding: "if you [italics mine] require some assistance, ask your accountant, not only your husband, if necessary."

Another problem pointed out by Sam Shulsky in his *Investment Guide for Women* (Award Books, 95 cents) is that by learning too much about stocks a woman may become "unfeminine." But by keeping her new knowledge under her hat, she can keep her love life and her stock certificates, too.

In another out-of-print book, *How Women Can Make Money in the Stock Market* (Doubleday, \$4.95), Colleen Moore sees small chance of this happening since women's "femininity" itself is protection against her learning too much. "I think she [the average woman] has less natural talent for trading than the average male," she says. "A lot of women have made money in the stock market, and I think more could if they would accept the fact that they have a lower tolerance for technicalities than men have. I believe a woman who expects to be successful in Wall Street should limit herself from the start to a smaller area of activity than a man would operate in," says Moore.

Shulsky is a bit confused by the fact that women do most of the shopping and bill paying, without fainting at the sight of a dollar sign. "Why," he asks, "should

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we even assume, then, that the woman who is entrusted with getting us the best values in food and clothing, for example, should be a hopeless ninny when it comes to investing securities?" He answers himself later in the book. "Women are primarily shoppers for value," he says, adding, "but in investing, such a philosophy is self-defeating."

Nonetheless, it's precisely in terms of shopping, cooking, and housework that the authors have elected to make the stock market "understandable" to women. One can almost see Jarvis struggling to find a homey parallel for the changes in values of securities caused by mutual funds. "Aha," he may have cried as he came up with this dilly:

If you can envision Wall Street as one gigantic dish and the institutions as a single giant egg beater, then you can see that every whirl of the prongs makes

a continual change in the financial ingredients. The individuals who handle the egg beaters obviously exert considerable influence. They are known as fund managers.

Now, how do we explain to these readers that mutual funds oversee investment of their funds for a fee?

"Investment trusts and mutual funds do the work for you like a TV dinner from the frozen-food counter," explains Catharine Brandt in *A Woman's Money* (Cornerstone Library, \$1.45). Or, as Shulsky puts it, "Some housewives do all the decorating in their homes; others hire professional decorators."

Most general books on investment are written by men. But ironically, many are written by women—who owe their expertise to the great good fortune of having known a man who knew something about the market.

For example, Moore's claim to fame is as a silent film star of the twenties. Her claim to stock market expertise is having been married to a stockbroker, the late Homer Hargrave, who taught her all she knows about investing.

Brandt also learned investment from her late husband. She is "still most proud," says her book jacket, "of a compliment her attorney gave her: 'You are doing a better job of managing your husband's estate than many men do with their money.'"

One of the few genuine stockbrokers in her own right is Herta Hess Levy; perhaps this is why her editors felt the book jacket should reassure us that she's still "utterly feminine." The possible paradox clearly concerns her, too: "Any reasonably intelligent woman can learn her way around the money world and at the same time preserve her feminine nature," Levy assures us. "In so doing, she can achieve not only greater financial security but greater emotional security. She will become a more interesting companion for the intelligent men and women around her."

It's difficult to imagine a book urging men to study the market so they can be more entertaining at cocktail parties, or develop emotional maturity. But Levy is still light-years ahead of her male counterparts, who can't seem to come up with a single encouraging thing to say to the woman facing the choice between financial know-how and sex appeal.

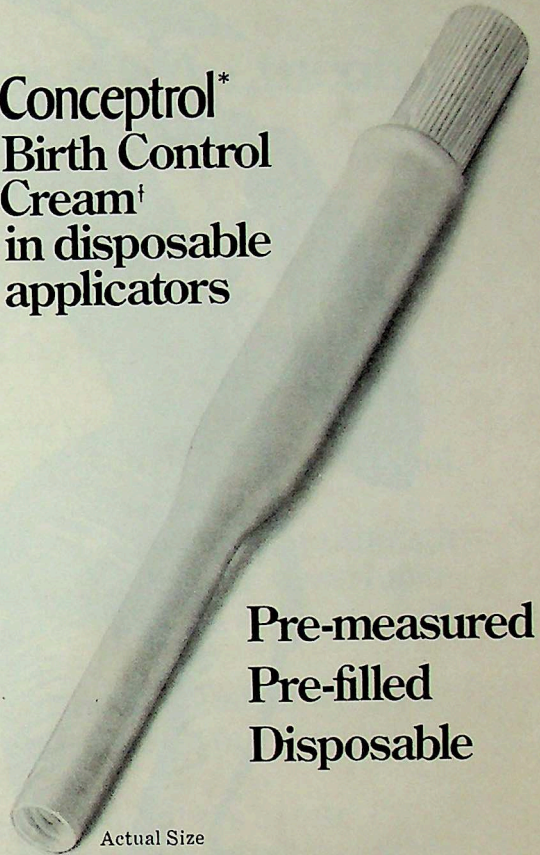
Shulsky confirms that. "Men, it seems, do not appreciate (and indeed are frightened by) women who are more sophisticated financially than they are." Speaking as the syndicated columnist he is when not writing women's investment books, he reports, "I have received numerous letters from marriageable divorcees who recount that some very interesting men whom they have met never date them twice if the first date concentrates on stocks and bonds."

On the off chance that a female investor just might be able to keep her knowledge under wraps long enough to catch a man, he has some words of wisdom for "young career women": "Make certain that no investment you start as a Miss will prove onerous to carry or to modify as a Mrs."



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In the more likely eventuality that such a woman will be unlucky in love, he has some fatherly advice: "Although it would be presumptuous for a mere male to say so—and downright foolhardy for him to fix the oge—there must come a time in a single woman's life when she decides that it looks as though she is going to 'go it alone' for the rest of her life . . . and plan accordingly." As an afterthought he magnanimously adds, "Whatever the emotional or mental factors involved, they are not within the purview of this book."

Male writers seem to find it difficult to accept seriously anything that women do in the investment area. All, however, are not as up front about their prejudice as Shulsky, who defines women's investment clubs as "associations of friends who decide to pool their investments as well as to meet for bridge." He goes on to explain: "Since the group is formed by persons who are already friends, no social gain is likely, and romantic opportunities—at least as I have been told—are nil, if not negative." And then drops the subject.

It is picked up in a more serious vein in a chapter of *The Stock Market Investment Club Handbook* (Sherbourne Press, \$7.50), a how-to-do-it on setting up investment clubs by Arelo Sederberg. He says all-women clubs make up about 25 percent of the 60,000 clubs nationwide and that over the years they've not only kept pace with the performance of the all-male clubs, but in some years the women have done better. (Obviously some of the members are doing more at those meetings than playing bridge.)

Had any of the women's books addressed themselves to this success in investment—which they didn't—the authors' explanation isn't hard to imagine. The success would undoubtedly have been attributed to those strictly female qualities that the authors concede can sometimes compensate for women's native lack of logic or understanding. "Women know some things cannot be hurried," says N. Leonard Jarvis (a brokerage house official) in his guide. Rushing to his favorite analogy, he explains why: "It takes nine months to produce a baby. Sometimes it takes longer for a stock to come to life." "As a woman, you actually have advantages over the male investor," he coos. "You probably have more leisure time in which to read, learn, and make decisions. You have your feminine intuition and your basic knowledge of shopping and bargain hunting."

Catharine Brandt in *A Woman's Money* advises: "A woman's intuition can sometimes steer her out of a bad deal or head her toward a profitable one."

If your "intuition" still impels you to read one of these books, a further word of caution. They tend to be less than religious in their accuracy. You'll look pretty silly, for example, picking up some of the jargon in Brandt's chapter called "Picking Up the Jargon." "The difference between conglomerates and ordinary mergers," she tells you, "is that mergers buy smaller companies as an outlet for their products. . . ." In fact, of course, mergers don't buy anything. A merger is the act of two companies merging into one. You know, the way two pancakes sometimes run together in the frying pan. . . .

Priscilla Meyer is a staff reporter for a daily national business publication.

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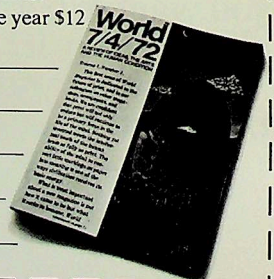
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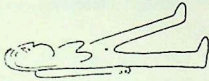
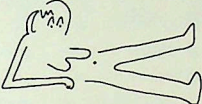



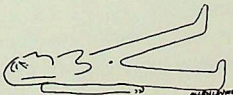
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ON THE COUCH: HORIZONTAL HOSTILITY

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 <p>BUT SINCE YOU ALWAYS GET WHAT YOU REALLY WANT,</p>	 <p>IF I HAVEN'T BEEN RAPED,</p>
 <p>MAYBE I SECRETLY DON'T WANT TO BE A WOMAN.</p>	 <p>I'VE GOT TO FIND A SHRINK TO HELP ME GET RAPED.</p>
<p>Ellen Levine is co-author of "Rebirth of Feminism," co-editor of the anthology "Radical Feminism" and an editor of the journal "Notes From the Third Year: Women's Liberation."</p> <p>This selection is from the forthcoming book of drawings, "All She Needs . . ." Quadrangle (fall). © 1973 Ellen Levine.</p>	

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Talking in Bed:
How To Speak Up About Sex

MEN

MEASURING MASCULINITY BY THE SIZE OF A PAYCHECK

Is Bobby Murcer a \$100,000 ballplayer? Did Tom Seaver earn a raise above his \$120,000 off his 21-12 record? How much is rookie Jon Matlack worth on the open market? —Lead paragraph from a New York Post news story, January 10, 1973.

In our culture money equals success. Does it also equal masculinity? Yes—to the extent that a man is too often measured by his money, by what he is "worth." Not by his worth as a human being, but by what he is able to earn, how much he can command on the "open market."

In my psychiatric practice I have seen a number of male patients through the years, of all ages, who have equated moneymaking with a sense of masculinity. Peter G., for example. He was 23 years old, very inhibited, and socially inept. Raised in a strict, religious home, he had had very little contact with girls and virtually no dating experience until his second year of college. He was sure that no woman would find him attractive unless he was making good money. In analysis it became evident that he was painfully insecure and unsure of his abilities in any area. Money was his "cover": if he flashed a roll of bills, no one would see how little else there was to him. He needed expensive clothes, a big sporty car, and a thick wallet; all these were extensions of his penis. Money would show women he could give them what they needed, and thereby get him what he thought he needed, "a beautiful girl with big boobs." His idea that women were essentially passive and looking to be taken care of by a big, strong male demanded that he "make" good money before he could "make" the woman of his dreams.

This kind of thinking is often reinforced by both men and women who have bought the myth that endows a moneymaking man with sexiness and virility, and is based on man's dominance,

ROBERT GOULD, M.D.

strength, and ability to provide for and care for "his" woman. We have many cultural models of this unrealistic and frequently self-defeating image of masculinity. Hollywood has gone a long way to reflect and glorify it in such figures as the John Wayne-style cowboy, the private eye, war hero, foreign correspondent, lone adventurer—all "he-men" (a phrase that in its redundancy seems to "protest too much") who use physical strength, courage, and masculine wiles to conquer their worlds, their villainous rivals, and their women. Money rarely has anything to do with it.

But in real life in the 1970s, few women have much concern about men like that. After all, there are few frontiers to conquer, or international spy rings to crack, or glorious wars to wage. All that is left for the real-life, middle-class man is the battle for the bulging wallet.

This measure of one's "masculinity quotient" becomes a convenient fallback to those who have a weak sense of self and who doubt their innate ability to attract women. Because it is hard for these men to face their inadequacies and the anxieties that would follow, they strive for money as a panacea for all their personal ills.

For them, money alone separates the men from the boys. I have even seen youngsters drop out of school to make money, just to prove their manhood.

For their part, women have been taught that men who achieve success are the best "catches" in the marriage market. Women have also been taught that the right motives for marriage are love and sexual attraction. Thus, if a woman wants to marry a man with money, she has to believe she loves him; that he is sexually appealing—even if the real appeal is his money. She has to convince

herself—and him—that it's the man behind the money that turns her on. Many women learn to make this emotional jump: to feel genuinely attracted to the man who makes it big, and to accept the equation of moneymaking power with sexual power.

There are many phenomenally wealthy men in the public eye who are physically unattractive by traditional criteria; yet they are surrounded by beautiful women and an aura of sexiness and virility. A woman in the same financial position loses in attractiveness (at least if she is earning the money rather than spending an inheritance); she poses a threat to a man's sense of masculinity. As I once heard a sociologist say: men are unsexed by failure, women by success.

Yet why is it that many men who have met the moneymaking standards are still not sure of their masculinity? Quite simply because money is—and always was—a pretty insecure peg on which to hang a masculine image.

Take Jerry L., a stockbroker. He lost most of his money three years ago during a very bad spell in the market. Distracted as he was over the financial loss, he was devastated over the sexual impotence which followed in its wake. This direct one-to-one relationship may seem awfully pat, but its validity can be attested to by many men (and "their" women) who have gone through serious financial setbacks. Even a temporary inability to provide properly for his family and to justify himself with his checkbook makes such a man feel totally "worthless."

When Jerry L. recouped most of his losses in the course of the next two years, he did not regain his previous sexual potency. The experience had made it impossible for him ever again to rely solely on money as proof of his masculinity.

The most extreme and dramatic reaction to personal financial loss is suicide.

I have seen several men to whom great losses of money represented such a great loss of self, of ego, and ultimately of masculine image, that life no longer seemed worth living.

The situation becomes even more complicated when "the head of the house" is competing against his wife's paycheck as well as his own expectations. Recently, economic realities have made the two-paycheck family respectable. This is tolerable to Jack as long as he can provide for his family and Jill only earns enough to make all the "little extras" possible.

Given current salary inequities, it is unlikely that she will threaten his place as number-one breadwinner. But if she does, if she can make *real money*, she

is co-opting the man's passport to masculinity (thus the stereotype of the successful woman being too masculine, too competitive, too unfeminine), and he is effectively castrated.

Thus it is vital that the woman be "kept in her place," which is classically "in the home," so that her second-class status assures him of his first place. Many divorces and breakups that are blamed on "conflict of careers" often mean nothing more than a wife who would not give up her career (and earning ability) in deference to her husband's.

I know plenty of men who are sufficiently "enlightened" intellectually to accept the idea that a woman has as much right (and power) to make money as a man does. But in practice emotional-

ly—when it comes to *their wives*—these men often feel threatened and emasculated. Because he is unable to see this in himself, such a man expresses his anxiety by forcing a "conflict" with the woman in some other area of their relationship, like dealing with in-laws or running the house, where there is, in fact, no conflict. In this way he deflects attention from his problem but also precludes adequate resolution of it in their relationship.

There is one other common male defense against the income-producing woman. No matter how much she makes, he still maintains she doesn't "understand" money, calling upon the stereotyped image of the cute little wife who can't balance the checkbook. He doesn't have to look further for reassurance than the insurance company, for example, that appeals to a husband's protector-provider definition of himself with pictures of helpless widows and children, and the caption "What will happen to them after you're gone?"

Marty B. was caught in this bind. A successful doctor, he divided his time between research, which he found enjoyable but not very rewarding financially, and the practice of internal medicine, which was more lucrative but not so enjoyable. Marty felt it a strain to deal with many diverse people; he was more comfortable with animal research, which also fulfilled his creative talents and led to his writing a number of solid scientific papers. So far, so good. But then Marty's wife, Janet, an actress who had had only middling success, became an actors' agent and clicked right away.

Soon, Janet began to earn more money than Marty. At first he joked about it with her and even with close friends, but, as it turned out later, the joking was uneasy, and laden with anxiety. Marty decided to increase his patient practice at the expense of his research. He forced himself to make more money—when he actually needed less, thanks to Janet's high income.

They began quarreling about many small things—arguments without resolutions because they had nothing to do with the real issue: that her new money-making powers were a threat to his masculinity.

Marty and Janet came to see me because they were considering separating



after eight years of a happy marriage. After a number of sessions, it became clear that Marty felt that Janet's success meant she didn't need him any more; that he had been diminished as "the man of the house." This was not easy for Marty to admit; he had always claimed he was happy to see Janet doing what she wanted to professionally. But this was the first time he had to face her actually succeeding at it. Marty agreed, with some ambivalence, to go into psychoanalytic therapy. As therapy evolved, his problem with "masculinity" emerged even more clearly. He had never felt comfortable competing with men; this was a contributing factor to his going into animal research. He really received very little gratification from his medical practice, but he needed to make a lot of money to feel competent as a man. He resented Janet's success but since he was not aware that his manhood was threatened, he found "other" things to complain and argue about. After three years of therapy and six months of a trial separation, Marty worked through his problems. Their marriage and Janet's success both survived.

There are many marriages with similar tension that don't survive. Often neither husband nor wife is aware of how profoundly money and masculinity are equated, or of how much a husband's financial security may depend on having a dependent wife.

But are the old rules working as they once did? Increasing numbers of men making good money are not feeling the strong sense of masculinity it used to provide. A man can buy an expensive car and still get stalled in traffic; how powerful does he feel then? Money seems in danger of losing its omnipotence. In a complicated world, the formerly "almighty" dollar has all too few magical properties.

As a result, we may have to begin dealing with the fact that money has been an artificial symbol of masculinity all along, that we invested it with power and that, like brute strength, it can no longer get us where we want to go.

I suspect we will have to give up the whole idea of "masculinity" and start trying to find out about the real male person. We may find that masculinity has more to do with a man's sensitivity, with

the nature of his emotional capacity to respond to others, than it has to do with dominance, strength, or ability to "provide for" a woman materially—especially if she isn't pretending to be helpless any more.

Some day soon virility may be the measure of how well a man relates to a woman as an equal, and masculinity will be equated not with moneymaking prowess but with a man's power to feel, express, and give love. That might just pos-

sibly be worth much more than money.

Robert E. Gould's psychiatric work challenges traditional theories, which, he feels, have failed to understand women, and therefore men. He is associate professor and Director of Adolescent Psychiatry at New York University-Bellevue Medical Center. A member of NOW since its inception, Dr. Gould is currently forming a combined (men and women) consciousness-raising group.

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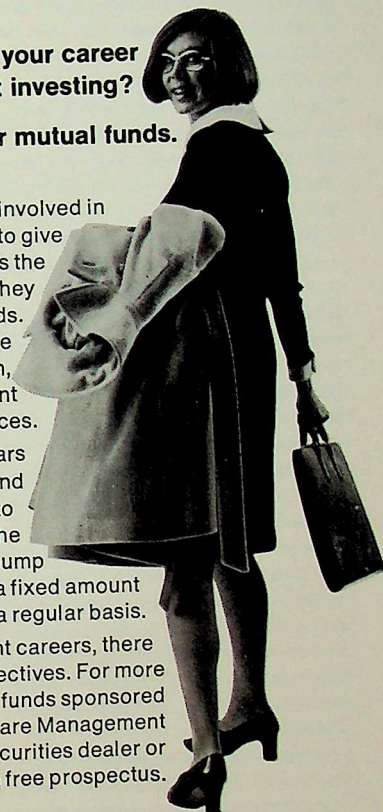
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LOST WOMEN

CHARLOTTE PERKINS GILMAN: THE ECONOMICS OF VICTORIAN MORALITY

Today the name Charlotte Perkins Gilman is almost unknown, even among historians of American social thought. Yet in the first two decades of the 20th century her books ran through numerous editions and were translated into half a dozen foreign languages. Her views on the place and future of women were sought, commented upon, and avidly discussed in this country and in Europe. Her dozens of articles appeared in popular and scholarly journals alike, and as a lecturer she was in demand in the United States, England, and on the Continent.

The explanation for this transformation in Mrs. Gilman's reputation is linked with the fate of the Women's Movement. (Charlotte Gilman did not like to be known as a feminist—she preferred "sociologist"—but the cause that she served best and most consistently was the Women's Movement.) The vicissitudes of that movement account for her dropping beneath the horizon of public awareness. In the minds of most Americans, the history of the women's rights movement is summed up by merely one of its aspects, the struggle for the suffrage. Yet it is evident from the writings of Mrs. Gilman and particularly from her most important book, *Women and Economics*, that the vote was only a peripheral part of the revolution she both prophesied and advanced.

More recently, a growing number of students of American life have recognized that the achievement of the suffrage did not settle the question of women any more than the adoption of the 14th and 15th Amendments settled the question of the Negro in American life. The question that engaged the interest of Charlotte Gilman was how to achieve full equality for women in an industrial society. A half century before Simone de Beauvoir wrote in *The Second Sex* that woman has been "a being apart, unknown, having no weapon other than her sex," Charlotte Gilman explored the idea in *Women and Economics*. Sixty years be-

CARL N. DEGLER



"Am going to try to enjoy myself like other people."

fore Betty Friedan argued for outside interests for married women, *Women and Economics* canvassed the same issues.

Charlotte Perkins was born into the famous New England family of the Beechers on July 3, 1860. Her father, Frederic Beecher Perkins, who was a librarian and writer of some distinction, was the grandson of the great theologian Lyman Beecher. This relationship made Harriet Beecher Stowe Charlotte's great-aunt and Henry Ward Beecher her great-uncle. Charlotte's mother also came from New England stock of long lineage, but of somewhat less distinction. Born in Connecticut, Charlotte grew up in New England, spending most of her youthful years in Rhode Island. A New England conscience, woven into her being from the outset, was never to be eradicated, even though she spent most of her adult life outside that forcing house of reform thought.

Despite the background of New England gentility, the Perkins family was not a typical one in 19th-century America. Soon after Charlotte was born, Frederic Perkins deserted his wife, though he had fathered four children (of whom only two

lived). The desertion, to be sure, was not total, for he provided some financial support to his wife and some guidance to Charlotte's voracious reading. Nevertheless, Charlotte Perkins grew up in a family in which the focus was the mother while the father was, at the most, peripheral; after 13 years of marriage her mother secured a divorce. The most immediate and obvious effect upon Charlotte was the neglect of her education because of lack of money. What education she received depended largely upon her own lively but untrained intellectual curiosity. Her family's poverty left Charlotte with memories of hand-me-down clothes and constant moving. In 18 years, she and her mother moved 19 times, 14 of which were moves from city to city. While she lived in Providence, Rhode Island, from 1878 to 1879, Charlotte attended the newly opened Rhode Island School of Design. The education she received there provided her in later years with many hours of amusement and pleasure as a painter of flowers and designs. During adolescence she was already working to help support herself by teaching, painting commercial cards, and acting as a governess. Her own strong nature, her growing economic independence, and her mother's strictness combined to make relations between parent and child very unsatisfactory for both. In her autobiography Charlotte recounts an anecdote that illustrates the strained relations between mother and daughter as well as her own defiant nature. When told by her mother to tell a "social lie" or "leave her," Charlotte replied, "I am not going to do it—and I am not going to leave you—and what are you going to do about it?" She was promptly slapped, yet still did not comply. At that point, she commented later, "I was born. . . ." Throughout her life she carried bitter memories of a loveless childhood and

Charlotte Perkins Gilman, *Women and Economics* (New York: Harper Torchbooks, 1966), abridgement of pages vi-xxxiv. Copyright © 1966 by Carl N. Degler.

recollections of having missed a father.

The same strength of character—or willfulness—shaped her relations with young men. Although she was a strikingly handsome young woman, Charlotte spurned the traditional role of women of the early 1880s. She displayed little interest in clothes or in playing a coquettish game with men. Instead, she exercised vigorously to strengthen her body—at a time when fainting spells were the standard means of demonstrating that well brought up young women were indeed "frail vessels." Her interest in physical fitness remained with her throughout her life. At times her persistent seriousness got on even her own nerves, as attested to by a diary entry at age 17: "Am going to try hard this winter to see if I cannot enjoy myself like other people." At 21, as she wrote later, she "was self-supporting of course, a necessary base for freedom. . . ."

In her early twenties she fell in love with a promising young artist of Providence, Charles Walter Stetson. After some hesitation, she married Stetson in May, 1884. Her self-doubt was not unfounded, for in the course of the first year of her marriage, the young bride became increasingly and inexplicably despondent. As she later recalled the onset of her malady, nothing in her husband's manner or relationship warranted her morbid unhappiness; he was remembered as a lovingly considerate, even an ideal husband.

The birth of a daughter, Katharine, in March, 1885, who was the delight of both parents, failed to mitigate her severe fits of depression and prolonged weeping. Her remorse was compounded when she recognized that a trip to California away from husband and child restored her usual spirits, and that the despondency recurred only upon her return.

Vaguely recognizing the extra-somatic source of her illness, Charlotte consulted the best psychiatric advice of her day, but even the renowned Dr. S. Weir Mitchell of Philadelphia could not dissipate her sense of despair. Indeed, his counsel of rest and no intellectual activity, she said later, almost drove her into madness. Characteristically, Charlotte acted. She convinced her dubious husband that separation by mutual agreement was best for both.

In 1890, she returned to California with

her young daughter to try to make a fresh life for herself. In the new environment the mysterious despair lifted to a degree, but periods of melancholy and extreme fatigue afflicted her for the rest of her life. In her autobiography she spends several pages detailing her inability to concentrate, even in reading, for more than a few minutes. Her daughter still recalls that she never again worked a whole day without resting.

The precise cause, like the precise nature, of the melancholia is still unknown, but its history strongly suggests that the roots lay in a fear of loss of independence. As she herself points out, feelings of depression began even before her marriage, suggesting that matrimony, even in prospect, threatened that independence she had been developing and cherishing for so many years. Marriage in the 1880s was very confining for high-spirited women, both by definition and in practice. On the other hand, by the time she remarried in 1900, her independence was secure; hence her apprehensions did not recur. There are some indications that Mrs. Gilman did not relish sex for its own sake, but the further implications drawn by some historians that sexual problems were at the base of her difficulties in the 1880s seems unwarranted. Her close and friendly relations with Stetson all through their disastrous marriage and for years thereafter, and her marriage at age 40 to a man seven years younger than herself, all argue against an aversion to sexual relations as a sufficient explanation for her melancholia. That her psychological state during the 1880s was abnormal—what today would probably be called exceedingly neurotic at the very least—she would have been the first to admit.

Life in California was not easy for a woman supporting herself and a young child. She undertook what work she could find, lecturing, writing for small periodicals, and even managing a boardinghouse after her destitute mother came to live with her in Oakland. When Stetson, from whom she was divorced in 1894, married her closest friend, Grace Channing, Charlotte freely gave the couple her blessing. It was also characteristic of her belief that reason should guide life when, after her mother died, she permitted her daughter Katharine to live with Stetson and his new wife. This

double departure from the traditional attitude of the divorced wife was too much for the newspapers of the state, which pilloried her as the woman who gave away her husband and child to another woman. Nevertheless, she remained on close terms with Walter Stetson and Grace Channing as long as they lived; but the unkind publicity given to her sensible and courageous attitude never disappeared from her memory.

With her daughter no longer her direct responsibility, Charlotte felt free to expand her lecturing tours from California to the rest of the nation. The second half of the 1890s she spent crisscrossing the United States and making two trips to Europe to speak on women's rights and socialism. Early in her California years she had become interested in non-Marxian socialism, as a result of reading Edward Bellamy's *Looking Backward*. Her belief in socialism remained strong throughout her life and manifests itself in her work.

The book that established her reputation in the United States and Europe was *Women and Economics*, which appeared in 1898 after several months of intensive writing; it was almost immediately republished in 1899. The book attracted wide attention: ultimately seven editions appeared in the United States and Great Britain, and it was translated into many languages, including Japanese, Russian, and Hungarian. As a result of this book, the ideas of which she endlessly expounded in other books, articles, and lectures, Charlotte Gilman became the leading intellectual in the Women's Movement in the United States during the first two decades of the 20th century. *The Nation* went so far as to pronounce *Women and Economics* "the most significant utterance on the subject [of women] since [John Stuart] Mill's *Subjection of Women*," which appeared more than 30 years earlier. Although she published four other books in the next 10 years, none achieved the acclaim of *Women and Economics*, which argued the importance of work in women's lives.

The purpose of *Women and Economics* was to show that a common humanity was the cardinal fact about both sexes and that the few biological differences were never in any danger of being overlooked. It is an easy book to read. In keeping with the pamphleteering tradi-

tion, it is forthright, and although her message is stated several times, Charlotte Gilman's aphoristic style is as quotable as it is readable.

The importance of *Women and Economics* does not lie in any sweeping originality, for other women and feminists had set forth many of her arguments over the years. However, no one in her time focused the arguments so sharply and stated them so cogently and lucidly as she did. Moreover, at a time when most feminists were talking about the ideal of equal rights as the primary justification for women's claims, Mrs. Gilman raised the more fundamental question of the nature and potentialities of the sexes. She challenged the Victorian assumption that men and women are so different that their social activities ought not and could not overlap. Convinced of the molding power of environment, she stressed the plasticity of human nature. The Victorian woman, she pointed out, was socially created, and as a type was neither universal nor eternal.

In her book *The Man-Made World* (1911), she developed this theme at length, pointing out that from the earliest years young girls were encouraged, if not forced, to act, think, look, and talk differently from boys, though their interests and capabilities at that age might be identical. By the time the young girl matured into a woman she was cast into a rigid, narrow mold that could be broken only with great difficulty.

Yes, she agreed, women are different, but to keep them out of the world is to make the world a poorer place. As a socialist who viewed society as highly interdependent, she was not satisfied to justify reform in the name of the individual, or even in the name of a whole sex. She objected, for example, to Ibsen's solution to Nora's problem in *The Doll's House* because it was too individual; Nora's family was sacrificed to her independence. Gilman's principal defense of unrestricted opportunities for women, as *Women and Economics* makes clear, was that the denial of those opportunities deprived the world.

In view of the reality of the modern conflict between marriage and women's independence, it is all the more remarkable that Gilman always recognized that remaining single was an acceptable means for achieving economic equality

for only a small minority of women. As she wrote in 1923, "wifehood and motherhood are the normal status of women, and whatever is right in woman's new position must not militate against these essentials."

Women and Economics, to be sure, contains probably the most devastating indictment of traditional 19th-century motherhood ever written. Yet her book was not intended to discourage either marriage or motherhood but to suggest that an emancipated mother is a much better mother, both to the child and for society. She was in the vanguard of current social thought in recommending early social education for children in kindergartens and nursery schools. The nursery school also helped to meet the insistent problem facing the working mother with small children. Indeed, of all the prominent feminists at the opening of the 20th century, Charlotte Gilman was one of the very few who recognized that if work outside the home was to enter the lives of married women, then some kind of institutional arrangements would have to be made to assist her in the care of children. "What we have to do," she wrote in a popular magazine in 1906, "is to recognize the woman as a human being, with her human rights and duties and to learn how to reconcile happy work with a happy marriage."

If Gilman showed courage in attacking traditional motherhood, in her book *The Home*, which was published in 1902, she appeared downright foolhardy with her critique of another sacred American institution. Although a splendid cook herself, she pointed out that skill in food preparation was no more a sex-linked characteristic than breathing. Her gibes at the alleged virtues of home cooking were in her usual extreme, yet telling style. "No other animal is so deprived in its feeding habits as man; no other animal has so many diseases of the alimentary system. The dog ranks next to us in diseases [and] shares our home cooking."

The object of her ridicule was not the home as such, but its effect upon women. "It is not that women are really smaller-minded, weaker-minded, more timid and vacillating; but that whosoever, man or woman, lives always in a small dark place, is always guarded, protected, directed and restrained, will become in-

evitably narrowed and weakened by it. The woman is narrowed by the home and the man is narrowed by the woman."

Gilman might inveigh against the ceaseless and unimaginative routine of cleaning and cooking, but she was sufficiently realistic to recognize that such operations are necessary. Therefore, as she said, such tasks are honorable. What she pleaded for was the recognition by society that a lack of specialization in housework made it at once inefficient and unending and that not all women were equally attracted to such pursuits. In the new society she envisioned, those who liked such work could be employed at it, while those who did not want to care for a home could be relieved of it to seek more congenial work. As always, her purpose was to increase the choices open to women, to release them from the straitjacket of convention and tradition. "We have so arranged life," she pointed out in 1906, "that a man may have a home and a family, love, companionship, domesticity, and fatherhood, yet remain an active citizen of his age and country. We have so arranged life, on the other hand, that a woman must 'choose'; must either live alone, unloved, unaccompanied, uncared for, homeless, childless, with her work in the world for sole consolation; or give up all world-service for the joys of love, motherhood, and domestic service."

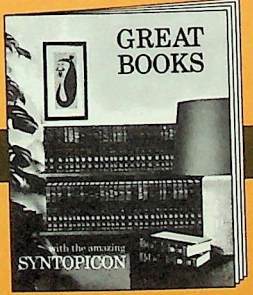
She refused to be doctrinaire about the kinds of jobs or careers women in the future would follow. "We can make no safe assumption as to what, if any, distinction there will be in the free human work for men and women, until we have seen generation after generation grow up under absolutely equal conditions." But she was dedicated to the proposition that neither home nor marital happiness would be sacrificed.

Fundamental to Gilman's feminism, as *Women and Economics* makes evident, was her conviction of the redeeming qualities, or, as she would put it, the human necessity, of work. With arduous, fatiguing, and onerous labor done by machines, modern work could now be appreciated as the highest of human activities. In 1904, she devoted a whole book, *Human Work*, to the elaboration of this theme. Significantly, she always thought of that book as her best and most important. "Work is an expenditure

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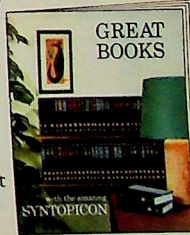
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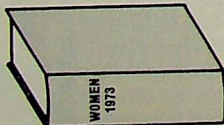
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of energy by Society in the fulfillment of its organic functions," she wrote in *Human Work*. "It is performed by highly specialized individuals under press of social energy, and is to them an end in itself, a condition of their existence, and their highest joy and duty."

Finally, in emphasizing the importance of work in the life of the married woman, Gilman was arguing for an egalitarian conception of marriage. The bond of union was to be common interest and love rather than economic dependence. "We shall have far happier marriages, happier homes, happier women, and happier men when both sexes realize that they are human and that humanity has far wider duties and desires than those of the domestic relations," she told an audience in 1903.

With her great work, *Women and Economics*, behind her, Charlotte in 1900 married again. Her husband was her first cousin, George Houghton Gilman, a nephew of Daniel Coit Gilman, the president of Johns Hopkins University. Houghton Gilman was a lawyer in New York, a bachelor, and some seven years her junior. After her marriage she took the name Charlotte Perkins Gilman, by which she was ever after known. The nature of this second marriage is almost as mysterious as the first. It is true that neither her posthumously published autobiography, *The Living of Charlotte Perkins Gilman* (1935), nor family recollections describe the marriage as other than happy and contented. No children resulted, but Katharine, the daughter of Stetson, came to live with the Gilmans in New York until she was grown. Yet George Houghton Gilman's place in Charlotte's life is hard to define; Houghton, as he was called by the family, barely appears in her autobiography. Certainly the marriage in no way curtailed Charlotte's speaking tours or other activities. Their relationship seemed to be that of two people with careers that did not overlap; yet their personal affection was strong and satisfying.

Between her second marriage and the outbreak of the First World War in Europe in 1914, Mrs. Gilman reached the peak of her public activity and fame. Her output was prodigious, despite what she referred to as her "mental weakness." All but one of her 10 subsequent books appeared in this period, and for

the seven years between 1909 and 1916 she edited and published a monthly magazine, the *Forerunner*, devoted to subjects that interested her—primarily the question of women's place in a new industrial and urban world. Actually, she was more than editor and publisher, for almost the entire contents of the magazine were written by her—unimpeachable testimony to her industry if not her scholarship. Often she filled the magazine with anything that came to hand, including three of her novels and other books before they were published separately, some of her verse, and rewritings of *Women and Economics*. Since the enterprise never really paid for itself, she continued her lecturing and writing for other organs in order to support herself. Characteristically, after keeping the *Forerunner* going for seven years, she abandoned it on the ground that lack of success showed that enough people did not want the magazine "and it is sociologically incorrect to maintain an insufficiently desired publication."

Charlotte Perkins Gilman's death, like her life, was dramatic and determined by reason. In January, 1932, she discovered that she was suffering from cancer of the breast. Resolving not to be a burden to her husband nor to suffer incapacitating pain, she determined to end her life when its usefulness seemed exhausted. Believing, as she wrote, in "the right to die," she purchased sufficient chloroform to give her control over her life. For more than three years the disease did not interfere with her writing and lecturing. Repeated efforts to arrest the cancer, however, proved inadequate. In May, 1934, the sudden death of Houghton Gilman caused her to move to Pasadena, California, to live with her daughter Katharine, who had married an artist there. At Pasadena, Charlotte Perkins Gilman ended her life with chloroform on August 17, 1935. The suicide note she left behind quoted from the manuscript of her as yet unpublished autobiography: "I have preferred chloroform to cancer." In accordance with her wishes, her body was cremated and its ashes scattered in the mountains of California.

Carl Degler is professor of history at Stanford University and author of "Out of Our Past" and "Neither Black Nor White."



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SINGLES: PAY AS YOU GO

GEOFFREY STOKES

When two people decide to live together, they obviously have to decide how they are going to handle their money. But those of us who are just beginning to see each other face a similar series of decisions, only without the luxury of time, for at the moment when the waiter brings the check, we are in murky waters. The only tradition I have goes back to my teen-age years when I shelled out for popcorn and soda, and felt cheated if I didn't get my share of precalculated sweaty-palmed groping. It was my right; I had, after all, paid for it. I suspect, moreover, that I am not alone in this, that

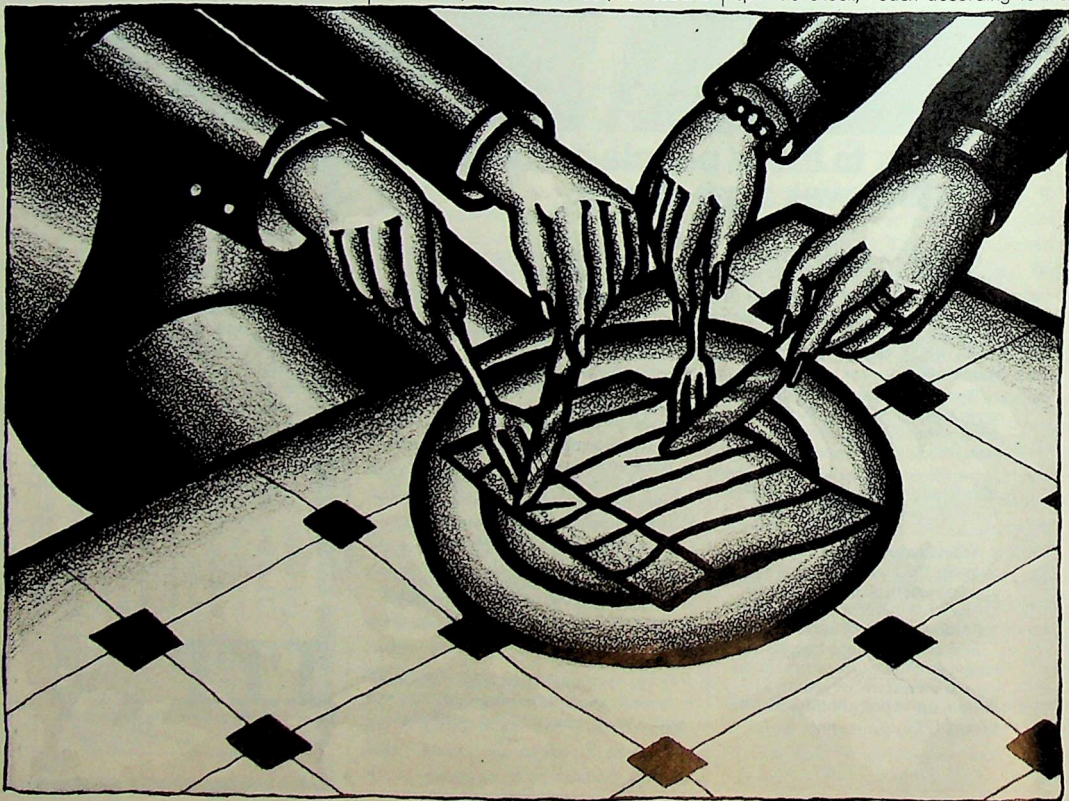
a whole other but related residual calculus haunts even the most liberated of my women friends.

In my attempts to exorcise the money devil from the Saturday-night date and even less formal social encounters, I have been only moderately successful. To give you a few examples:

- I am in the habit of lunching occasionally with a woman colleague. As is the custom in our office, we always split the check. Because we each enjoy eating, we like to try out different restaurants, and one day our conversation turns to a special Italian feast being held at a posh restaurant uptown. She suggests that it would be fun to go one evening and ask a married couple to join us. Although the meal is something of a disappointment, the evening is pleasant. The bill comes to about \$100. Our friends (the husband

actually) provide their half; I reach for my wallet and my companion sits, hands folded demurely in her lap. She clearly expects me to pay. I don't want to create a scene (I did, after all, have a very proper upbringing), so I pay. But, believe me, I'm angry.

- I have just been to a concert with a woman I know very well, and with whom I always go Dutch treat. We are trying to pick a place for a late supper that will accommodate the fact that she only makes half as much money as I do, and that I like good (which tends to mean expensive) food. I don't want to impose on her budget by pushing for a fancy restaurant, but I also don't want to go to some neighborhood greasy spoon. In an inspired moment, she suggests a "Marxist division!" I pick the restaurant, and we split the check, "each according to his



[her] abilities." We do, and it's bliss.

• After a long and late meeting, I am having dinner with a woman friend. The bill, including tip, is about \$20, and I say, "You owe ten." She pays without complaining, but is obviously disconcerted.

On my way home later, I reconsider what happened; I decide that I simply wasn't fair—that, in the absence of any prior explicit agreement, the assumption is still that the man is going to pay. If she had realized ahead of time that she was going to be asked to share the bill, she might have suggested a less expensive place. The next morning, I send her a note to that effect and refund (for some arbitrary reason) \$5.

Three incidents, and at least that many kinds of confusion, but I think I've managed now to put together some general guidelines for the future:

Share costs. This is not a hard and fast rule; one regular companion may occasionally want to treat another. But to overcome those enduring horrid habits of high school and the notion that "he who pays the Piper calls the tune," halving the bill may be the only solution.

Explicit is good; forewarned is better. A person who says, "Would you like to see Medea? The tickets are \$6.95," has conveyed a mouthful. So has one who responds to a less precise invitation with, "I'd love to. How much are tickets?" This is perhaps a little harder to do for events that need not be planned in advance; it is difficult to associate a dollar figure with, "Do you want to get together Wednesday night?" But it is not impossible, and an answer like, "Sure, but I don't want to spend more than five dollars," sets some boundaries without damaging spontaneity. It is important to use a specific dollar figure rather than some phrase like "a lot of money," because people can have embarrassingly different ideas about exactly how much is a lot.

Income differences need to be talked out. With theater tickets and good restaurants costing what they do, the equal sharing principle can make it impossible to invite someone who can't afford to pay half, and might deprive both people of something they would have enjoyed sharing. In such situations, the "Marxist division" may prove useful. Because I come out of a tradition of hypocritical altruism, my instinct advises that the sug-

gestion should most appropriately come from the higher-income person. But neither should hesitate; equity, by definition, benefits both.

Geoffrey Stokes, a free-lance writer, was the former assistant administrator of New York City's Environmental Protection Administration.

KIDS: LOVE OR MONEY?

INGEBORG DAY

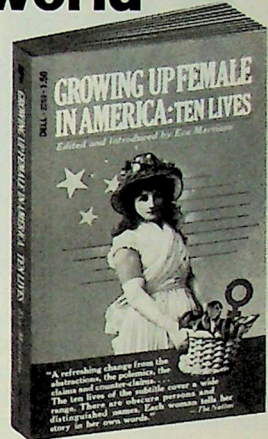
Throughout grade school, whenever I brought home a report card full of A's, my proud father took me out to dinner to celebrate. I vividly remember the restaurant, with its marble-topped tables where we ate frankfurters and talked—just the two of us. This tradition stopped abruptly when I entered a prestigious school for gifted children. Bringing home A's from this school so impressed my father that our dinners must have seemed an inadequate expression of his pride. Instead, he gave me a crisp bank note, easily 10 times the value of a hot dog. He never knew how long I sobbed that night or how much I missed "our" dinners from that time on.

When my nine-year-old daughter recently switched from a Montessori school to a public school and found herself behind in math, my immediate reaction was to promise her a dollar for each 100 percent math paper. It was then that my own childhood experience came back to me. I wondered why it was so automatic for me and other parents to reward a child's accomplishments with money. Why hadn't I considered asking her what incentive would please her? How could I have forgotten what a meaningless gesture it is to give money as a symbol of approval? Perhaps additional cuddling would have been the best reward I could offer.

To a baby or a young child, time and love carry no price tags. It is the adult in our society who equates personal success with a paycheck or who substitutes dollars and cents for love and attention. Because of our distorted values our children soon learn the peculiar hookup of love, money, time, and guilt. Our behavior is transparent: when we parents feel guilty about not spending

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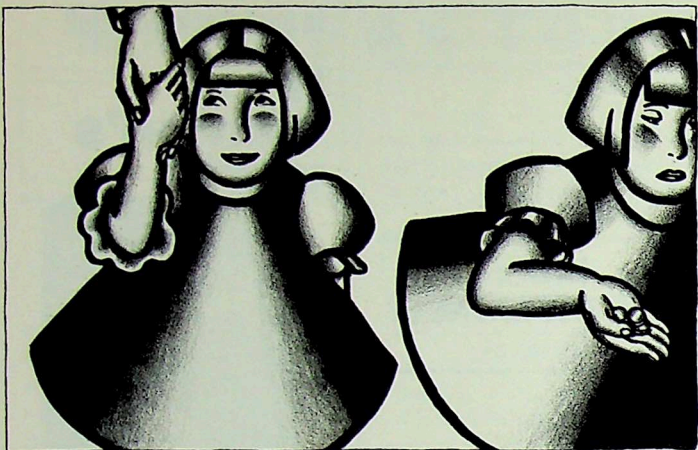
Tillie Olsen

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enough time with our children, our impulse is to buy their forgiveness or to show our love for them through money.

But we're not fooling anyone.

"If my mother doesn't get home in time for dinner or when I've got sitters a lot during a week," says a 10-year-old girl (one of several children interviewed for this article), "she gives me an extra dollar on Saturday." Her parent's attitude may be motivated by love, pure and simple. But the payoff is motivated by guilt. The little girl senses that her mother is compensating for time spent away from home. Though rejection of the child may never have been intended, it is implied when a parent fills the void with money.

An 11-year-old boy has his father's number: "Whenever my dad comes home from a business trip he says, 'Here's something to bolster your allowance,' as if that would make up for the two weeks he wasn't home."

Just as we pay for our absences, so do we ransom our ill temper with a buck. Instead of apologizing for our irrational moments, or explaining our moods, or simply assuring the child of our affection, we take the easy way out. "When my mom is real mean to me over nothing," says a nine-year-old, "she sometimes gives me a quarter afterward and says, 'Buy yourself something.' Nothing's changed—she was still mean to me, except she thinks the quarter evens things out." To this woman the action of money changing hands seemed to accomplish something. It was an act of giving, but it was a cheap shot, and the child was not deceived. Neither was eight-year-

old Ben, whose parents tried to buy privacy with a bribe. "If my father wants some peace and quiet," says Ben, "he should just say so, and I'll leave him alone. It's stupid of him to send me to the store to buy myself some candy just to get rid of me."

An extension of this pattern is showing "proof" of parental love through extravagant gifts or overly elaborate "occasions." The birthday party with magicians, puppet shows, and costumed clowns often costs a fortune while it dwarfs the importance of the birthday child. The cultured-pearl necklace given to a girl at her sweet-sixteen party may simply mirror the values of a family where Daddy buys ornaments for "his" women.

Perhaps the best example of distorted good intentions is a new product on the market, the "tooth-fairy pillow," which comes complete with a sewn-on pocket just the right size for a silver dollar. It's just one small step to the wallet-shaped greeting card for the junior high school graduate.

"IF YOU DON'T BEHAVE,
I'LL CUT OFF YOUR ALLOWANCE."

Children receive clear lessons in power and manipulation through their parents' handling of allowances. An 11-year-old boy says: "I start cleaning up my room and being nice to my parents by about Wednesday evening. That way I'll be sure to get my money on Saturday morning." Most parents consider an allowance the tool that hammers home morality. The child gets 50 cents or a dollar a week—unless. . . . Unless she or he

doesn't empty the dishwasher or unless she or he doesn't mow the lawn or unless they're disrespectful to their elders. One may be justified in treating an allowance as a salary for chores performed around the house—if that has been made part of the deal. Otherwise, instead of teaching morality or behavior, the lack of a regular allowance only teaches the child that the parent has power, and power is money.

Whether or not a fixed allowance is attached to specific chores, many parents feel entirely comfortable rewarding the child for "extras"—cleaning out the garage or attic, helping to paint, and the like. Other households operate without special rates of any kind: major jobs are tackled by parents and older children as part of the family's responsibilities. Whatever your philosophy, the one point on which children seem to agree is: be consistent.

Misusing allowances can even encourage dishonesty. A 12-year-old girl confesses: "If I only tell them the good stuff that's happening in school, I get my money. If I tell them everything, I don't. So I just don't talk about the stuff they don't want to hear."

Another form of unintentional dishonesty is explained by Brad, 12: "My mom borrows money from my allowance and then doesn't return it." Lisa, 11, adds the sin of omission to the complaint list: "I haven't been paid in eleven months. My parents 'forget' to give it to me and don't say why." In an intimate family situation the child deserves to know why money is scarce, if that's the reason an allowance can't be paid. And if there's no such reason, it's just plain sloppiness to forget about it.

Although the majority of parents feel that specific duties should be attached to allowances, most children I interviewed resent the *quid pro quo*. As members of the family unit, they understand that they must perform certain chores. One child said simply, "I know I have to pull my own weight."

What became obvious in cases of "earned" allowances was the sexism at work on allowance payday. Besides the fact that most girls receive their allowances from their mothers and boys from their fathers, it seems that the contingency chores are also divided by sex: boys take out the garbage, mow lawns,

rake leaves, shovel snow, walk the family dog, run errands, or buy the Sunday paper; girls wash dishes, set the table, clear the dishes, baby-sit for younger siblings, vacuum, clean bathrooms, change sheets, do laundry, and iron. The typically "masculine" or "feminine" chores condition children through their parents' assignment of "suitable" paid tasks for each sex. When they grow up boys are expected to seek "manly" jobs—and the allowance is replaced by wages. When girls grow up they are expected to fall into traditional domestic roles—and the allowance is replaced by working for love, not money.

**"WHAT FUN IS IT
IF I CAN'T SPEND IT MY WAY?"**

Another power trip that kids resent is parental money management. A 16-year-old boy went without snacks and movies and saved up three weeks' allowances to buy a football. "My father was furious. He wanted me to buy something important, but that football is important to me."

When a child's choice or taste is questioned, the parent often negates the intended lesson of financial independence. In the same sense a parent who commands children to buy presents for relatives from a fixed allowance is bullying a captive piggy bank. We should question whether we can actually teach selflessness with coercion.

Placing a child's acts in a monetary perspective also fails to teach values to one who doesn't yet have experience with "the value of a dollar." When we're angry about a broken ashtray, we may blurt out: "You stupid child. That ashtray cost me ten dollars." What we really want to say is, "I wish you would respect my belongings," or, "I'm furious that you were so careless in the living room." Unless we separate the child from the act we may be suggesting that the child is less important than a ten-dollar ashtray. It is the attitude behind the accident which should concern us. Otherwise the child may deduce that it's all right to break something that costs 98 cents while expensive accidents will cost her or him the love of a parent.

The economics of childhood are surprisingly complex, beginning with the child's basic beliefs about where money

should come from. Avery, 16, has very definite beliefs on the subject: "The theory of allowances is the very core and foundation of the U.S. kids' economic system. It will be a sorry day when allowances are abolished." Dick, 16, disagrees: "Allowances are irrelevant. Parents should give their children money when they need it." Anton, 11, is the most cryptic and negative on the subject, saying, "However you get it, it's dirty money."

How much "dirty money" filters into the tight little fists of America's young people? *Life* magazine computed the following allowance statistics for what they call "the middle age child":

Age	Amount
6	zero to 25¢
7	25¢
8	25¢ to 50¢
9	50¢
10	50¢ to \$1
11	75¢ to \$1
12	\$1 or more

In my sample there were 12-year-olds who received \$6 a week, and some who got only what they required, but on the whole the *Life* averages seem correct and the breakdown does not seem to vary by sex.

When young girls and boys receive a regular allowance they seem to buy approximately the same things with their money. Young children are consumers of candy, gum, toys, and "stuff." Pre-teens of both sexes buy books, records, and movie tickets. While older boys buy comic books and airplane models, older girls start accumulating dime-store jewelry and dabbling in cosmetics. By the time they are teen-agers, boys and girls differ sharply in their spending habits. Boys shoot pool, bowl, buy sports equipment, cigarettes, and spend money on dates. Girls get ready for those dates by spending their money primarily on clothes and cosmetics. According to *Seventeen* magazine, teen-age girls account for 20 percent of all women's cosmetics and toiletries expenditures—more than \$567 million a year. These products cover every area of "personal grooming" of face, skin, and hair: eyeliner, eye shadow, perfume, face blusher, complexion care, spray deodorant, shampoo, hair conditioner, cream rinses, and so on.

One can only remark that such spending habits were not invented by the child.

Rather, they are a thought-provoking commentary on the uses of money which our children learned when accepting bribes, payoffs, and allowances at their parents' knees.

Ingeborg Day wrote for Chicago newspapers and is now a member of the "Ms." staff.

MARRIEDS: IT'S YOURS, MINE, AND OURS

GRETA WALKER

My parents have always said: "We don't have much money, but we have love and understanding." They said it jokingly and my sister and I would laugh, but basically my parents were serious. They prided themselves on the fact that money played a small part in their lives. My mother noted many times that she was the only one of her friends who didn't have a fur coat.

My father, who always made a decent living, declared that money was simply a means to an end—taking trips, giving your children a good education, going to the theater, or helping needy relatives.

It wasn't just that my parents disdained material things. My mother was anxiety ridden about certain ways of spending money. She would respond to gifts from my father with, "This looks awfully expensive." Occasionally a present would be returned to the store. "There's no point in keeping something I won't use," she would say.

In our house, the one who earned money was given deference. We were admonished not to upset Daddy after a hard day's work. He was always served first at the table. Trips and outings were generally the things he wanted to do.

My father was not a stern patriarch. He was, and is, a kind, gentle man and he and my mother were warm and affectionate with each other. It was simply that, as far as they could see, there was no reason for my mother to pay the bills, handle a checkbook, or involve herself in the acquisition of money.

It seemed to work fine for my parents. But it was disastrous to the self-image of the two daughters of the house in terms of financial responsibility. As girls, we

were not expected to work. Our small jobs were not taken seriously. It was assumed that we would marry well and wisely and be provided for.

Yet the aura of money and its power pervaded my childhood, and it offers insight now into my own feelings about financial independence in marriage.

Early in my marriage, I got a part in a hit play on Broadway. My husband had just lost his job. I remember feeling quite upset that I was the only one bringing in money. Suppose he never took a job again and I was stuck with supporting us? Since I wanted to be an actress and he wanted to write novels, I wanted us to take menial jobs when we weren't making money from acting and writing. When I pressed him to cooperate financially, he began to work as a free-lance writer, quickly surpassing my earning power as an actress. When the show closed, I didn't take a menial job because we were doing all right on my husband's in-

come. I did have another hit show about a year later, but once that ended, so did my fantasy of equal financial contribution. Interestingly, my husband does not remember a period when I worked and he didn't.

My husband still earns the bulk of the money. To all intents and purposes it is completely shared—it is *our* money. We have joint checking and savings accounts and a communal drawer for cash. When the drawer is empty, I cash a check and put in more money. He pays the bills and I balance the checkbook; occasionally we reverse the procedure. Yet I never believed completely in the equality theory. There is a freedom that my husband has about spending the money *he* earns that I don't share. I will sometimes think: he can spend as he likes because he works for the money, but I can't do that.

When I buy clothes, I'll often get the less expensive ones. My husband will get

the best if that's what he happens to want at the moment. If I want to spend more, I'll take him with me because he will encourage me to buy something expensive. And if he has bought something high-priced and not an obvious necessity, he'll encourage me to do the same. (To alleviate his guilt?)

When I get a check for an article, I feel freer about spending, although I usually try to apply a good portion of it to the household expenses to make up for the months of not contributing.

Like my mother, I tend to leave the choice of activities that cost money up to my husband, thus eliminating any chance of being blamed for spending money on something that didn't work out.

I began to wonder if other couples had similar problems with money in their relationships. Although I found that couples with severe financial conflicts were eager to keep the whole problem under wraps, others were interested and talked freely to me. Some had a problem with extravagance—usually one person was free with money and the other tight. The wife of one big spender told me, "It's funny, Jack will buy the best of everything while I go hunting for bargains. I have a feeling that if I spent more, he'd spend less, only I'm afraid to take the chance."

Another couple, who could afford to be extravagant, find themselves compulsive about getting value for their dollar. If a meal at a restaurant isn't superlative, the husband, Matthew, feels he's been had financially and the evening is ruined. His response is to have a sneezing attack. Irene, his wife, splurges on toys for the children, but Matthew never buys any: "When it comes to presents, I'm sort of a bystander." They are worried about handing their money hang-ups on to their children. Eleven-year-old Steven is already enormously price-conscious and can generally give you the cost, including tax, of any object you might mention.

"I know I contribute to Steven's obsession with prices," Irene says with deep concern. "I'm compulsive on the subject. If the supermarket has made a thirty-nine-cent error in their favor, I nearly go crazy until I can get it back."

Another couple discovered what each



other's hang-ups felt like when the husband lost his job and the wife became the sole supporter. Clarice reflects, "One thing that's happened as a result of my being responsible for our livelihood is that I demand money from my boss when I need it. I probably wouldn't be so demanding if I didn't have the responsibility."

Not surprisingly, my survey uncovered many more questions than answers. It suddenly became clear to me that there are no pat answers but there are certain questions each couple should ask when designing their own system for money management:

- Bank accounts. What kind—joint or separate checking accounts? If separate, which covers what expenses? And what about a savings account? Do we want one and what are we saving for? children's education? a car? a rainy day?

- Bills and records. Who pays the bills? Who balances the checkbook? Who keeps tax records? Who fills out the tax forms? How do we determine if a loan is in order? And what should be bought on time?

- Income. If there are two, how are they allocated? Is each earmarked for special expenses? Are they pooled?

- Spending money. How are weekly allowances arrived at? What personal and/or household expenses do they cover? Who dispenses the cash or is it, for example, put in a drawer to be taken as needed? How are small spending decisions made? And what constitutes a big expense? When we travel, shall we buy some traveler's checks in each of our names? How are we going to make sure that we each have our own money for presents, special occasions?

- Budgeting. Do we have a weekly, monthly, or yearly budget? Do we have a system for periodic review of that budget?

- And last but by no means least—hang-ups. Are we open about our personal idiosyncrasies—those niggling, irrational quirks that often color our most "rational" decisions—and have we worked out a way of dealing with them in our money management?

Greta Walker is a free-lance writer.

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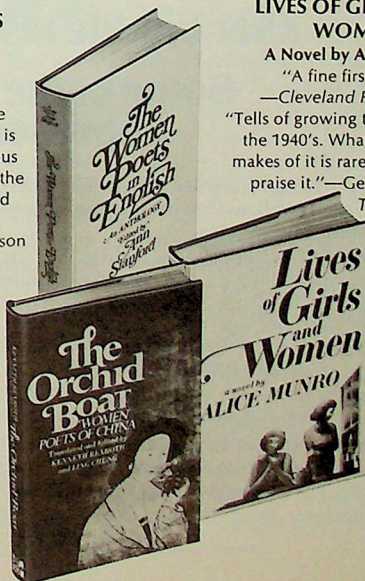
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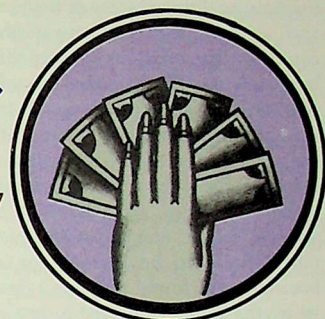
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WOMEN & MONEY



BY GLORIA STEINEM

IF WE'RE SO SMART, WHY AREN'T WE

There are all those familiar questions. Why are there no great women composers? inventors? painters? Or, a more sophisticated version: isn't it really mothers who train children into sex role stereotypes? Or, sillier but more humiliating since it implies we can't achieve greatness even on our own turf: why are most of the great couturiers men? and the great chefs?

Women may never grow used to those challenges, but we have finally begun to recognize them for what they are: subtler versions of the old vaudeville taunt, "If you're so smart, why aren't you rich?"

In recent years, we've learned some of the answers. Thanks to women's history courses, we now know more about the brave exceptions who *did* compose, invent, or paint; and we can document the power of cultural conditioning, of

RICH?

the sexual caste system that continues to limit most women. Even more important, the Black Movement and other struggles for social justice have helped all of us to realize that the existing distribution of power is not "natural"; that poverty is no proof of unwillingness to work, and wealth is no measure of human value.

There is finally some understanding, therefore, of the real reasons why women of all races are still only 7 percent of the physicians in this country, but 99 percent of registered nurses; of why we are 4 percent of lawyers, but 97 percent of household workers. There is even a weakening of the notion that Amer-

ican women are better off relative to their men than are the women of other industrialized countries. (It's a truism, for instance, that Scandinavian countries are considerably more democratic toward their female citizens than we are, and that women are a far greater percentage of the physicians and other professionals in the Soviet Union than is true here—though all these European societies are still quite patriarchal.)

Gradually, painfully, we have learned that we are indeed one of the most race-conscious countries in the world; that we used our non-white population to build our agricultural and industrial wealth, and developed a complex of racist myths to make such inhuman use seem natural. Now we are learning that women have also been used as a source of unpaid or underpaid labor—whether in offices or factories or

in our own kitchens. We are learning that women of all races have suffered not only as cheap labor, but in their role as a means of production; as the producers of workers and soldiers that this expanding country demanded in abnormally large supply. (Early American life was so hard and contraceptive information so suppressed that, until the early part of this century, it was common for a man to survive one or several wives. As a heritage of slavery, black women were even more likely to be thought of as breeders and lowly workers.) Sexist myths were elaborated to justify and enshrine this economic use of women: child-centered lives and unrewarded work became our "natural" domain.

We are just beginning to see racism and sexism as the twin problems of caste. One is more physically cruel and less intimate than the other, but both perpetuate themselves through myths—often the very same myths—of innate inferiority. Both are more ruthless than class, for they can never be changed or escaped. And both have an economic motive: the creation of a cheap labor force that is visibly marked for the job.

But women, black and brown as well as white, suffer from a dimension of economic prejudice that minority men do not; one that prolongs the problem by the very effective device of denying that any problem exists. We are perceived as *already powerful*—at least in relation to men of our own group, and often to society at large.

So, while most people now understand the discrimination that prevented women and minority men from becoming great painters or inventors, there is still the conviction that women exercise some great behind-the-scenes power.

We are said to be domineering or castrating (even if it is only retribution for our limited lives); to be matriarchs; to have more economic power than our counterpart men. We are even supposed to control the economy.

All the stereotypes come to mind: there is the pampered housewife, sitting at home in wall-to-wall comfort while her unfortunate husband works long hours to keep her that way. There are the lazy women getting a free ride on alimony because they were once married, or on welfare because they have children. There are those great figures of American mythology, the rich widows who are supposed to control most of the stock, and travel Europe on the life insurance of some overworked spouse. According to Patrick Moynihan, an experienced creator of socialized myth, there are the black women matriarchs who seized power because they could get jobs when black men could

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not. Still dominant, they are now supposed to get better-paying jobs because white America finds them less threatening; just another way of emasculating black men. There are the Puerto Rican and Chicana women who may not be so far ahead in jobs or education but are still said to rule their families and communities with an iron hand. Supposedly, even Native American women are leaving their Indian traditions, and catching this American disease called the Dominating Woman.

And, according to stereotype, it's getting worse. Women are being hired not because they're qualified, but because the employer has a quota to fill. Therefore, women's incomes are shooting up; especially unfortunate since women work for pin money, not because they need

to, and are taking jobs away from men. As for black or other minority women, they are widening the gap between themselves and their men: employers hire more minority females than minority males in order to fill two quotas for the price of one.

So goes the Popular Wisdom. It's very convincing. We ourselves often find ourselves believing it about women as a group, even though we personally have had no such experience. As a result, we take sex discrimination less seriously than we would if the very same discrimination were based on race; and we comfort ourselves for the conspicuous absence of women artists, executives, political leaders; and even chefs with the knowledge that, in some basic if rather underhanded way, we really *are* in control of the economy. Backseat drivers, yes, but drivers nonetheless. It must be true. Isn't that what everybody says?

Looking beyond the stereotype to women's real economic situation isn't easy. As with public opinion polls and other national measures, women as a category are not always broken out of economic statistics. Neither are minority groups; and minority women are the least likely of all to be paid separate attention. But here are some pertinent facts, all collected from the sources listed at the end of this article. There are many surprises, but also confirmations of what our personal experience has told us—even if the economic mythology about women has not.

To take the areas of greatest resentment first, what about unearned wealth and nonsalaried income? These are, after all, areas in which women are supposed to be living off the fat of the land.

The Great Alimony Myth. Perhaps it's the news stories about big Hollywood divorce settlements, or perhaps it's just public complaint by the few middle-class men who really do pay unfair alimony. Whatever the reason, the stereotype is very far from the fact. According to judges quoted in a 1965 study by the American Bar Association (the

only nationwide report available), temporary alimony is awarded in fewer than 10 percent of all divorces, and serves largely to give the wife enough time to find a job. According to one judge quoted in the study, permanent alimony is awarded in less than 2 percent of divorces; usually when the wife is too old or ill to be employable. As for child support, the average payment is less than half the amount necessary to support a child.

Then there is the problem of collecting. Though nearly all states hold men criminally liable if they do not support their wives and children, most require that families be in "destitute or necessitous circumstances" before action is taken. Many women find they cannot afford the court costs and lawyers' fees, or that the ex-husbands simply move away and cannot be found. Though there are no reliable studies on the collection of alimony, the Citizens' Advisory Council on the Status of Women quotes a 1955 study as the only available one on the collection of child support. According to those findings, only 38 percent of fathers were in full compliance with the support order a year after the divorce; 20 percent were in partial compliance (which meant they had made at least one payment); and 42 percent had made no payment at all. Ten years after the divorce, only 13 percent of the fathers were making all payments and 79 percent were making no payments at all.

The Advisory Council notes rather drily that "mistaken ideas about a husband's responsibility for support of wife and children, which have been reinforced by opponents of the Equal Rights Amendment, are a great disservice. . . . Many young women, relying on the belief that marriage means financial security, do not prepare themselves vocationally."

Stocks. Perhaps this is the source of the notion that we control the economy: women *did* once constitute slightly more than half of all stockholders, and are still a big 49.9 percent. But here is the catch. They

are far more likely to have small holdings. For instance, women own only 42 percent of the dollar value and 38 percent of the total shares. Furthermore, the stock may belong to the woman in name only. Her husband may want to limit his liability in business investments, for example, or to leave the stock without inheritance tax to her and the children should he die, or be able to say for business or political reasons that the stock belongs not to him but to his wife. (Stock that is in women's names during or after the life of the husband is very often a necessary saving for the support of children.) And, no matter why the stock is attributed to her, it's rare that the woman actually controls it.

*The economic element
of the matriarchal myth
about black women
is not so much
the real power held
by black women
as black men's lack
of power
relative to white men*

A New York Stock Exchange study shows, for instance, that 75 percent of all securities transactions are carried out by men.

For whatever reason, very few women have the assets, expertise, or control to get rich in the stock market. In fact, female stockholders are poorer and far more likely to have clerical or sales jobs than are male stockholders.

Pensions, life insurance, and real estate. Pensions are based on salaries. Since women make only 59 percent of what men do, they're bound to feel the pinch at retirement time, too; supposing, that is, that they have not left dreary, futureless jobs too soon to be eligible. (Because money is set aside for pension funds in companies where there is little incentive for women

to stay the requisite years, their contributions often end up subsidizing the pensions of men.) Furthermore, pension or retirement plans rarely give the same benefits to families of women as they do to families of men. Accrued benefits may be lost entirely if the woman takes time out when her children are young; and plans often force women to retire earlier—in spite of their longer life expectancy. Finally, the companies with the greatest number of women workers are the least likely to have decent pension plans at all.

Now we come to life insurance. Yes, two-thirds of all beneficiaries *are* women (supposing that the policy hasn't either lapsed or been borrowed against before the holder's death). But the benefits are often low; far less, for instance, than a housewife might have saved had she been paid the estimated worth of her work in the home: currently, about \$9,000 a year. And the benefits are frequently spent less for the wife's welfare than for the children's.

Insurance policies taken out on the lives of women constitute only 14 percent of all life insurance. The average size of ordinary policies purchased for men in 1971 was \$17,810; for women, it was \$6,580.

Real estate has to be included, too, in assessing women's wealth. The Internal Revenue Service hasn't released new figures since 1962, and the IRS only reported this kind of property wealth for individuals with estates worth more than \$60,000. In that group, however, there were 2,194,000 men who held \$118.3 billion in real estate among them; plus 1,250,000 women who held \$69.7 billion. Of course, questions of control and who benefits have to be asked here, just as they do when assessing women's real degree of economic power in the stock market.

So how true is the stereotype of pampered and powerful women of large incomes? One good overall measure is this: if you look at all the people in this country who have incomes of (continued on page 125)

A L I X N E L S O N

HOW I LEARNED TO STOP

BEING GRATEFUL
AND STAND
UP FOR MY RIGHTS



I have finally begun to figure out the nature of certain self-defeating dynamics that make my cup runneth over with gall. Borrowing upon the current vernacular, I refer to these dynamics as “the politics of self-exploitation”—an area in which my personal expertise is, unfortunately, a matter of record.

When I first went to work for a “major publishing firm,” I was led by both the climate of the times (the close of the fifties) and my previous job experience to feel enormously grateful for the privilege of doing something interesting (odd jobs held during high school and college summers were understandably trivial and limited to being an appendage to a machine). This gratitude was further compounded by the fact that I was (by clever design) a lousy typist, and therefore could qualify for the job of editorial assistant only because of my considerable affinity for good books. It was clear then, as it is now, that a woman’s entrée into publishing is directly connected to her secretarial skills, and I reasoned that even if I had to slink in by the back door, at least it wouldn’t be in the traditional capacity.

Emotionally, the gamble appeared to pay off, but not, of course, financially: in return for this unusual opportunity I was (as eternally emphasized by those in charge of the purse) lucky enough to be offered, I was paid far less than the secretaries were, according to a curious publishing formula which regards a woman’s literary acuity as of smaller initial significance than the number of words per minute she can rattle off the Smith-Corona; nonetheless, I was willing to pay the price.

As to the secretarial hopefuls, it was obvious to everyone except the secre-

taries that their sought-for promotions were not in the offing, and as each one took on increasing responsibilities, their job descriptions and status remained exactly the same. Considerations of class also played a role in how they were regarded: a girl from a moderate- to low-income background was implicitly dismissed as far as aspiring to a higher position—they were simply the worker bees; a girl from a middle- to upper-income background, with her elegant clothes and education, was viewed as an attractive adjunct to her (male) boss, but the assumption here was that: (a) she was still financially on the parental dole—no need to give her a raise, and (b) if she indicated that she had career intentions, the idea was rebutted by the thought that soon she’d marry a nice young man with rosy cheeks (and a rosy future to match), or—if she was married—that she was really biding time until she became a fashionable suburban mom. Either way, the employer had an out, and if you got pushy about it, you were fired for your “uncooperative attitude” (and don’t tell me that notion is dated—it has just happened at the same place to a young woman I know), or you were treated to a long song and dance about how the firm was practically bankrupt due to the skyrocketing cost of rubber cement. The perennial theme played to a secretary was that she was fortunate to be tolerated at all, and that she “could be replaced with a snap of the fingers—there’s a thousand other chicks out there who would jump at the chance for your job.”

While young men are brought into the firm without secretarial skills, and are deliberately groomed for their entry into the editorial ranks (hired sometimes on the basis of their alma mater being the same as the publisher’s), the morale of these women em-

ployees is continually eroded to the point where, whatever tentative glimmer of self-confidence they might have had at the onset of employment, they begin to feel anxious to please, secretly convinced that since they haven’t got what it takes to ascend to more challenging and profitable positions, they would have no chance at all to find a decent job elsewhere. Gradually they come to believe that the firm is “one big happy family,” which has been kind enough to shelter and protect them from the unimaginably harsher realities of the outside world.

The paternalism implicit in this situation makes it all the more compelling, especially in its father-daughter aspects, and it affects not only the younger or newer secretaries, but also the women who work in the (non-client-oriented) service departments, a sizable number of whom have been employed at their same desks for one or two decades or more. Conscientious way beyond the call of duty (or of pay), they are the first to arrive in the morning and the last to leave at night (frequently as late as eight or nine, and no overtime bonus), and since they are usually single and self-supporting, you know that they have been imprinted with the family metaphor as well: they’re the “spinster” daughters who dutifully occupy their old room at the end of the corridor, and the idea of attempting to leave the company for better pay, or for more recognition, in some other firm is patently unthinkable to those so long conditioned to believe that no one else would have them.

By carrying this familial concept yet further, it becomes easy to understand why trying to ask the boss for a raise is like asking Daddy for a Jaguar or a jaunt to Istanbul: “You

think I'm made of money?" roars the boss, smiting his forehead in disbelief at the sheer impertinence and extravagance of the request, and nine times out of ten, the petitioner ends up bowing and backing out of her employer's office; I am woefully sorry to admit that I used to cry as well. (Paternalism, indeed capitalism, deliberately nurtures this feeling of deference and dependence among those far from the top of the hierarchy, and the boss-as-patriarch pervades even the most inconsequential exchanges. "Good morning, Mr. Baxter." "Good morning, Hazel.")

There's an old, not funny, joke about a prostitute who, upon being handed a five-dollar bill in return for the services she has already willingly rendered, asks indignantly, "What do you think I am?" The punch line succinctly reveals some of the dynamics I've been talking about: "You've established *what* you are—we're only arguing about the price." It's a line that echoes tauntingly through my head from time to time, and it's worth remembering. If you are willing to knock yourself out over an extended period of time under the current unsatisfactory conditions of your employment, despite the fact that your salary doesn't warrant it, when you finally get around to demanding your rights you'll discover that you've already sold them at discount rates.

Getting back to my own situation, I left my employ there after a year, and accompanied my husband along his college-teaching route through various parts of the country, producing two daughters and completing a graduate fellowship as I did so, until we landed in Long Island near his job at the State University of New York. Anxious to get back to work, I returned to the bosom of my old "big happy family" (who else would want me, I figured, starting the cycle

churning yet once more), and again was encouraged to feel indebted—indeed indebted is regrettably accurate in more ways than anticipated—for the opportunity to work a two- or three-day week ("Why, there must be thousands of other housewives who would jump at the chance to have your part-time job"). I won't bother to strain your credulity by revealing how much they decided to pay me, but I can tell you that I accepted the preposterous proposed wage-rate on the mistaken and self-exploiting grounds



that: (a) I was lucky to be hired on less than full-time terms (so lucky, in fact, that I made up the extra hours at home in order to complete the work, and to "prove" myself by doing the best job possible—which made the already ludicrous half-time salary all the more absurd; I realize that an employee who is out of the office part of the time presents a tactical problem for those who may need to confer with her at a certain moment, but I also know that when it comes to editing, reading, and writing, one's efficiency at home far exceeds one's possible concentration at the office); (b) since the firm knew, and presumably appreciated, the type of work at which I'm particularly adept, I felt that what-

ever they were offering must be *more* than I could get from a strange corporation where the quality of my work would be unknown; and (c) since I was clearly not in the husband-hunting or baby-begetting stages, there would be no obstacle in the way of future promotions and salary increments. Underneath it all, although I knew I had ability, was the old unquestioned assumption *I myself* projected into the situation: I am grateful for the opportunity to be allowed to (come back to) work.

After two years or so, I was promoted to senior editor, a title which does not necessarily entail the glamour or power it may convey to the outsider, but I continued "earning my keep" by functioning as a copywriter, an added responsibility not required of other editors more or less on a level of equal importance (or unimportance). I performed this dual copywriting and editorial capacity despite the fact that I was still on much less than the *minimal* full-time editorial salary! Why not? Wasn't I lucky to have the job?

In fairness, I must point out that one summer, during a domestic crisis, I was out of the office for six weeks instead of the usual vacation allowance, and continued to be paid. (I did send in some work from home, and tried to keep up with the necessary correspondence, but the latter problem was compounded by the loss of my secretary and a company "economy move" that prevented a replacement from being hired.) So in certain ways, I did benefit and rely upon the company's paternalism—which of course intensified my gratitude. In fact, soon after, the time spent in or out of the office began to slide totally out of kilter: many weeks I'd stay in the office two or three days until midnight, and I often literally stayed around the clock; other weeks I'd

have far less to do, but that would only reinforce my sense of inadequacy.

The harder I worked, and the more critical recognition the books I edited achieved, the less confident I became about a confrontation concerning a raise, reasoning, I think erroneously, that since my work wasn't being rewarded on the basis of its own increasing virtue, it must mean (a) that it wasn't as good as I thought, or (b) that when the raise finally did come it would more than generously compensate for having been so overdue, or that (c) money was tight and this was no time to exert pressure, or that (d) my particular *destiny* was simply never to make a decent salary, or that (e) why should I grovel for a raise when there are more important things in life, or—as my mother used to remind me as a child when greed reared its ugly head—that (f) there were millions of people starving in India and at least I had a roof over my head, and finally that (g) since I had a husband who could support me, *how could I think I deserved a raise?*

Suddenly, my penchant for self-exploitation burst into its finest flower: to overcome the lack of clout I had with respect to how much promotion money was spent on books of which I was the editor, and to assuage the insatiable egos of my (male) writers who had doubts about women editors anyway (and who expected their books to be touted in the media as instantaneous best sellers), I began pleading with my employer for a better budget for my writers, and pleading with the writers for a better understanding of the economics of publishing. In the midst of all this pleading, any thoughts about a raise for myself went totally out the window (how many things can you plead for at once?), as well as my self-respect. By the time I finally recovered

enough dignity to inquire, "What do you think I am?" the answer was a foregone conclusion.

Ah, gentle readers, if you're hoping for an intermission along about now in the perils of Pauline, that's just how I felt when I quit (without a prospect in view). So impressed was I that I had at last got it together, I plunged right into the first trench waiting outside the revolving door. A paperback publisher needed a "slick" new trade catalog—a "selling" paragraph on each of 44 books, an institutional message, and a format to be created for this and future catalogs—*within one week's time*; counting on my propensity to burn the midnight oil, and on my husband's willingness to run the house and the kids solely by himself, I agreed to take on the job, expecting (in my no longer self-exploitative guise) to make a justifiably splendid fee. During the initial discussion, every time I veered the conversation around to money, my queries were waved away as if I were a shopgirl among gentlemen and had failed to perceive the fine character of my superiors by showing concern over something so common, and thus I proceeded to complete the catalog by the deadline and to submit my bill.

Figuring that, on a free-lance basis, I should get about \$100 per title, but knowing that the usual rate was about half that amount, I cut my fee by 50 percent and didn't charge for any of the extras because, characteristically, I was *afraid* to charge what the job was really worth (you might call me a slow learner).

I heard not a further word about the matter until five days later, when an intermediary (who had introduced me to the gentlemen in the first place) was dispatched to inform me that my bill "greatly exceeded" what they'd had *in mind* when I was hired, and couldn't it be trimmed more in line

with their (so carefully unstated) budget for the project? The primal scream is what might be called the noise that welled up by way of response, and since by stupendous accident the proofs were still in the possession of the woman whom I had brought in to design and produce the catalog, I refused to release them until both our bills were paid in full. Which they were. Moral: always determine the price first, and don't let them try to slip you a fiver.

I could cite a long list of similarly enlightening semi-disasters that punctuated my subsequent efforts to avoid being hoist with my own petard. Instead, I've drawn up a number of recommendations you might want to make note of, some of which I've put into practice (I'm not getting older, I'm getting tougher—and I'm getting paid more as a result), and some of which I have yet to try out. Here then are some suggestions that seem worth noting for those who tend to underestimate the power of a woman:

1. If you enter a firm as a secretary, but have visions of a more challenging role in the future, determine *before* you accept the job how willing the firm is to recruit from within for higher positions, especially from among the secretaries (they all say they are, but talk is cheap), by asking if you can *speak* about it to a secretary who has actually ascended through the ranks. If your self-interest is considered too aggressive, it's a perfect reason to stay away.

2. If you *have* to take a job for less than you think the job or your performance is worth, negotiate an agreement through which at the end of three months (six weeks, whatever), if you and your employer are both satisfied with the arrangement, you will get a *specified* raise (effective immediately).

3. If you find that your current

job pays the same as it did before you began taking on extended and more challenging responsibilities, don't wait for a gold star, pennies from heaven, or your just rewards. Demand a raise, or indicate that you will no longer perform beyond the original call of duty. (And start looking for a better job during your lunch hours.)

4. Do not lend a sympathetic ear when your employer, sensing a raise request in the offing, tells you with anguished weariness about how broke the business is. You will notice that the board of directors continues to meet annually in Monaco, and that the sales conference was held in Cuernavaca, Mexico, so the idea that any increase in your salary would just break this allegedly teetering financial edifice is utterly insulting nonsense. State that you expect a raise by a certain date, or your own finances will force you to look elsewhere (if you don't say it, you have *no* chance of getting it).

5. When presenting your request for a raise (whether it relates to salary, hourly rates, free-lance fees, and so on) offer an honest evaluation of the scope and merits of your work, and rely upon that (*and that alone*) as the basis for your request. Make it clear that you are prepared to leave if your employer's estimate of your worth to the firm differs from your own assessment—a dual-pronged approach in which (a) you establish your own value (i. e., from your own point of view), and (b) you force him to consider whether he wants to retain you as an employee, or go through the costly and aggravating procedure of training your replacement. The odds seem to be in your favor but you must be ready to follow through and you could find yourself temporarily unemployed. (If you're being underpaid anyway, what have you really got to lose?)

6. Don't be overly chummy with your employer ("she's a sweet kid" is not the kind of judgment that inspires promotions). And if, out of sheer frustration, you buy a brand-new pair of extravagant boots (conspicuous consumption is the curse of the working class), don't reveal how much they cost, should your employer happen to take notice. ("If she can pay that much for a pair of boots, she doesn't need a raise." "If she's broke it's her own fault for spending all her money on clothes.")

7. If there is a certain department or position you'd like to be moved into, ask your employer directly how this can be accomplished. If it can't, you'd better learn that now and save your energies for brighter prospects (somewhere else).

8. If you are feeling depressed for a considerable length of time about your current job or conditions of employment, don't wait until your morale is so low that the idea of looking for a new job is more than you can cope with. I don't know what the ideal "morass" cutoff point should be, but I would think that six months is probably the longest period a healthy psyche can endure. After that, it's pretty much downhill; you start to grumble, take too long for lunch, buy clothes you don't need and can't afford, or you don a hair shirt (as is my wont), stay five hours after the office closes hoping your diligence will impress your largely impervious employer.

9. If you are working on a free-lance basis, always establish your fee before taking the job, and don't be afraid to give an estimate that's worth your while. I know there is a tremendous fear that you will price yourself out of the running, but why should you keep wearing yourself out for less than your time is worth? (You also set a precedent, as we have noted before.) And I think it is of funda-

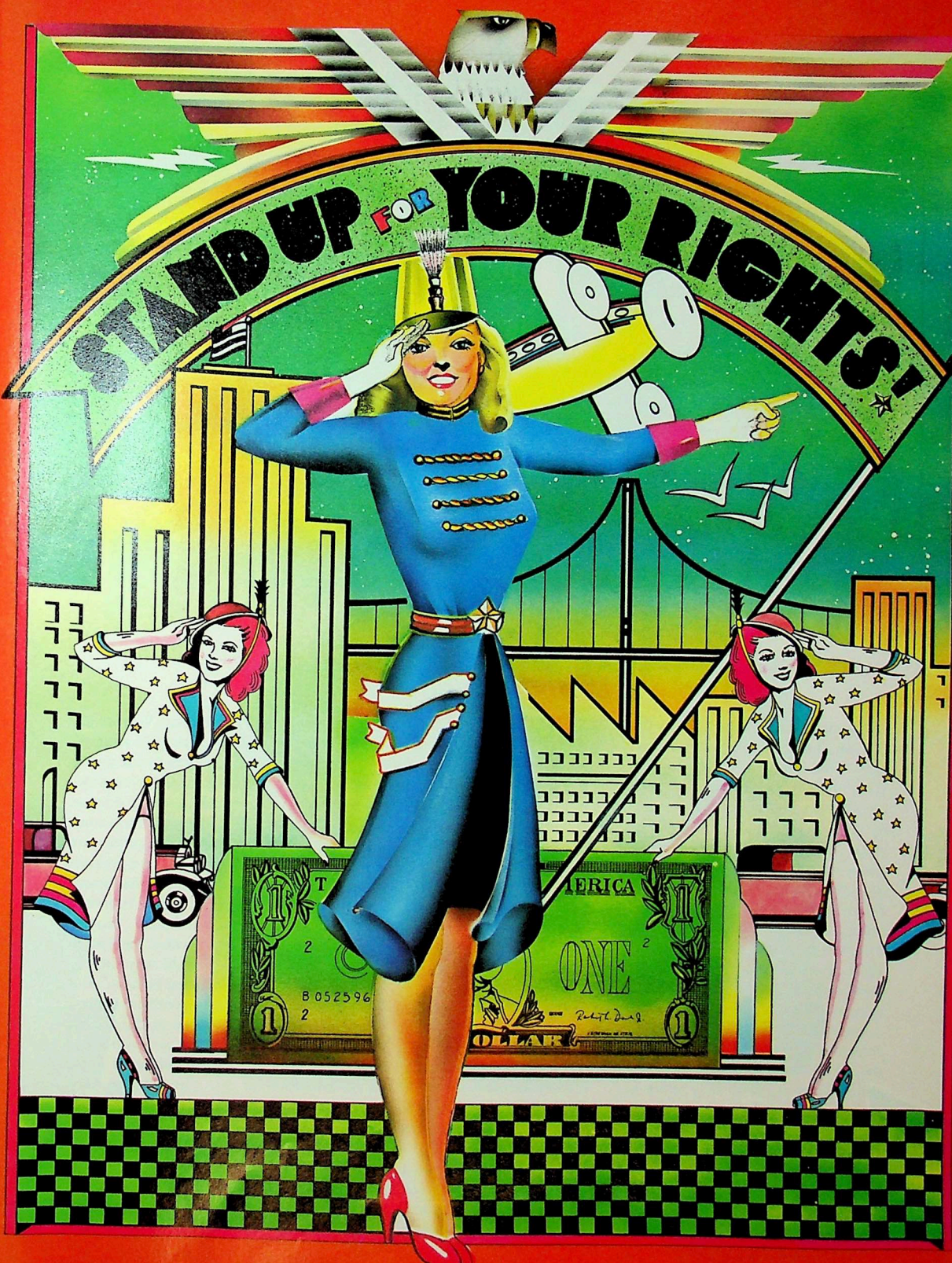
mental importance that you obtain a contract for every free-lance job of any significance—these sorts of projects are by their very nature often vague and unformed, and can either evaporate or prove to be much more difficult and extensive than the work you originally agreed to take on. A contract not only assures payment of a certain fee, but also describes the limits of the work involved. (The employer may initially discourage you on the grounds that he's never given a contract for this sort of assignment before, but I have found that by persevering, a contract has always been forthcoming.)

10. If you are working on a part-time basis, and being paid on a part-time basis, do exactly the number of hours' work for which you are being paid. If you find that it takes more time to complete the job than you estimated, or that the addition of a few more hours to your schedule would add to the efficiency of your performance, then ask your employer if he wants to pay you for that many more hours per week. Over and over again, I have seen part-time working mothers, like myself, working week-ends or evenings on an assignment at home that couldn't be completed at the office: the guilt motive here is clearly stronger than the profit motive, since they aren't being paid for those extra hours.

If you have any other suggestions, I'd love to know about them. Meanwhile, I leave you with this wry note from Dickens on the ABC's of self-exploitation:

*O let us love our occupations,
Bless the squire and his relations,
Live upon our daily rations,
And always know our proper stations.*

Alix Nelson, formerly senior editor for a New York publisher, is now a free-lance writer and editor.



STAND UP FOR YOUR RIGHTS!

AMERICA
ONE
DOLLAR

UNSTUFFING THE SHIRT

TRIBAL RITES
AT THE
STOCK EXCHANGE

"A woman would be in tears in the first ten minutes. She'd never last here. This is tough. It's a jungle." With these few sentences, a Wall Street broker dismisses the possibility of a woman doing his kind of work. This particular male supremacist is not unique at the New York Stock Exchange (NYSE). The "Big Board." Inner sanctum of the male magical mystery money trip: 1,366 members there and only one woman. More than 9,000 men have owned memberships, "seats," and only one woman. "It's a snake pit," they say.

Instead of a jungle filled with ferocious tigers and snakes, I found the NYSE more like a zoo, or better still, a barnyard with billy goats in bullish clothing. In such an atmosphere the frail fair sex is so much chicken feed.

These men pause to sing a chorus of "Mickey Mouse" on Friday afternoons. When a jolly good fellow announces his intentions of marrying,

JEANNETTE MABRY REDDISH

he's doused with cheap cologne and showered with talc. On those holidays when department stores remain open and stock exchanges are open too, these grown-up men "boo" solidly for a few minutes at the opening and closing of business.

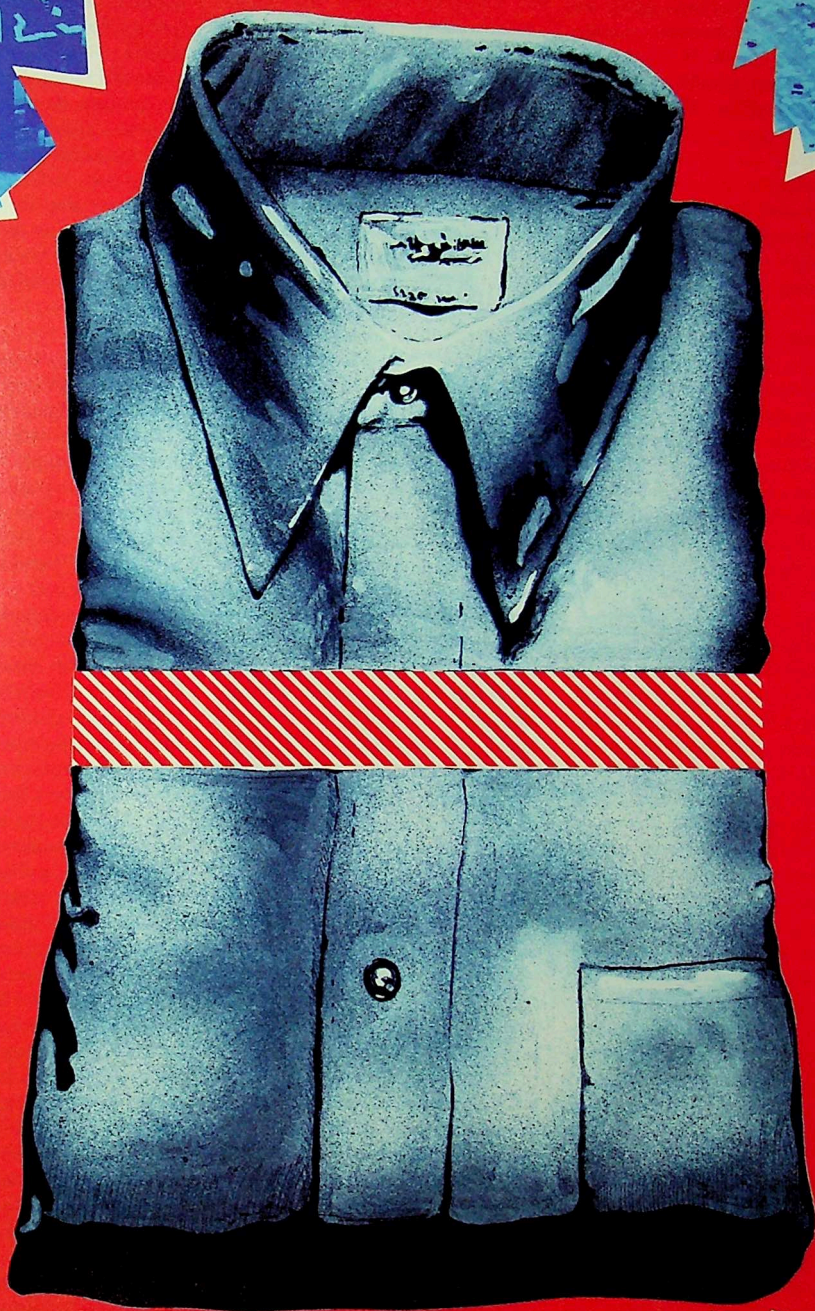
This is not a college fraternity house. This is the New York Stock Exchange, economic acropolis of the world. These men are responsible for executing transactions on securities whose total value is \$871 billion, for 1,400 of the biggest and most profitable corporations in the country.

Mickey Mouse?

To the outside world, these men are stuffed shirts. But initiates know the shirts are stuffed with feathers awaiting some grand pillow fight. The NYSE elicits reverence, not because of the place or the people in it, but because what goes on there concerns

vast amounts of money. Women and vast amounts of money have traditionally been strangers to one another. And with such distance comes awe of the inaccessible halls of finance. But the NYSE doesn't deserve our reverence. In reality, its routines are unexciting; its atmosphere boisterous rather than dignified; its history as sexist as the rest of this country's institutions. Undoubtedly women have been discriminated against in finance—which may be why there is no expression "stuffed blouses." But discrimination alone does not explain the dearth of women at the NYSE—a few women who are qualified to work there and could work there don't want to. (In fairness, one should note that Muriel Siebert, the only woman who ever applied for membership to the exchange, was accepted.) Perhaps they're allergic to all that talcum powder.

The history of the NYSE is the history of Wall Street, which in turn



is the raucous history of American finance. This white-collar scrambling-to-make-a-buck is no less a free-for-all than a gold rush town without a peace officer. What you saw was what you got.

Wall Street got its name from a high 2,340-foot-long wooden fence or wall constructed in 1653 as a fortification at the order of Governor Peter Stuyvesant. It was also used to keep the goats and hogs owned by the village of New Amsterdam—which, in 1664, became New York—from straying into the surrounding countryside. A muddy path along the wall led to the bay and to a couple of inns whose business thrived off crews of ships in dock. In the 18th century, the path became a muddy trail with a few more buildings: city hall, city jail, the slave market, a few coffeehouses (taverns), the town pillory, and a cattle auction at the wharf.

For no particular reason, a button-wood tree up the hill from the docks was the gathering place for men who had something to swap, buy, or sell. From time to time, auction sales unloaded slaves, land, and shares in adventures from this site.

The history books say that in bad weather the men retired indoors to nearby coffeehouses. And, since New York weather is seldom wonderful, those early traders were sitting around in those taverns 250 or 300 days a year. In 1773, they began holding auctions periodically at the New York Exchange Coffee House. Fittingly, the first organization of brokers after the Revolution was at the Tontine Coffee House (pretenses of escaping the chill having been dropped).

Early American business trips. Men riding trails for days to reach New York. Men sitting around in taverns until an auction was organized or a like-minded trader came along. No place for a woman. The fair sex would have cringed at the prepurchase rape of a female slave—done as nonchalantly as the check of a horse's teeth.

From the beginning, men conducted themselves unadmirably in the privacy of their stock exchanges. In

the mid-19th century, the NYSE (most sedate of the exchanges) was the site of frequent fistfights both indoors and on the street outside. Men indulged in penny pitching when trading was slow. They shot paper darts at visiting clergy. If someone pulled a coup, everyone stopped, hoisted him atop their shoulders and marched around the floor to a chorus of "For He's a Jolly Good Fellow."

The NYSE hasn't changed that much in the last 150 years; the games and the fraternity atmosphere remain in modern form. Clearly, its staid reputation is a result of men's respect for money, not the demeanor of the men who transact business there.

Great sport can range from the clever ploy of stepping on one another's newly shined shoes, to spontaneous talc fights, similar to the flour fights of a hundred years ago. Then there are more elaborate jokes. Someone will flap all 975 of the numbered cards on the Board where messages are indicated. All these cards make such a din flapping against the board that talk becomes impossible. Great fun. (Also they have parties where they put on carefully rehearsed skits lampooning each other. Go-go dancers are hired for the occasion, and women guests are few.)

There are hazing tests based on a broad conspiracy among several men to force a newcomer to prove he can take the pressure. Traditionally, when a new broker arrives, his clerk will give him an order for a nonexistent company. A crowd of brokers will jam around a specialist who pretends to be handling that company. They will occupy the specialist while the market moves to the disadvantage of the hapless new broker. The specialist will refuse to acknowledge the freshman, thereby making it impossible for the new broker to transact. This is done to see if the upperclassmen crack him. Hazing. Great fun.

Women would never fit in. They might scorn the fraternity games. Or worse, they might make the men feel foolish.

Women were frankly prohibited from the exchange until 1877 when they were permitted to enter for a Christmas party, which, incidentally,

included playing football on the exchange floor and lassoing various victims.

Several factors have contributed to the present *de facto* exclusion of women. Brokerage houses, which may eventually give more women challenging and responsible backroom positions, are still reluctant to send a mere woman out to slay Goliath. They no doubt believe that the NYSE is peopled by veritable "killers."

In order to get a look at these "killers," I must gain access to this male domain. For this, I seek the assistance of men. (It is important to emphasize that men are eager to help.) An old friend at Oppenheimer, a major brokerage firm, arranges for me to spend time on the exchange floor with his firm's senior trader who enjoys a great deal of status there.

Status was described succinctly by a wheeler dealer in the 1860s. When he bought 100 shares he was called Stockwell. When he began buying bigger blocs of stocks, he was called Mr. Stockwell. When he started buying 1,000-share amounts, he was elevated to Captain Stockwell. Then he gained control of a big company, and he was Commodore Stockwell. His luck changed, and he was booted out and thereafter known as that red-headed bastard from the West. Oppenheimer's senior trader, who permits me to intrude and wander at my whim, is called the King. Dig it.

Most of the exchanging of stocks at the NYSE takes place in a grimy room the size of a football field, with a seven-story ceiling that reverberates the noise. The scene resembles a New York cocktail party in a gymnasium—where everybody who was invited showed up. It's crowded, smoke filled, and as noisy as a giant pep rally.

This cavern is lined with dingy wooden stalls that were once improvised as temporary and were never replaced. Seats which flip up when not in use line the cubicle walls. (Sitting down at the exchange is tantamount to admitting that you're over the hill. The only man I see sitting looks the worse for wear. "Poor

Jerry," someone murmurs, "first day back since his heart attack.")

"It's as bad as working in a department store," a clerk says. "I'm on my feet all day." Many men who work on the exchange floor change into more comfortable shoes upon arrival. I observe several pairs of those wide black "space" shoes usually worn by people with foot problems. Who knows what varicose veins lurk beneath those trouser legs?

The process of exchanging stocks is simple: people trade—someone buys from someone who sells. The stalls at the sides and the stands in the middle of the exchange floor serve to facilitate getting like-minded people together. Each stock listed on the exchange is bought and sold at a particular stand in the middle of the floor. These stands or booths are manned by "specialists," middlemen for the exchanging of stocks. Usually six or eight unrelated stocks are assigned to each stand.

A specialist is so called because he specializes in "making a market" for one or more stocks. To carry out the function of "maintaining a fair and orderly market" in the stocks he handles, a specialist frequently risks his own capital by buying at a higher price or selling at a lower price than a broker is willing to pay. For example, if the lowest price offered to sell a particular stock is \$59 and the highest price anyone wants to buy it at is \$58, the specialist might bid \$58½ to narrow the spread between supply and demand. Specialists stand right next to their booths, waiting like pawnshop owners for a broker to come by with a buy or sell order.

Brokers, most of whom are partners or officers in brokerage houses, execute orders relayed to them by their firm. The firm then receives commissions on those transactions. Brokers operate in the cubicle assigned to them where there are several wall telephones—and naturally it is necessary to stand to use them. There is often a direct connection between the telephone and a given firm.

For instance, if John Doe in Kansas City wants to sell a stock which is doing miserably, he calls his branch office: "Sell." The broker at that re-

GREAT SPORT
CAN RANGE FROM
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TO SPONTANEOUS
TALC FIGHTS



gional firm office calls the brokerage firm in New York. They relay the message to the floor broker who receives it at the telephone in his cubicle. Then the broker might consult some graphs and pertinent information on that stock (at a stand-up desk, of course) before proceeding to the center booth where that particular stock is transacted.

The other people on the floor are mostly clerks. Some are assigned to a broker to run and fetch for him; others scurry the many-obstacled course

to enter completed transactions in a computer that prints the price on the ticker tape.

All totaled, a few thousand people are on the floor, standing up or walking fast. (Except poor Jerry. He's still sitting.)

No running is permitted. Walk very very fast, Olympic style. Showing is permitted: rumor has it that wearing armbands to indicate a broken arm, rib, or collarbone is the only way to avoid rebreaking it.

There is no literal Big Board any more. But there is a large black board high on one wall called the annunciator board. Because brokers are virtually inaccessible in the chaos and crowd, the annunciator board (they could call it a message board, but don't forget, this is Wall Street) alerts them to messages back at their stall. It's a primitive system. Brokers are assigned a number. If a large square with a broker's number slides out and flaps—literally flaps up and down to catch his eye—he is wanted at his stall. He then walks very very fast to receive his message.

There are a few rules. No fist-fights. No "indecorous" language. No breaking your word about a transaction. Otherwise it's no holds barred.

Business is transacted in the simplest flea-market manner. Feel out the market. Don't let the specialist know if you have a lot to sell. Stall. When the specialist can't stand the suspense, try to get him to capitulate to your terms. Like bargaining in a bazaar.

A typical transaction between Broker Joe and Specialist Harry, for instance, begins with Joe strolling over to Harry's booth. They exchange guarded greetings. Then it's business:

"Say, Harry, how much are you paying for X, Inc. today?"

"Buying or selling?"

"Selling." Joe wants to sell as high as he can; someone who buys, of course, wants to buy as low as he can.

"How much?" Harry asks.

"My client isn't certain. Maybe ten thousand [shares]." This is a tactic. Joe knows that his client is selling precisely 150,000 shares. He is reluctant to say so until he knows what price he can (continued on page 99)


 MARLENE R. KRAUSS

A victory in the battle for higher wages, equal rights to own property, and the access to bank loans will be a hollow one if women continue to consider themselves incapable of intelligent money management. An artificial division in which the man—whether husband or financial adviser—makes the investment decisions while the woman spends the allowance, is crippling for women and an unfair burden for men. In reality, neither men nor women bring sex-linked inadequacies or talents to money management. Some individuals are simply more gifted at it than others.

Money management is more than just structuring a budget or saving at the nearest bank. It involves understanding and analyzing all the financial alternatives possible in our individual situations. For most people, these are saving, or investing in stocks, bonds, or mutual funds.

Because of the roles women have traditionally played, we have experience and skills we can draw on to help us become competent investors of our money. As prime consumers, women have a potential awareness of possible investments. We are usually dealing with products and services, measuring price against value. From here, it is a matter of vision and imagination. One must not be limited to viewing Tampax, for example, as merely Tampax. If three years ago you bought stock in Tampax, you would have more than doubled your money by now. If your vision of Sony television went beyond the late-night movies, the stock you bought in Sony Corporation two years ago would by now have more than tripled in price. But product knowledge is only a beginning. In itself, it is far from sufficient for making investment decisions.

The proverbial financial inexperience of women can also be turned to advantage. As novice investors, we are often willing to admit a lack of knowledge in a way that many men are not, and we are, therefore, free to question. Our uncertainty becomes a research tool.

Our traditional day-to-day handling of financial matters in the fam-

ily, and sometimes in business as well, should enable us to go further to more sophisticated planning and investing. Yet in our minds, as in reality, we are always the bookkeepers, never the comptrollers.

We have the ability to manage and invest our money, but we must consider whether we *want* to do so. Investments have risks not unlike gambling. However, in the stock market more than in most gambling, there are ways to reduce the element of chance, and tools that may help improve performance. You can also consider the bond market as perhaps affording more safety.

On balance, it is hard to say whether the average person makes or loses money in the stock market. In recent years, large institutional investors with superior research capabilities and huge financial resources have dominated the investment world, making it increasingly difficult for the small investor to make money. Indeed, some professional portfolio managers diligently follow the indicator of small investor decisions (the odd-lot buying and selling of less than a hundred shares) and do the opposite, using the small investor as a negative indicator.

You must carefully consider the risks as well as the possibility of financial gains, and should you decide to invest in the stock market, you should not commit any more money than you are financially and emotionally ready to lose.

Your decision about investing must also take into account any moral objections you may have to business in general. If your moral alternative to investing has been to put your money in the bank, however, it's worth remembering that savings banks are among the largest businesses in our country and as such invest heavily in stocks. In fact, one could argue that if you buy certain municipal bonds (bonds issued by state or local governments or authorities, which may be floated to finance education, mass transit, or pollution

control), you are less involved with big business than if you put your money in the bank.

You may also object to investing in certain kinds of businesses—for example, those that make war materials, pollute the environment, or discriminate against groups according to sex or race. If you strictly adhere to the last objection, you are probably limited to putting your money in your mattress—and even at that, you cannot be sure about the mattress manufacturer.

Reports that rate companies on the social issues are available from organizations like the Council on Economic Priorities at 456 Greenwich Street, New York, N.Y. 10013. And there are some mutual funds which consider these issues in evaluating the companies in which they invest. However, if your ethical standards limit your investment choice, it may be more difficult, although not impossible, to uncover investments that are likely to perform well.

Once you have decided to invest your money, the first question should be: what do you want out of your investments? Are you interested in seeing the money that you invest grow rapidly so that you can sell at a profit (capital appreciation)? Or is it important that your investment not decline so that you can avoid losses (safety)? Or do you want the steady income of interest or a dividend that is paid to you regularly while your money is invested (income)?

Your investment objectives should depend on such factors as your likely income and financial resources now and in the future, your age, your family situation, and your spending habits. Generally, a widowed housewife with some savings should look for income and safety. A young single woman with a good salary can afford to take a little more risk and seek capital appreciation.

Obviously you would like everything: an investment that triples in price, has no risk of going down, and pays a hefty dividend. The chart on page 52 describing *some* possible investments among stocks and bonds and the goals they best satisfy, shows that no investment optimally sat-

INVESTMENT

DIVIDEND

ANNUAL REPORT

"HOT TIP"

LOAN

FINANCE

IAL FUND

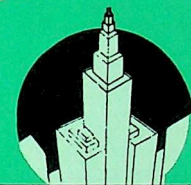
BOND

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BROKER

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HOW THE SMALL (VERY SMALL)



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CAN MAKE THE SYSTEM WORK

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STOCKS AND BONDS

Type of Investment	Income	Safety	Appreciation
<i>stocks are shares of ownership in a corporation</i>	<i>amount of dividends paid</i>	<i>likelihood of stock remaining at price paid and not going down</i>	<i>chance of price of stock going up</i>
<u>DEFENSIVE STOCKS</u> stocks of established companies relatively unaffected by business cycles (utilities, food, etc.)	high (presently 5% to 7%) depending on company	considered the safest in the stock category	usually not much appreciation
<u>"BLUE-CHIP" STOCKS</u> stocks of very large, well-established companies that have demonstrated reliability of earnings and dividends	usually moderate and steady (3% to 4%)	good	may be some appreciation over long term
<u>ESTABLISHED GROWTH STOCKS</u> "glamour stocks" which have shown consistent high growth in earnings and are now sizable companies	low (1% to 2%)	good to fair—can be quite volatile	usually continuous and often large appreciation
<u>SPECULATIVE STOCKS</u> stocks thought to have the potential for growth in earnings—usually smaller companies	often nil to low	risky—depends on success of company and swings in market	substantial appreciation if your choice is right

Type of Investment	Income	Safety	Appreciation
<i>bonds are issued by a corporation or governmental unit to borrow money</i>	<i>amount of interest paid; bonds usually sell on a yield to maturity basis which is the income divided by the investment cost, allowing for the proceeds realized when the bond is redeemed</i>	<i>the safety is the ability of the issuer to pay the interest, and the principal (face value) when it comes due (maturity); Standard and Poor's and Moody's rate bonds on safety—the two highest qualities are AAA and AA</i>	<i>the money made when bonds are sold or redeemed higher than the purchase price</i>
<u>CORPORATE BONDS</u> high quality	high (the average yield is presently about 7%)	excellent as to interest and principal	not much—chance for large appreciation only if there are big swings in the level of interest rates
lower quality	very high (about 9%)	good to poor	can be substantial if company issuing bond does well
<u>U.S. GOVERNMENT BONDS</u>	moderate (about 5½%)	considered the safest investment	not much—chance for big appreciation only when leverage with borrowed funds (strictly for professionals)
<u>MUNICIPAL BONDS</u> high quality	moderate—slightly less than U.S. Government bonds (about 5%) but the interest is exempt from federal income tax	excellent as to interest and principal	not much—chance for large appreciation only if there are big swings in the level of interest rates
lower quality	high (about 6%), also exempt from federal income tax	good to poor	can be substantial if finances of issuer improve

isfies all three objectives; as in most things in life, there are trade-offs. An investment that pays a good dividend usually has little chance of appreciating. An investment with a good chance of appreciating often has little safety.

Since there are few hard and fast rules about investments, it should be noted that the chart is based on broad generalizations that may not always be true, and the details of a particular investment should be looked at more closely before making a choice.

After understanding your investment objectives and the alternatives, you should decide on the method of investing you prefer.

One way to invest is to put your money in a mutual fund: a company formed to invest in the stocks and bonds of other companies, and which hires professional money managers (usually for a management fee that runs a half percent of the assets) to make the investment decisions. Mutual funds frequently charge a sales fee of between 7 percent and 9 percent of the amount of your trade when you buy or sell shares of the fund. Some types of mutual funds are: aggressive growth funds that invest in smaller growth companies with the hope of great capital appreciation; balanced funds that invest in bonds as well as stock and usually seek both income and appreciation; and income funds that look for high dividend or interest payments. Mutual funds often accomplish diversification which helps reduce the risk of investing in just one or two stocks, but you should analyze the literature describing the structure, performance record, investment objectives, and portfolio of individual mutual funds before choosing one.

Another way to invest is to learn enough about the securities market yourself to make your own investment decisions. Forming an investment club with other women offers a way to both learn and invest as little as \$10 a month. An investment club is a group of people who get together to discuss securities, and invest relatively small sums in stocks or bonds that they choose together.

These (continued on page 100)

INVESTMENT CLUBS

How do you start an investment club?

Find 10 to 20 other women (or include men if you want) whom you like and who have similar investment objectives. They do not have to be wealthy or have experience with investing.

At your first few meetings, decide how frequently to meet and how much each person will contribute to the pool. Clubs usually meet once or twice a month and many are set up on a basis of \$10 to \$30 a month.

Also get some legal advice about structuring your organization and drawing up an agreement among the members.

The National Association of Investment Clubs (NAIC) at P.O. Box 220, Royal Oak, Michigan 48068, publishes "Investment Club Manual" (\$3), which provides useful information on the formation and operation of investment clubs. Your club can join the NAIC for \$12 a year. This entitles you to useful literature and \$25,000 of insurance in case one of your members runs off with the club's money (or some such catastrophe).

How should the club function?

Initially the members should read some basic investment literature. There are a number of books and pamphlets containing valuable information for investors. (See SUGGESTED READING on page 101.)

After a few meetings and a familiarity with investment concepts, choose a good broker. Make sure she or he is with a reputable firm, that you know someone who has successfully dealt with the broker and that your investment objectives are understood. Find out how the account will be opened and handled and what information on securities the broker is prepared to provide. Appoint one person to deal with the broker for the club—but don't invest until you are ready.

A way to choose the initial companies to evaluate is to have each member consider those companies in a business or industry they know because of their work, interests, or personal activities. For example, if you work with computers and are aware of the technology or market for them, you might want to look at the computer industry first for possible investments. Or a teacher might have special knowledge of the many companies dealing in textbooks and other teaching aids. Then members can be assigned to do further research.

Often the officers of companies you are researching, investment analysts, or various brokers will agree to speak to your club. Your broker should help you arrange for these guest speakers, but choose them carefully.

One main advantage of investment clubs

is the ability to share knowledge, as well as risks. Discuss each investment carefully before you decide to buy—or sell.

Before your club actually takes the plunge, have a paper portfolio. Pretend you are starting with an amount of money and, on the basis of some research, buy stocks, follow them, sell them, and pick new ones—but just do so on paper. If you make money on paper, do not think you are a genius and hock everything to invest in the market. Just consider it a rehearsal for the real thing and remember that many a great rehearsal ends in a flop on opening night.

When you actually invest, don't forget the investments you hold. Assign members to follow these stocks. The entire portfolio should be reviewed two or three times a year.

How well do investment clubs perform?

The safest answer is that some make money and others lose money.

But the National Association of Investment Clubs has recent studies showing that for the year ending April 30, 1972, member clubs' investments appreciated 15.9 percent while the Dow Jones Industrial Average (an average comprised of a select group of stocks whose movement indicates the general trend of the market) rose 1.3 percent. One study also shows that over the life of the member club, female investment clubs did better than male investment clubs (16.3 percent versus 12.9 percent compound annual growth rate). But in the last year alone, women's clubs trailed men's clubs by 1.5 percent. A word of caution: only about 700 of the 12,000 members of the NAIC responded to the questionnaire for this study, and it is possible that these were the better clubs. Also, many of these clubs have been in existence a long time, and have more experience than a new club.

You must have patience, and the club should be organized for more than a year. New clubs should not expect to show immediate profits during the first year or two. In the beginning, you not only have little experience, but also your expenses (brokerage commissions, publications, and so on) are high in relation to the money you are investing. On a percentage basis, you usually pay more commission on a small investment than a large one. If you buy 20 shares of a \$5 stock, the commission is usually 6.4 percent of the \$100 investment. If you buy 100 shares of a \$5 stock, the commission is usually 3.28 percent.

Remember, it is far from likely that you will strike it rich, and there are risks. Hopefully, over a few years your club will generate a good average return of 10 to 12 percent a year on your investment.

WHAT IS YOUR MONEY HANG-UP?



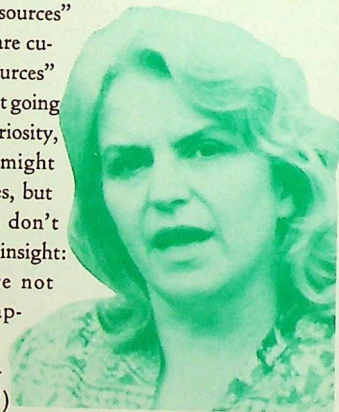
AS THIS RANDOM SAMPLE SHOWS, THERE ARE AS MANY ANSWERS TO THIS QUESTION AS THERE ARE PEOPLE TO INTERVIEW. IF IT'S ANY CONSOLATION TO THE REST OF US, THE ONE RESPONSE THAT NEVER CAME UP WAS: "WHO, ME? I DON'T HAVE ONE."

Cynthia Pittman, Chicago, Illinois. Someone once said to my husband, Pitt, "What are you complaining about? You never had it so good" (meaning economically). Pitt, a black man, born in 1920, had been poor with a capital P. He sat there thinking, didn't say anything right away, and I said: "We aren't complaining about our standard of living. We think everyone should have it at least this good." And it's my opinion that it isn't *our* standard of living that needs lowering in order to achieve higher standards for nine-tenths of the world.

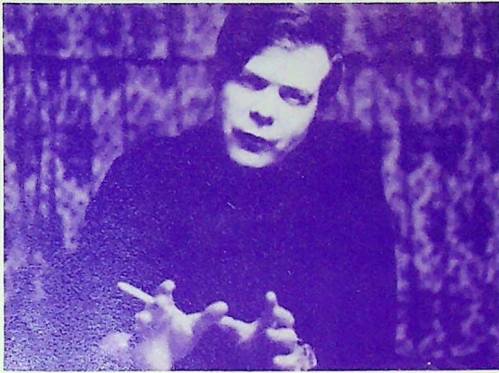
When my friend Mary says she's broke, it means she and her five children are going to be hungry for three or four days until the welfare check arrives. It means maybe she has a package of noodles and a can of vegetables in the cupboard and 12 cents in her purse—it means no reserves whatsoever. It means going to some agency for help; if she did that last month and if welfare finds out, they may say she's not managing properly and assign a social worker to "handle" her money. It's fear and it's panic. But when I say I'm broke it means I'm overdrawn at the bank, or about to be. It means taking a precious day or maybe two to track down some cash.

I don't plan how to spend money. When I have some, I never really decide what to do with it. It just gets spent on the most urgent need of the moment, until it is gone. If I try to plan it, it never works.

Why don't I always just ask Pitt for money when I need it? I'm governed by a code of ethics I didn't know existed! If I'm overdrawn because a plumber, an electrician, and TV repair all were needed in one week, I ask Pitt and get it. No sweat. If I've given it to someone I know for food, or tuition or an abortion, I go to other sources. (Pitt's way of giving is to "give at the office," which he does in large amounts.) And I'm amazed at how many other "sources" I've got. (If you are curious about my "sources" for money I am not going to satisfy that curiosity, partly because it might destroy the sources, but mostly because I don't want to. Further insight: these sources are not there through happenstance—I've worked at developing them for years!)



In an interracial marriage such as ours, if you don't have money, you've got one more strike against you. With money, you discover that you can buy your way out of a lot of prejudice.

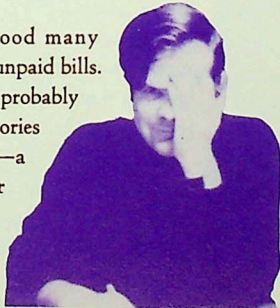


Robert Haggart, Syracuse, New York. My anxiety over the daily deadlines of my work as a newspaper reporter is only matched by my anxiety over paying bills. Today the first bill I always pay is the one from the gas company. I used to push that bill to the bottom of the pile, because I knew Niagara Mohawk Power Corporation allows a grace period for paying bills. Then one day my mother and father were due to arrive from the Midwest to visit. My wife and I were newly married, and this was the first time my parents would be in our new home and the first time we would cook for them.

We were about to put the roast in the oven when the gas went off. Because our bill had been unpaid for so long, a man from the power company had simply come and cut off everything. It took some frantic pleading to get the power and gas back on again in time for my parents' arrival. It was a very traumatic experience for me. Until then I believed that having one's gas and electricity cut off was not something that happened to a certified member of the middle class, but only to people on welfare.

I have spent a good many sleepless nights over unpaid bills. I think my attitude probably stems from my memories of my grandfather—a stern, rugged pioneer and gold miner—who was absolutely opposed to the idea of credit, which he thought was immoral. I don't consciously believe credit is immoral, but. . .

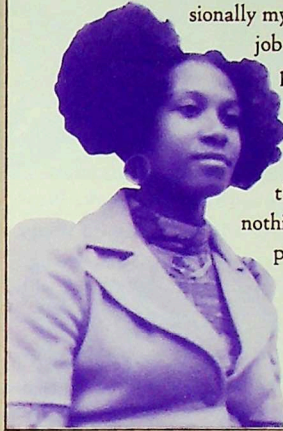
I have six credit cards at the present time and, through them, I am living proof of the theory that rising income only creates rising spending. My anxiety was never this great when I was earning \$40 a week and cashing in milk bottles to buy a meal at the end of the month.



LaTosha Wimsatt, Evansville, Indiana. I hate bills, but I like to spend money. Fairly recently I learned that I have a tendency to run up bills, so I turned all my credit cards in and closed out all my charge accounts. Occasionally my entire paycheck from my

job as a legal secretary went to pay the bills that were due.

I never want to be in that position again. The part I dislike is handing over the money and getting nothing back except a slip of paper. By the time I pay the bills, the things I have bought have been worn a couple of times, or used a lot, and they no longer seem new.



Joan Solomon, Montreal, Quebec, Canada. I feel mostly frustration about money, because I don't really understand its significance.

I have never had too much or too little money, so I don't understand its pain or pleasure. I have never felt the happiness of having an excess of money, and I've never had to worry about going hungry.

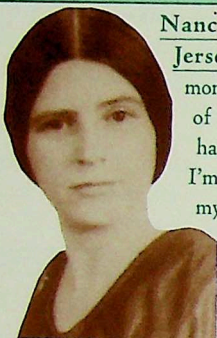
When I was married, my husband would not let me work. But recently I realized that in order to plan for the future, I have to accumulate resources.

In the past four years, I have been on my own, and I have never really had as much money as I wanted. When I was 18, I went to England to study nursing. I had adequate spending money plus room and board. There I wasn't concerned about money, but since then—since I've had medical bills to worry about—I am concerned.

Right now I am waitressing (which is really a drag), because it pays more than anything else I am equipped to do. But I don't feel any excitement or satisfaction from the money I earn. It gets eaten up before I have a chance to realize I've got it. By the time I pay rent, buy food, pay for medical or dental expenses, it's all gone.



WHAT IS YOUR MONEY HANG-UP?



Nancy Lubka, Teaneck, New

Jersey. My big hang-up about money is that I don't have enough of it. I don't mean our family hasn't enough for its needs—I'm talking about money I earn myself, from free-lance writing.

Being a creative person and being a woman has gotten tangled up in the way I view myself. Fiction is what

I really want to write but, so far, my fiction hasn't sold (though my articles do). Not having commercial success with my stories makes me doubt my worth. My husband tries to encourage me, but I'm aware that he believes that when people do something worthwhile, they get paid for it. Being married to the guy who brings home the bacon makes me feel dependent on his encour-

agement, and clouds my self-image (myself as a creative person). Of course, my husband's opinion isn't the end of the world, but it's important.

I always feel I've got to be practical with money, because it isn't mine. If I had money I could feel was my own, I'd spend it differently, on things that were basically aesthetic—what I think of as impractical things—records, going places that I, as a sensitive woman, would find stimulating. I'd love to go out and have dinner in expensive, dark, quiet places. My husband would probably enjoy taking me to such places, but I won't suggest it—I can't impose that judgment on his money.

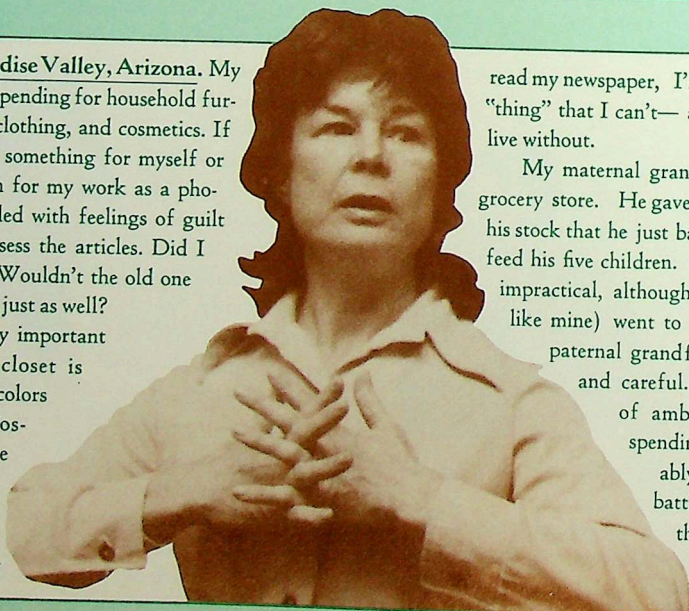
When it comes to clothes, though, the clothes win out over the hang-up every time. When I go into a nice store and see models parading around in luscious garments, I feel dowdy because I don't fit the mold. I don't fall into that trap as often as I used to, but sometimes I find myself buying clothes I don't even need.

Jean Duffy, Paradise Valley, Arizona. My money hang-up is spending for household furnishings, my own clothing, and cosmetics. If I desperately need something for myself or my house—or even for my work as a photographer—I'm filled with feelings of guilt when I finally possess the articles. Did I really need this? Wouldn't the old one have filled the need just as well?

Simplicity is very important to me. Yet my closet is jammed with all colors and all styles. Cosmetics clutter the bathroom. Too much furniture fills the house. And tomorrow when I

read my newspaper, I'll find one more "thing" that I can't—at that moment—live without.

My maternal grandfather owned a grocery store. He gave away so much of his stock that he just barely managed to feed his five children. He was highly impractical, although his money (unlike mine) went to help others. My paternal grandfather was frugal and careful. My feelings of ambivalence about spending money probably came from a battle of the genes that I inherited from both these men.



Margaret M. Clayton, Charlotte, North Carolina.

I am the laughingstock of my family and the despair of bank tellers: every week I hand the tellers a meticulous change sheet with the exact amounts I need for each item on my budget. I request denominations from ten-dollar bills down to nickels. Then I bring the money home, count it out, and stuff it into separate brown bank envelopes with the designated amounts written on each one.

For instance, my college daughter's weekly clothes-and-spending allowance consists of one five-dollar bill, six one-dollar bills, four quarters, ten dimes, and 20 nickels. (This is not as ridiculous as it sounds: she needs the proper change to buy lunches and snacks at automated vendors at our local branch of the university.)

Into my food purse I stuff four ten-dollar bills so I can pay cash at the check-out counters. (My pet peeve is waiting in a long line at the supermarket while the customer being served fills out checks and stubs with painful slowness and then all of us must wait for the manager's okay. Why can't people get their money in cash from the bank ahead of time?)

I budget the money earned from my free-lance writing separately from the money I consider my "household allowance," which comes from my husband's income: so much for taxes, savings, travel, and so on. Then I have one heading that saves the whole process from dullness.



Whenever I earn money I hadn't expected, I put it into my Serendipity Fund. I feel justified in spending this money any way I want to, either for a bowling ball, a ticket to the ballet, or a new All-American winner rosebush. And how blissful to do it with a clear conscience, knowing the rest of my unused money is stashed away in stocks and savings, and the current funds are all safely distributed in my funny little brown budget envelopes!

**Karl Garrett, Clearwater, Florida.**

I can't get subjective about money because I think it is a myth. I find it very difficult to get involved with money at all. I refuse to be enslaved by it.

Money is a rationalization. If one has too much, one is misunderstood; if one has too little, one can't understand those with too much.

Money gives us power to risk: in gambling, in pioneering. We even speak of "economic health." Part of the mythology has created a multicaste system (male/female wage scales, for instance) and, directly or indirectly, a

moral system. It always gives us a way to rationalize failure, to understand anything.

In our country today, with our current medical bills, even life is less important than money.

Money is a national, religious myth, supported by all our institutions, that enables us to avoid facing our true selves. It gives us outside standards to measure ourselves by and leaves us believing there is nothing we cannot buy—even if what we buy is only an acceptable substitute for what we want. As long as we operate through substitutes, we never have to face ourselves.

As an educator—I am head of the Humanities Department at St. Petersburg Junior College, Clearwater Campus—I know one buys an education which provides a societal image easy to live up to. We purchase roles.

Money is the prime paradox—the myth and the perfect answer of our age—so perpetrated that all our relationships are based upon a price.

BY GAIL SHEEHY

THE ECONOMICS
OF PROSTITUTION

Who Profits?
Who Pays?
Who Pays?

Prostitution is not a business that keeps records, publishes statistics, or courts publicity. I talked with all the obvious people, police commanders and assistant district attorneys and commissioners of city agencies, and heard the stories accumulated by the tight fraternity of old-time prostitution lawyers. For six months, I fairly lived out of Manhattan's largest police precinct, following the men who had followed the same streetwalkers for years. But most of my research had to be done where this business is done: on the street.

At first my brother-in-law assisted me

by alternating in the roles of John or pimp. We compared notes with the actual prostitutes and their "sweet men," followed Johns into the hotels and registered ourselves, ate badly, ran from "pross" vans, developed blisters, and soon felt as degraded and defensive as the hustlers I hoped to describe. By the second summer, having already published several articles, I found the girls were eager to teach me what I had missed the first time around. An Eighth Avenue streetwalker even allowed me to slip a tape recorder under the bed while she serviced four tricks. But the

hardest job remained: linking the chain of profiteers from pimps on the street to the landlords and organized criminals safely sleeping in suburbia. No one in city government would talk about the landlords of Hell's Bedroom. After reviewing all the available real estate records, I was able to interview the landlords and catch them in their lies. They didn't like it.

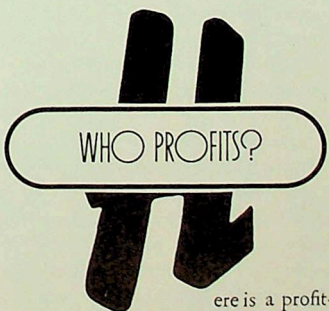
For perhaps the first time, I became aware of the dimensions of greed in this multibillion-dollar business which thrives on the oldest form of human degradation.

Jack, shekels, mazuma, simoleons, Mr. Green, filthy lucre—big profit is the big Why of prostitution. And profiteering in the world's "oldest profession" is now called "hustling." Surrounding the obvious streetwalker is an assorted multitude of major and minor hustlers, all of whom play their part and earn their pay directly or indirectly from prostitution. The cast extends from pimps, madams, Murphy men, knobbers, call girls, playgirls, and courtesans to preying street hustlers and hotel operators, pornographers and prostitution lawyers, politicians, police "pussy posers," and prominent businessmen, and includes, always offstage of course, the Mafia.

The stakes are high. Secrecy is stringent. Using the most current figures available, there are an estimated 200,000 to 250,000 prostitutes in the United States today. Taking the lower estimate, at only six contacts a day and at the bottom price of \$20 per "trick," the millions of clients of prostitution contribute to the support of the underworld the incredible sum of between \$7 and \$9 billion annually. All of it untaxed.

The profit figure is 10 times the entire annual budget of the U.S. Department of Justice. That fact alone would seem reason enough for tax-weary Americans to look more closely, rather than snicker, at prostitution.

The class ladder of the vocation begins with the lowliest, jail-calloused street hooker and ends with the pseudo aristocratic courtesan playing in the big league for the highest stakes: wealth and social position. But before taking a climb up the class ladder, let's focus briefly on one of the key questions Americans always ask of any booming business:



ere is a profit-and-loss rundown of the specific and related interests:

PROSTITUTES: It sounds unbelievably glamorous. Come to the big city and make a minimum of \$200 a night doing what comes naturally. Work six nights a week while you're young and pretty.

It's the fastest way to make money in the shortest time. How else can a girl earn \$70,000 a year?

There are several critical facts the recruiter fails to mention. The average net income for a streetwalker is less than \$100 a week. "To the pimp she's nothing but a piece of meat," as one police veteran of prostitution vans puts it. And she ages very quickly. Prostitution is a physically punishing business. Right from the start a working girl begins to worry about her age. This is one profession in which seniority is not rewarded.

When, in the last few years, massage parlors and peep shows broke out all over the playing field of midtown Manhattan, I began to see Puerto Rican faces for the first time. These were inexperienced girls of no more than 21, sitting on the benches of sex parlors like scared second-stringers waiting to be called into a rough game. I noticed they were all wearing baby-doll wigs and asked why. "The wig, it gives me less age," said one skinny girl. She giggled guiltily when I asked how old she really was. "Twenty, but the men, they like eighteen."

The bottom line of the prostitute's profit sheet is this: the vast majority find themselves old at 30, bitter and broke. In 2,000 interviews conducted over 10 years for their excellent book, *The Lively Commerce* (1971: Quadrangle; 1972: New American Library paperback), Charles Winick and Paul Kinsie found no more than 100 older prostitutes who had any money left. Because prostitution is a criminal of-

fense in many states including New York, its practitioners are generally saddled with a police record as well, which demolishes their credit rating and further diminishes their chances of finding another job. They face the future locked into a day-to-day, cash-and-carry existence. Few of them can imagine where all the money went. The lion's share, of course, went to the next profiteer.

PIMPS: "He doesn't do *nothing*. But the way he does nothing is *beautiful*." That description, coming from a starry-eyed beginner in the stable of a Times Square pimp, hits the nail on the head. She sees it as a source of pride. It is her earning power that allows her "sweet man" to drive around town in glorified idleness.

For this and a few meager services, the street pimp demands his girls bring in from \$200 to \$250 a night. The girls rarely see more than 5 percent. The pimp pockets all and doles out "walking-around money," \$5 at a time. Because of his neurotic need to prove total control, the pimp makes no allowances for a girl who can't meet her quota. One night in a driving rainstorm, I accompanied a miserable streetwalker to a pay phone while she pleaded with her man: "I can't make but a bill [\$100] tonight, the rain's sent everybody home." She got one word from the pimp: "Drown."

In New York City, for example, the prostitution boom began six years ago when the state penal code was revised. In the fall of 1967, the maximum penalty for prostitution was reduced from one year to 15 days or a \$50 fine. That was also the end of the Women's Court Clinic, where a doctor routinely checked arrested girls and gave prophylactic treatments of penicillin.

A hue and cry went up from midtown businessmen and the hotel lobby in anticipation of the new law. They warned, quite correctly, that New York was about to be saturated with prostitutes from other, stricter states. And, as usual, this deeply complicated social problem became a superficial political football. By the fall of 1969, a conservative legislator sponsored a bill that upped the maximum penalty to 91 days or \$500—when this bill became law, prostitution was elevated from a

violation to a misdemeanor, and for the first time in New York State it became a "crime."

Apart from burdening prostitutes with criminal records, the amended legislation was beside the point. Judges barely catch the names as several dozen street girls glide past the bench—"I'm a seamstress"—and taxi back to their territories to finish the night's work. Ninety percent of the loitering (for the purposes of prostitution) cases are dismissed. Only the arresting officers are held up in court, filling out reports.

Even girls who are found guilty on the more serious "pross collars" (an arrest for actual prostitution), involving a specific proposal for a specific price made to a plainclothesman, are rarely jailed. Most judges let them go for a

*Lawyers who
make their living by
defending
prostitutes form
a small,
closed fraternity*

\$25 to \$50 fine—and a week to pay. Any girl can work that off in an hour or so. It amounts to a license.

Word of this leniency spread with great interest through the pimp grapevine around the country. New York was wide open. Midtown became the nation's largest outdoor flesh show-room.

Despite all subsequent "crack-downs," amateur pimps are still rolling into New York from Detroit, Chicago, and even California. When local pimps have recruitment problems, they often cruise up to Montreal. A black pimp can always magnetize white *naijs* from La Province by flashing his blister-top Cadillac.

Where does all his money go? Into "invisible investments": \$15,000 custom-made cars which serve as floating country clubs (with false registration), a gypsy cab business, a home out of

state, fenced clothes and jewelry, gambling at the racetrack, and to other phantom profiteers above him.

At the highest levels of pimping, very little cash changes hands. Says one white penthouse pimp, "You can buy anything with beautiful women."

PREYING STREET HUSTLERS: Prostitutes carry a lot of cash—temporarily. No one knows this better than addicts and muggers, desperate pimps and other competitive prostitutes. Murphy men make a game of selling dummy keys, for cash in advance, to customers dumb enough to believe a girl will be waiting for them in an empty apartment. Knobbers are men dressed as female hookers, who have figured out their own ripoff on prostitution. They charge the same price but offer only stand-up service, pleading monthly indisposition.

"Prostitutes are pitiful creatures really," says a captain in New York's Public Morals Division. "The trouble is, they attract all the vermin—the muggers and robbers."

HOTEL OPERATORS: Fleabag prostitution hotels are run by a diehard little band of hirelings. They have no compunction about saying, "I come with the building." The standard rate quoted by New York street girls when they nuzzle up to negotiate with potential customers is "twenty and ten." The extra \$10 is for the room. This goes directly to the hotel operator when the John signs the register, no bargaining about it. No allowances for personalized service either; 10 minutes to a trick is standard operating procedure. That means the hotel operator turns over each room four times an hour on a good night, and since the smallest fleabags operate five rooms for prostitution, the smallest operator piles up his little hills of green at about the rate of \$200 an hour.

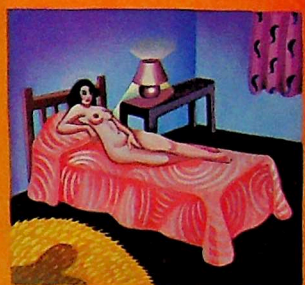
That is not to mention the take in watches, rings, credit cards, and traveling cash customarily lifted from Johns once they are inside the hotel room. Depending on the specialty hustles of the house—from mugging to the Murphy game where a clerk or pimp bursts in pretending to be the jealous husband—the customer is lucky to leave with his clothes. It is not unusual to see a customer flying (continued on page 104)

The



Economics of Prostitution

Live Show
All Nude!
ADULT ENTERTAINMENT



Miriam Wisk

To Love, Honor, and... Share

The idea of writing an egalitarian marriage contract is not new. Mary Wollstonecraft and William Godwin scandalized England by retaining their individual names and careers after marrying in 1797 and, ever since, there have been a few brave couples willing to go publicly against the patterns of conventional, patriarchal family life; against the assumption that "the married couple is one person, and that person is the man."

Now that more and more women are becoming their own people, new kinds of marriage contracts are blossoming. (Ms. reported on some current and historical ones in its Preview Issue, Spring, 1972.) At best, some agreements may actually serve to supersede current unjust laws, but that will take time, court hassles, and, in some cases, changes in the laws. (Right now each state has its own set of laws affecting marriage, and anyone planning their own contract should consult a lawyer.) At worst, the courts may reject certain provisions such as the one not to contest a divorce action in the accompanying agreement. If one provision doesn't stand up, the whole contract may be thrown out. At least, the working out of such an agreement in advance helps a couple to decide whether they really agree on each other's lifestyles and values.

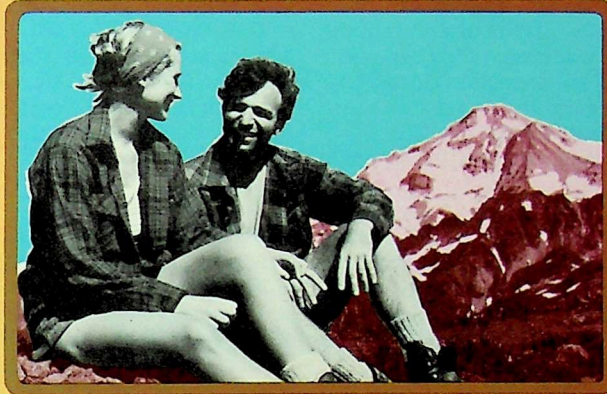
Harriett Cody was officially divorced the day before she met Harvey Sadis. Two years later they felt they knew and loved each other enough to work out and sign the accompanying contract. In their enthusiasm they sent a copy to Ms. We were so impressed with the intelligence, affection, and understanding it conveys that we reprint it here.

MARRIAGE CONTRACT

OF

Harriett Mary Cody and Harvey Joseph Sadis

THIS CONTRACT is entered into this 24th day of November, 1972, by and between HARRIETT MARY CODY and HARVEY JOSEPH SADIS, as the parties enter into a marriage relationship authorized by a Marriage License and by an Official of the State of Washington, County of King.



RECITALS OF FACT

1. HARRIETT MARY CODY is a woman 27 years of age, born on August 23, 1945, in Norfolk, Virginia, and the child of Hiram S. Cody Jr. and Mary V. Cody.
2. HARVEY JOSEPH SADIS is a man 26 years of age, born on April 12, 1946, in Seattle, Washington, and the child of Jean Sadis and Joseph Sadis.
3. HARRIETT and HARVEY are presently residing together in Seattle, Washington.

RECITALS OF INTENTION

HARRIETT and HARVEY desire to enter into a marriage relationship, duly solemnized under the laws of the State of Washington, the rights and obligations of which relationship differ from the traditional rights and obligations of married persons in the State of Washington which would prevail in the absence of this CONTRACT. The parties have together drafted this MARRIAGE CONTRACT in order to define a marriage relationship sought by the parties which preserves and promotes their individual identities as a man and a woman contracting to live together for mutual benefit and growth.

HARRIETT and HARVEY are of sound mind and body, have a clear understanding of the terms of this CONTRACT and of the binding nature of the agreements contained herein; they freely and in good faith choose to enter into this MARRIAGE CONTRACT and fully intend it to be legally binding upon themselves. NOW, THEREFORE, in consideration of their affection and esteem for each other, and in consideration of the mutual promises herein expressed, the sufficiency of which is hereby acknowledged, HARRIETT and HARVEY agree as follows:

Article I. Names

HARRIETT and HARVEY affirm their individuality and equality in this relationship. The parties reject the concept of ownership implied in the adoption by the woman of the man's name; and they refuse to define themselves as husband and wife because of the possessory nature of these titles.

THEREFORE, THE PARTIES AGREE to retain and use the given family names of each party: HARRIETT MARY CODY and HARVEY JOSEPH SADIS. The parties will employ the titles of address, MS. CODY and MR. SADIS, and will henceforth be known as PARTNERS in this relationship.

Article II. Relationships With Others

HARRIETT and HARVEY believe that their partnership will be enriched by the extent to which their respective needs can be met by relationships with others, rather than by a total dependence on each other to fulfill their needs. The parties have strong individual identities, with their own families, friends, careers, histories, and interests, and do not view themselves as an inseparable couple who do not exist apart from each other.

THEREFORE, THE PARTIES AGREE to allow

Article III. Religion

HARVEY freely admits the break with Jewish tradition represented by this CONTRACT with HARRIETT. But he fully intends to maintain the cultural and religious traditions of his Sephardic community insofar as possible. HARRIETT chooses not to embrace the Jewish religion.

THEREFORE, THE PARTIES AGREE to respect their individual preferences with respect to

Article IV. Children

The joy and the commitment of the parties' relationship are not dependent on raising a family. HARRIETT and HARVEY will not be unfulfilled as individuals or as partners if they choose not to have children. At this time, the parties do not share a commitment to have children.

THE PARTIES AGREE that any children will be the result of choice, not chance, and THERE-

Article V. Careers; Domicile

HARRIETT and HARVEY value the importance and integrity of their respective careers and acknowledge the demands that their jobs place on them as individuals and on their partnership. Commitment to their careers will sometimes place stress on the relationship. It has been the experience of the parties that insofar as their careers contribute to individual self-fulfillment, the careers strengthen the partnership.

THE PARTIES AGREE that, should a career opportunity arise for one of the parties in another city at any future time, the decision to move shall

Article VI. Care and Use of Living Space

HARRIETT and HARVEY recognize the need for autonomy and equality within the home in terms of the use of available space and allocation of household tasks. The parties reject the concept that the responsibility for housework rests with the woman in a marriage relationship while the duties of home maintenance and repair rest with the man.

THEREFORE, THE PARTIES AGREE to share equally in the performance of all household tasks, taking into consideration individual schedules

each other as much time with other friends individually as they spend with each other. The parties also agree that invitations extended to one of them will not be assumed to have automatically been extended to the other.

The parties freely acknowledge their insecurities about sexual relationships beyond the partnership.

THEREFORE, THE PARTIES AGREE to maintain sexual fidelity to each other.

religion and to make no demands on each other to change such preferences.

THE PARTIES AGREE to continue the traditions associated with their respective religious holidays (Christmas, Hanukkah, Passover, Easter, Rosh Hashanah, Yom Kippur, Thanksgiving) and to include each other in the celebrations thereof.

FORE the decision to have children will be mutual and deliberate. FURTHER, THE PARTIES AGREE that the responsibility for birth control will be shared. In the event of a pregnancy unwanted by either party, THE PARTIES AGREE to obtain an abortion of such pregnancy. A decision by one party to be sterilized will be supported emotionally and financially by the other.

be mutual and based upon the following factors:

(a) *The overall advantage gained by one of the parties in pursuing the new career opportunity shall be weighed against the disadvantages, economic and otherwise, incurred by the other;*

(b) *The amount of income from the new job shall not be controlling;*

(c) *Short-term separations as a result of such moves may be necessary.*

HARVEY HEREBY WAIVES whatever right he may have to solely determine the legal domicile of the parties.

and preferences. Periodic allocations of household tasks will be made, in which the time involved in the performance of each party's tasks is equal.

THE PARTIES AGREE that decisions about the use of living space in the home shall be mutually made, regardless of the parties' relative financial interests in the ownership or rental of the home. Each party shall have an individual area within the home in an equal amount, insofar as space is available. (continued on page 102)

STORIES FOR FREE CHILDREN

WHAT IS FEAR?

An Introduction to Feelings



By Jean Rosenbaum, M. D., and Lutie McAuliffe

Illustrations by Tomie de Paola

Everyone in the world has felt fear. But you'd be surprised how many people are ashamed of their fears. They think they're weird, crazy, terrible.

But if you hide fear, it can hurt you. Fear doesn't go away just because you pretend it isn't there. It can make you feel sick. It can cause you to get bad grades or lose friends. But most of all, it can make you lonely and unhappy.

The only way to overcome fear is to know about it. What it is. Where it comes from. How it works. Then you can handle it.

Fear is the feeling you get when you think you're in danger. It's the emotion that tells you:

"If I don't study for that test, I'm going to fail."

"I'd better go home now. I'm afraid to ride my bike in the dark without headlights."

Fear is your warning system. It alerts you to dangerous situations. Without it, you wouldn't know when to protect yourself.

What should you do when you're afraid?

First, you should figure out what kind of danger you're facing. What are you really afraid of? What can this thing or person or situation actually do to you? *Are you really in danger?*

Once you know what you're up against, you can begin to feel more confident. You know what's likely to happen, and you can then do something about it. For instance, you can study for that test so you won't fail. And if the situation is something you can't handle, you can ask an adult to help you.

Sometimes, though, we are afraid *even when we know we're not in danger*. We may worry about harmless things like bugs, or nonexistent things like ghosts, or unlikely events like fires. Or we may just feel nervous and tense, as though something bad is about to happen.

This feeling of fear, even though we aren't in danger, is called anxiety: anxiety is much more common than you might think. After all, we aren't in *real* danger very often. Yet many times we feel afraid for no obvious reasons.

FEAR OF THE DARK



One of the most common examples of anxiety is fear of the dark. Many people fear the dark even though they know it is not dangerous. Why? Well, think about how you feel in the dark. You feel alone—you can't see anyone. You feel clumsy—you're likely to trip over something and fall. You can't find things and it's hard to move around.

So darkness makes people more physically helpless than they would be if the lights were on. This physical helplessness *reminds* them of all the lonely, helpless feelings they have inside but are afraid to talk about or even think about. But remember, it is these lonely, helpless feelings that make people afraid—not the darkness. The story of George is a good example of how this works.

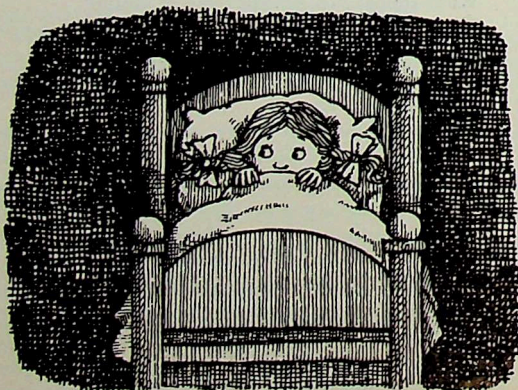
When George was little, both his parents worked and he was left with many different baby-sitters. He began to worry that no one cared about him.

George also felt very helpless. He wanted his parents to stay home, but they couldn't, and there was nothing George could do about it.

At night, George would not sleep with the lights off. He'd say, "There's a big bear under my bed and he'll come out and eat me up if you turn off the lights."

George's parents tried to convince him that there wasn't any bear under his bed. But George wouldn't listen. Darkness made him feel so lonely and scared he was sure there actually had to be something dangerous in his room.

It's easy to see why George felt this way. He couldn't even see his toys. He felt totally alone and helpless. This *reminded* him of his growing fear that



nobody really cared about him—that someday his parents would go off to work and never come back.

He began to have nightmares. In his dreams he could see the ground opening up and horrible goblins crawling out. He would try to run but he couldn't get away.

George never told his parents about these dreams. He never told them how miserable, lonely, and afraid he was.

Deep down inside, he was furious with his parents for leaving him every day. But he couldn't admit it. What would they think if they found out that he wanted to scream and throw things at them? George believed they would abandon him. He thought he *deserved* to be abandoned.

What did George do to solve his problem? First, he began to help around the house. This made him feel more like part of the family. It also made things easier for his parents and they, in turn, had more time and energy for George.

Second, he made an effort to get close to some of his classmates. He realized he didn't have to wait for his parents to give him attention and love. He could go out and find it. He could make friends. He wasn't nearly as helpless as he thought!

Most important, George began to talk about his feelings. First to his friends and later to his parents. He discovered that neither his parents nor his friends would abandon him because of what he felt. If he became angry with them, they might get angry back—but they wouldn't stop loving him.

Slowly George got over his fear of the dark. He also learned that parents are human, too. They have problems and worries. Sometimes they're not able to give us all the attention we want. But that doesn't mean they don't love us or that they'll abandon us.

FEAR OF FAILURE

Sometimes you just *know* you are going to fail. Maybe you're up on the diving board with everyone watching you, and you're sure you'll do a belly-flop. Or you're about to take a test and you're really convinced you'll fail it. You feel cold and scared. You picture everyone laughing or yelling at you.

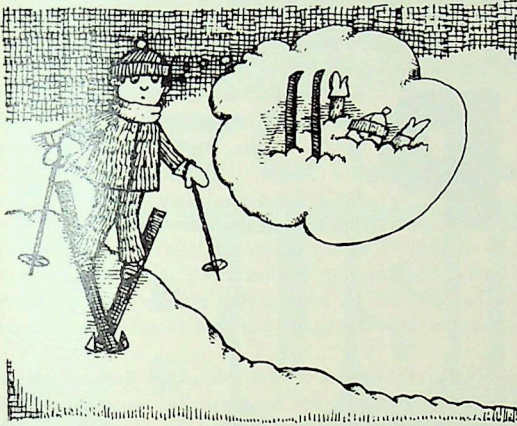
Pretty often, these fears don't come true. You dive off the diving board or pass the test. But sometimes you really do fail. You fail over and over again at the same thing. And every time you fail you feel more frightened of failing again. But somehow you can't make yourself succeed. Why?

This may sound odd, but most of the time people fail because they're *afraid to succeed*. They are more afraid of success than they are of failure. Think about it this way. When you succeed, you learn to do something you've never done before. After that, you're not quite the same person. You're a person who knows a

little more. You've grown a little, changed a little. And change isn't always easy to handle.

Take the example of Lucy. Lucy couldn't do arithmetic. All other subjects were easy for her, but when it came to numbers—"Forget it," she'd say sadly.

Forgetting was just Lucy's problem. If the teacher asked Lucy, "How do you add?" Lucy could tell her. She knew *how* to work every kind of problem. But when it came to doing problems on paper, Lucy would always do something wrong. As time went on, she became convinced she couldn't do arithmetic. She hated it and hardly ever studied it. What was her problem?



Actually Lucy's problem had nothing to do with arithmetic. It had to do with her older sister, Beth. Beth and Lucy were very close. Lucy admired everything about Beth and wanted to be just like her. But Beth couldn't work with numbers. She hated math and didn't understand why she had to take it in school.

So failing at math was Lucy's way of staying close to her sister. Success would have made Lucy feel as though she was leaving Beth. It would have made Lucy feel lonely and unsure.

This is something to remember if you are having a hard time succeeding. The odds are a hundred to one that you *can* do the thing that's giving you trouble.

Why? Well, everything seems harder when you've never done it before. Think about the skills you may already have learned: reading, swimming, bicycling, jumping rope . . . remember how hard they seemed when you couldn't do them? It was your fear of something new and strange that made them seem hard.

The truth is that most of the things you need to learn just aren't that hard to learn. If parents and teachers gave everyone work too hard to do, no one would learn anything. So you are *supposed* to be able to do your schoolwork. It is planned that way.

So, if you fail over and over, ask yourself if you really want to succeed. What might happen if you succeed? Something frightening? If you can answer these questions, you can begin to clear your mind of fear.

Then you will be free—not just to succeed, but to enjoy what you're doing as well.

FEAR OF BEING DIFFERENT

Do you feel as though you're odd? Many children do. And it frightens them.

If you feel you're a "different kind of person," then you probably feel that there's no reason for other people to like you.

"Oh, come on," you might tell yourself. "How am I different? I have arms and legs and a body and a head like everyone else. I can talk. I was born. I had a mother and father. *How* am I different?"

Since you're not different from other people, you must be different from something else. Could you be different from what *you* think you ought to be?

After all, you learn how you're "supposed" to be by watching the people around you, especially your family. It's by the way they act and talk and dress that you get your idea of how you are supposed to act and talk and dress. You get a picture of yourself inside your head. Another name for it is an "image."

Most fears of "being different" start when you want to be something you can't be. Some people think they should be very smart. Some think they should be friends with everyone. Some think they should be tough. One of the most frustrating ideas is one girls sometimes have. They think they are "wrong" because they aren't boys.

Like most fears, this fear of being "different" because you're a girl is usually hidden, especially from you. For instance, let's look at the case of Ellen.

Ellen had a brother named Ralph. He made her furious. He was a year older than she was, but he had a lot more freedom than she did. And he got more encouragement from his parents.

When Ralph got good grades, his parents were really happy. They hugged him and got all excited. Ellen's parents praised her for getting good grades, but they didn't seem very thrilled about it. In the same way, Ellen's parents were happy if Ralph won a fight at school. But when Ellen hit someone who had called her names, they made her stay in all day Saturday.

Ralph didn't have to make his bed or clean up his room. Ellen did. She had to iron some of her clothes and wash the dishes, too.

Worst of all, Ralph could just take off with his friends on Saturdays. Ellen's mother always asked *her* a lot of questions about where she was going and what time she'd be back.

Ellen sometimes felt miserable about this unfair treatment. But she thought she deserved it because she was "wrong." She wasn't a boy. So she never asked her parents to change it. She just went on being unhappy a lot of the time. And she avoided thinking about why she was unhappy.

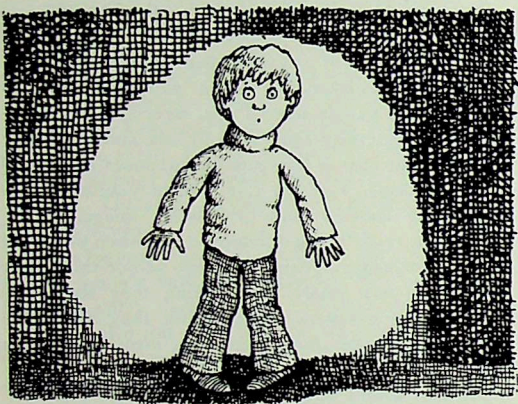
Then, one Christmas, Ellen and Ralph visited their aunt and uncle—her father's sister Trudy and her husband Jim. And almost as soon as she'd arrived, Ellen got her first surprise.

"Hey, Ralph!" called Ellen's cousin Mark, who was 15. "You wanta help me chop up some greens?"

"Greens?" asked Ralph. "Cooking?" His eyes were wide. "That's girls' work!"

"You're not afraid, are you?" Mark teased him. "Or maybe it's too hard?"

"Okay, okay." Ralph put on an apron, and tried to cut greens. At first he looked like a prince who'd been told to take care of the pigs. But when he saw how fast Mark worked and how well he did the job, his face changed.



Ellen spent most of the days talking to her cousin Katie, who was her age. When the girls wanted to go to the movies together, Aunt Trudy just said, "Sure." And Ellen found out that Katie had been in fights at school and never got in trouble.

"Why should I get in trouble?" asked Katie. "If somebody hits you, you've got to defend yourself."

On the last day of the visit, Ellen found herself talking to Aunt Trudy.

"I never knew men did things around the house," said Ellen.

"Well, neither did I until I married Jim," said Aunt Trudy. "He and I share nearly everything. The fun as well as the work."

"My father doesn't feel like that," said Ellen.

"No," said Aunt Trudy, "I'm afraid your father has had a hard time. There were five of us girls in the family. He was the only boy. So he's always drawn very careful lines between what girls are supposed to be like and what boys are supposed to be like."

"Aunt Trudy," said Ellen carefully, a little scared, "do you think maybe my parents are unfair with me? I mean, I feel like Ralph gets to do everything and I can't do anything."

"Oh, I'm sure they are," said Aunt Trudy cheerful-

ly. "Your father's a strict person, especially with girls. You'll live through it. But I'll tell you one thing: don't let it get you down. You can take care of yourself as well as Ralph can, any time."

When Ellen saw that Aunt Trudy and Uncle Jim seemed to think she was as "good" as Ralph, Ellen began to feel better about herself. Maybe being a girl wasn't the wrong thing after all. Ellen tried to persuade her parents to let her do as much as Ralph did. She didn't have much luck there, but she wasn't desperate, the way she'd been before. She felt that at least some people liked her the way she was.

If you feel that no one likes you the way you are—that you're "the wrong kind of person"—you may also take those unhappy feelings out on other people. This is called prejudice.

Prejudice is a very common feeling. Let's say I feel "out of it." I think I'm different, wrong, bad. You come along and you're different from me. You don't dress the same way I do. You don't think the same way I do. So I say to myself, "I'm not different. You're the one who's weird. Look at your clothes. Look at the way you act. What a jerk!" Of course, that's really the way I feel about myself. But instead of admitting it, I take it out on you.

Naturally we are a little afraid, at first, of people who are very different from us. But once we get to know them, we can see they are human beings with feelings—including friendly feelings.

Prejudiced people can't realize this. They are afraid to get to know anyone who is different from themselves. All they can think about is the difference. That is because *they* feel "different."

Remember this if you decide to make fun of someone because she or he is different from you. Do *you* feel different, too?

And if someone makes fun of you for wearing strange clothes or acting odd, remember that that person is probably the one who feels odd. She or he is just trying to feel better by making you feel worse.

Once you're able to recognize that the image in your head isn't the way you *have* to be, you'll see that you're not so "different" after all. A lot of people would like to be things they're not. And once you've decided what you'd really like to be, you may find you're a lot closer to it than you guessed.

So get to know yourself. You may make a valuable and helpful friend.

Jean Rosenbaum is a psychiatrist and psychoanalyst who has published over 100 articles and studies for both psychiatric and lay audiences. Lulie McAuliffe, educator and specialist in emotional problems of learning, has written a number of children's articles and stories and is currently serving as a consultant to the New Mexico Psychoanalytic Association.

BY SUSAN DAVIS

HOW TO START YOUR OWN BUSINESS

"On Wednesday, over lunch, a friend asked me what I was going to do with my life," says Dilys Winn. "Without really thinking about it, I suddenly replied that I was going to open a New York bookstore called Murder Ink, specializing in murder mysteries. That's spelled I-N-K. Thursday morning I walked down Broadway looking for a storefront. Thursday afternoon I signed a lease. Friday morning I woke up and said to myself, 'How in hell do you run a bookstore?'"

For someone who started a business knowing nothing, Dilys Winn lucked out. For one thing, the day her store opened, a *New York Times* reporter new to the neighborhood wandered by while looking for a laundromat and the result was a feature story in the *Times*. Because Ms. Winn is quotable and her paisley wallpapered store is picturesque and

folksy, Murder Ink (271 West 87th Street, New York, N.Y.) has enjoyed a rash of publicity from the media. As a result, with no advertising expenditure at all, she is doing "well above" her break-even point of \$650 income a week.

It took Ms. Winn six weeks from the time she signed her lease to open her door for business. During that period she visited every bookstore on Fifth Avenue and made note of all their mystery-book titles. She then called the publishers to ascertain cost, time lag for delivery, and credit. One plus for Ms. Winn's business was her \$10,000 savings account. "About sixty percent of the book companies gave me credit right away because of that ten-thousand-dollar bank balance," she said. "In a business like books, where credit is so important, that nest egg was crucial. For me it was essential, because I had never

taken a loan, and so I had not established credit.

"My next step was deciding on legal structure. My accountant was skeptical about how I'd make out and therefore advised me not to incorporate. He said that if I operated as a sole proprietorship [sole owner], income and expenses would be treated as part of my personal finances. That way, I can take Murder Ink expenses as a tax loss against my other salary." Ms. Winn, a professional copywriter, continues to work three days a week at a New York advertising agency to cover her personal expenses so that she can invest Murder Ink profits back into the business.

(Many beginning entrepreneurs, like Ms. Winn, choose to operate as sole proprietorships to avoid the expense of incorporating—several hundred dollars—until they are sure their business has a market. How-

ever, sole proprietors are personally responsible under the law and subject to suits which may lay claim to whatever assets they have. Incorporation avoids this direct liability.)

As a result of Ms. Winn's extensive national publicity, mail orders have been flooding in and now comprise about one-third of her orders. She employs two women half time as sales and stock people, and one full-time bookkeeper who serves as "general factotum." The three women were all acquaintances, and share warm feelings about working together.

Ms. Winn has developed a mailing list (for information on the uses of such lists, see page 98) from the many people who wrote after hearing about her. To these names she will mail Murder Ink's first catalog, which will feature her specialty of first editions.

This spring she started looking for a larger location that will enable her to expand her stock and feature sections for hardcovers and paperbacks. In a year or so, she will sell Murder Ink franchises to like-minded mystery buffs in other cities.

Ms. Winn has little interest in the accounting aspect of business, and has never done the traditional cash flow charts considered important for small businesses. Instead, she trusts her bookkeeper to advise her when bills are due, while she herself concentrates on orders and inventory so she can reap the rewards of her keen marketing judgment. "I felt that mystery-book aficionados were a special-interest group that could support a special-interest bookstore. But it's much more than just a market. It's the feeling people have who come here. We're like a small community. The mystery writers have started inviting me to their parties, and people I've never met talk to me on the street about the store.

"Having this business has completely changed my life," says Ms. Winn. "My customers have become my friends. Some of them even brought me Christmas presents."

"Until now," she continues, "my old friends had an unspoken understanding: 'I won't succeed, you won't

succeed.' With the store, I stepped out of the bargain. Now they say, 'We never see you, you're always in that store.' Sure I'm in that store. It's the nicest place to be."

If Murder Ink's success was partly luck, Liberation Enterprises' steady growth is a matter of dogged work. Founded in February, 1972, as a partnership by Rose Fontanella and Stephanie Marcus, Liberation Enterprises buys products wholesale, mostly from women, and sells them retail through direct mail, along with products that the owners develop themselves. The two women are both free-lance commercial artists, a profession that becomes less secure the

W

omen
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creative ideas and light
on financial plans

older one gets. "I looked around the advertising industry and saw no older women," says Ms. Marcus, "and I wondered: what's going to happen to me? We started thinking of how we could build something for ourselves. Neither of us knew anything about business."

"First we thought we'd design items and sell them directly to stores," says Ms. Fontanella. "Then we saw a need for a feminist mail-order business—to accommodate all the women who were trying to support themselves by making feminist items. We realized that they had no way to market them. So we spent months checking around, sending for catalogs to get an idea of the competition, and reading up on how mail-order businesses work. Then we started shopping the stores to see how different items were priced, in order to understand marketing. We made lists of products and

looked up the manufacturers in the Yellow Pages. Then we drove around checking out these manufacturers. Though most of them only deal with volume orders starting in the thousands, which we couldn't handle, at each place we were able to ask dozens of questions and get an invaluable education from people with experience. We finally cut down the possibilities to a few items we could design and have produced."

"We wanted to use feminists wherever possible," says Ms. Marcus. "Our first products were printed items like stationery, done for us by Milly Margiotta at M & M Productions, a feminist printing cooperative. Since Rose had designed drinking glasses before, she designed our feminist glasses. Unfortunately, that one item taught us how much planning needs to be done. We got the glasses all right, but in order to mail them, we needed one thousand specially made Styrofoam packages. So we had to hold on to the glasses until we could afford the packaging."

"We've had good experience with most of our products," says Ms. Fontanella, "probably because we consider each of them so carefully. We design only things we would use ourselves, and we insist on top quality. Although not all products are feminist items, most are made by women, and we stand behind products we believe in. For example, we thought for some time before deciding to produce the apron emblazoned 'Fuck Housework.' That's one of our top-selling items, but it's been considerable trouble to market. For one thing, a lawyer advised us that it was obscene and that we'd have to write to every prospective mailing district for their obscenity laws. That was impossible, but rather than give up, we went to see a post office official. He said it was fine, as long as that one obscenity was on only one item from a line of many more items. When we gave the design to the manufacturer to produce, the company took ten weeks instead of the promised two. Even then, they kept stalling. We finally had to have the apron printed somewhere else. And to top it off, several columnists interested



in doing stories on us lost their enthusiasm when they saw the 'Fuck Housework' apron.

"Our experience with that lawyer was typical of our experience with 'experts,'" says Ms. Fontanella. "Early on we found a business accountant who advised us we'd need from ten to twenty thousand dollars to start. We just didn't have it. If we'd listened to him, we never would have gotten off the ground."

(Despite the experience of these two entrepreneurs, expert advice is essential for new businesswomen. The trick is to shop around for financial consultants, lawyers, accountants, marketing people, advertising agencies—they all want business. By soliciting bids from these professionals, beginners can pick up invaluable business tips; they can also locate the best people to work with, even if they can't afford them at the start.)

The heart of Liberation Enterprises is clearly the marketing strategy. Here the partners have concentrated endless hours and efforts. Last April, they began making the rounds of women's meetings and conferences. Setting up a booth with their wares, they received both personal encouragement and invaluable feedback on their items. They have built up their mailing lists by collecting names and address lists of people attending conferences or belonging to women's groups. By last November, they had amassed 10,000 names to which they sent their Christmas catalog. (The catalog was produced and designed entirely by the two partners, although neither had undertaken such a project before.) A new catalog is being designed and another mailing will be done this fall.

The financing scheme of Liberation Enterprises has been strictly seat-of-the-pants. The two partners had several thousand dollars in savings accounts, which they've had to dip into at one time or another. So far, they've been able to repay themselves \$4,000 of about \$5,000 in personal savings borrowed for the business. Although credit has been hard to come by, their feminist printer scheduled payments over several months, and manufacturers they had

worked with before gave them 30 days.

The two support themselves with their free-lance commercial art income and put all Liberation Enterprise income back into the business. They expect to hit the break-even point in two more years. Says Ms. Fontanella, "At present, we are able to pay all our business expenses out of sales; we are building a good credit rating; and we feel confident about investing in new items and in larger quantities."

The partners have never done formal financial projections for their enterprise, though many businesses rely on them. Preparation of a financial projection entails identifying every category of cost and entering these categories on the large, yellow, lined "spread sheets" that financial people use to analyze business figures. The costs are entered on the sheet in relation to specified time periods, and "cash flow," the play between income and expenses, can be analyzed. This is a crucial business index. For example, if you don't demand cash at the point of sale, an order for 200 of your products at \$15 apiece might put you out of business. Although it represents eventual income of \$3,000, you may have paid \$2,600 for raw materials and labor. If you have no cash reserves, you will be put into a severe squeeze until that \$3,000 in accounts receivable comes in. "Cash flow" charts allow you to predict all these factors and you can thus make sure before you start that you have enough money, or "capitalization," to carry you over these tight periods.

Instead of making such elaborate projections, Ms. Marcus and Fontanella got by on their careful records of how many items were sold, when, and to whom. They held off on each item until their cash reserves were sufficient to float it.

Not only has Liberation Enterprises (131 Joralemon St., Brooklyn, N.Y. 11201) launched a difficult business on scant resources, but it is the first to tackle the overall problem all craftswomen face in marketing their products. By building a distribution system for women, it is providing a

base on which other women can stand and grow.

Just as Liberation Enterprises pioneered in the "women's market," so did Freddye Henderson pioneer in marketing to black people many years ago. In 1955, she established Henderson Travel Service (66 Luckie Street, Atlanta, Georgia), to encourage tourism among the black community. Today, her company, which is doing more than \$2 million in booking, is considered *the* group to deal with for African tours.

In 1954, Freddye Henderson, then a fashion designer, arranged to take a group of designers to Paris. The designers considered the trip very fruitful, and Ms. Henderson began thinking about ways to encourage black people to travel. When she returned to Atlanta, she opened a storefront travel agency, while continuing to teach at Spelman College.

It was extremely difficult in the early years. First, she had to seek accreditation from the individual airlines, which meant contending not only with racism, but with numerous petty requirements such as having a certain number of telephones. At the same time, she began asking various national black organizations to let her arrange tours for them. Besides company accreditation from the numerous airlines, railroads, bus companies, and steamship lines, tour services must also be accredited by such governmental bodies as the Air Traffic Conference (for domestic airlines) and the International Air Transport Association (for international flights). It took almost seven years.

In the early years, Henderson Travel relied heavily on the outside salaries of both Freddye and her husband Jacob Henderson to keep its head above water. The agency also received business loans from Citizens Trust, a black-owned bank in Atlanta.

Begun as a sole proprietorship, Henderson Travel was incorporated in 1960, with ownership vested in the entire family. From its inception, Freddye Henderson has managed the company as its chief operating officer. Jacob, with the title of presi-

dent, continues to hold a full-time job in Atlanta. The couple's eldest son, Jacob Jr., graduated from Columbia University Law School and now works full time with the agency.

Securing the Tuskegee Institute account was one of the early breaks for Ms. Henderson. Since the college then had a reciprocal program with a university in Indonesia, this account provided a major source of income for the struggling operation. Furthermore, by arranging Tuskegee's first African tour in 1960, when tourism in West Africa was virtually unknown, she opened a new market which has remained the chief support of the Henderson travel business. Ms. Henderson has received numerous awards for her role in making African heritage accessible to black Americans. Most recently, Ms. Henderson was one of only a few Americans included in the first delegation of travel agents to visit China.

Before 1968 the Hendersons placed advertisements sporadically. Since then, however, they've developed a systematic program for advertising in trade publications such as *Travel Agent* and *Travel Weekly Magazine*. (Ads in mass media such as *Ebony* have not yielded outstanding results.) In addition, Ms. Henderson has regularly done mailings to independent travel agencies, offering them commissions on tour packages they sell for Henderson.

At this point business looks good to Freddie Henderson. The company has been making a profit for the last five years. In addition to its thriving Atlanta office of 18 employees, Henderson Travel expects to open a New York office soon.

The relative success of these three businesses could be misleading. One must, therefore, explain that Murder Ink, Liberation Enterprises, and Henderson Travel are exceptions proving the rule that women have largely been excluded from business ownership. The number of businesses independently owned by women is so miniscule that no one has even researched it, although the Women's Action Program of HEW recently embarked on such a project.

(For more information, contact: HEW, Women's Action Program, Room 3059, North Building, 330 Independence Avenue, S.W., Washington, D.C. 20201.)

Although many women are intrigued with the idea of being self-supporting through business ownership, few know how to start. And yet, none of the businesses described above were launched with the kind of business planning common to mainstream businessmen. Women who are interested in business tend to be heavy on creative ideas and light on financial plans. However, doing financial projections for a prospective business is a vital exercise, for they give financial bearings, and



**must become hard-headed
about acquiring
financial, managerial and
entrepreneurial skills**

are a requirement for receiving loans or equity (ownership) money from outside sources. (See page 98 for information to aid the small-business entrepreneur.)

Clearly, before effective business ownership is possible, women are going to require the kind of massive technical assistance that minorities have demanded. Faced with pressure from blacks for entrepreneurial opportunities, the government set up a special coordinating office called OMBE (Office of Minority Business Enterprise, Department of Commerce, Washington, D.C.). This office oversees and coordinates more than 100 special assistance programs ranging from loan and lease guarantees to government subcontracting opportunities. These assistance programs are *not* now available to women, despite the fact that the relevant statute says they should be made

available to "economically disenfranchised" groups. Minority women are technically eligible for the programs, but in fact have participated only to a small degree. Some women are mounting an effort to pressure for federal government assistance to businesswomen.

However, it is most important that women not ask to be cut in on the scant resources carved out by minorities. We must demand new, additional resources appropriate to our percentage of the population.

Last June, OMBE made its first and only gesture toward women by sponsoring a national conference on Business Opportunities for Women. The 300 white and minority women who came from across the country voiced many of the obstacles to women in business, and various recommendations were drawn up to correct them. A summary of these recommendations was published in the October 30, 1972, *Women Today* (1132 National Press Building, Washington, D.C. 20004).

OMBE also funds several hundred Business Development Offices (BDO's) across the country, which offer loan packaging services to minority people. Since their funding depends on the number of clients they serve, women may wish to approach them to become their clients. They do not charge for their services. A list of these BDO's is available from OMBE.

The Small Business Administration may have information to offer, but it certainly doesn't have money, at least for women. According to SBA figures for a sample four-month period in 1972, women received only \$2 million of the \$574 million SBA-approved loans. And, as is the case with OMBE, SBA has so far refused to consider women as generally eligible for the special Economic Opportunity Loans available to persons who have been "denied the opportunity to acquire business financing through normal lending (*continued on page 98*)

*For more information, contact: Marcia King, 1417 Summit Avenue, Fayetteville, N.C. 28305, or Del Goetz, Advocates for Women, Suite 218, 564 Market Street, San Francisco, Calif.

TWO AMERICAN

WELFARE MOTHERS

PHOTOGRAPHED BY
NANCY SIRKIS

PRODUCED
BY SUSAN K. BERMAN

This is the story of Marie Ratagick and Frances Black, but it is also the story of most mothers who are on welfare. Welfare families are as different from each other as nonwelfare families are, but it almost doesn't matter whether the family is large or small, black or white, rural or urban: what, in fact, matters the most is what is the same. Their survival depends on welfare.

Because Marie Ratagick is white and has a small family, she represents the largest group of American welfare mothers—contrary to the myth. Because Frances Black is black and has a large family, she represents the “stereotype”—and her years of caring and hard work show just how inaccurate the stereotype is.

Together, they are all the mothers of young children, on welfare or not, who have the responsibility as heads of household—without even the earning power that white male single parents might have. Without child care, equal pay, or savings, without a man who is willing and able to help support the family, almost any mother in America might end up on welfare: in the past year alone, a million and a half more women and dependent children have been forced to do just that.

Now or soon, the story we read may be our own.

MARIE RATAGICK

Marie Ratagick was born on July 4, 1939, in New Orleans. Before the Civil War, her family had owned a plantation and slaves, but Marie and her family had long since grown used to life in a city slum. When she was 13, they moved to Alabama where her father opened a small laundry. For five years, she worked full time in that laundry while struggling to graduate from high school and a business course.

After marriage, she used those business skills to put her husband through two years of college. Then came four years of moving around the country while he pursued construction jobs, and she gave birth to their three children.

After moving to Atlanta, they were divorced. To supplement child support payments, Marie Ratagick took several secretarial jobs and worked as a para-professional trainer for a local branch of the Office of Economic Opportunity. She quit the OEO job, where aggressiveness and lack of a college degree were held against her as a woman employee, but continued to help organize household workers, welfare recipients, and other poor people.

When her former husband moved to Washington, D.C., Marie Ratagick moved the family there so he could have a role in raising the children. It was in Washington that she was finally forced to go on welfare, and that she began organizing with her sister welfare mothers in earnest.

Writing this story is, for Marie Ratagick, another way of organizing.

Like 60 percent of all the people on welfare in the United States, I am white. Like 20 percent of my sisters on welfare, I am a high school graduate. And like 75 percent of us, I have worked at jobs outside the home for most of my adult life. But low pay, long hours, and just passable child care are major problems for any woman with an outside job. (While I worked as a secretary, for instance, my children were left in understaffed day-care centers—a service that cost me 45 percent of my gross income.)

For those of us who are single parents, the problem is even worse. My children and I hardly knew each other until I went on welfare and began to work at home for them. Together, we now share the most basic problem of all. Survival.

When I first applied for welfare three years ago, the worst part was not knowing what to expect. I didn't know if I was eligible at all, or which condition of my family's crisis might make me eligible. Because of my work in the South, I knew I should be able to

get food stamps and Medicaid, but I didn't know how much of a welfare grant I had a right to ask for, or what I could do if the welfare worker refused to help me. Making the decision to open your life to investigation adds to a feeling of insecurity. If we weren't forced into it, most of us would never apply for assistance.

My decision was forced on me by a housing crisis. It was February, 1970, and I had just been evicted. No realty company would rent to me with three children and without a full-time job. Since I wasn't on welfare, I couldn't rent anything from the slumlords who usually specialized in welfare recipients. Finally, I went to various government offices for help. I didn't know I was entitled to bus tokens (and no welfare worker ever offered them), so I walked to each of many welfare offices with my five-year-old daughter.

In those rooms filled with other defenseless people, I watched the great bureaucratic machine grinding away without feeling. At 6 A.M. the line forms outside; at 8 the receptionist starts the daily appointment list. Workers drift in; by 8:45 the first client is having a preliminary interview. Coffee breaks at 9:30 slow up the schedule even more, and at 10 the appointment list is closed. Everyone now in the office is supposed to be seen by 3:30, but by about 11:30 workers start drifting out to lunch (with no announcement of that fact), and the rest of the clients are left to wait until after one o'clock. At 3:30 the workers stop



interviewing so they can finalize their report forms. (All the clients who have been waiting are told to return by 6 A.M. the next day.)

After five trips to such offices, I began to understand why people want to break the system that screws mothers and children financially, emotionally, systematically, daily. Literally, the mother-fucking system. And that understanding became deeper as I began to get answers to my questions.

I could receive *no* payment, *no* food stamps, and *no* Medicaid—all because I had *no* permanent address. Yes, there was a program called “Emergency Assistance” designed to help families in such crises, but it would pay the first month’s rent or security deposit on an apartment only if I had a full-time job—or was already on welfare. Later, I found out that other mothers and children without housing or income were reduced to sleeping in Rock Creek Park. My family was saved from despair at the very last minute: I found a building run by two old women who were drinking away their loneliness and forgot to ask me for references. I got the apartment.

When I was finally awarded my welfare payment, it was “85 percent of need.” That meant that several men, working in the sterile environment of the District of Columbia Budget Office, had composed a budget representing 100 percent of the amount a family of four would have needed to live at the lowest possible level in 1967, when the last government figures had been done—providing, of course, that the family had all the necessary personal and household goods before applying for welfare. The Welfare Department then took that already outdated minimum budget and reduced it by 15 percent. The result was a monthly total of \$238.50—minus \$8.50 in my case because one of my children was under six. Since I was getting \$200 a month in child support, and the Welfare Department by law allows only \$5 of that \$200 to be deducted for each child, the remaining \$185 was subtracted from the \$230. My welfare grant was exactly \$45 a month.

That barely provided subsistence and, like the other women in those waiting rooms, I had to supply my family’s other needs. Beds, chairs, mattresses, pots and pans, shoes, winter clothing: none of these necessities were included, yet many women and children could not live like human beings without them. A “Special Needs” budget was designed to supplement the welfare grant in cases of deprivation. We all tried individually, but found that Special Needs checks were *never* given to relieve these strains.

Then in May, I met Bill Pastreich, an organizer for the National Welfare Rights Organization. His first words were, “I can have you in jail by June, and furniture in your house by July.” The first half of his

promise came true on June 23, 1970. Together with Deborah Smith, another welfare mother, I helped to knock on doors, hold meetings with families desperate for furniture and other “special needs,” and register 150 appointment requests with the Director of Public Welfare—all for June 23. By the time we kept these appointments, there were 2,000 welfare mothers who rallied outside in our support.

The director barricaded her doors against us, though when she did meet with us, she cried—out of fear, sympathy, or helplessness. Two of us were beaten by the police and went to jail on that day, charged with unlawful entry into the offices that had been built for us. It was the first of many times I was beaten for protesting inequities in the welfare system.

Negotiations for “Special Needs” continued through six months and a score of broken promises. In my case, the furniture never came. (To complete the cycle of repression, the District of Columbia initiated a flat grant system in the fall of 1972, thus eliminating the Special Needs category altogether.) But we now had ties with other women all over the city, and those of us who lived close to each other became neighborhood survival units. We gained not furniture, but each other.

Now, I can’t talk about my life without talking about Deborah Smith and Jackie Chapman and Hope Graham and Mary Flowers; about all the women in the Mount Pleasant Welfare Rights Organization. The group life has become an integral part of my personal life. I wouldn’t dare see a worker about my own case without one of them with me (I’m still intimidated, though not as much as when I first applied), but I can storm the gates for my sisters.

For instance, we were able to break that vicious cycle for other mothers and children without housing—for families that were literally living in the park—by finding them temporary housing and an address, free of charge, with our group members or with sympathetic neighbors until that first check came. Then, by sharing our experiences, we found that each member knew a different piece of the law. By pooling our knowledge, we helped each other to lose our fear of the bureaucratic multisyllables that even the welfare workers don’t always understand. It turned out that some children had not been included in grants, money for school bus tickets was being denied, retroactive money was due us, transportation for medical help wasn’t paid, the \$5 per child hadn’t been deducted from outside money before counting it as income, or welfare workers had just added wrong.

The supplemental welfare program was probably the most misunderstood benefit. For instance, a woman worked four hours a night cleaning offices for \$1.65 an hour, but when she reported it honestly, the

worker said, "Well, now that you've got a job, I guess you'll be getting off welfare, won't you?" Because the woman didn't know her right to supplemental welfare, she didn't protest—and later on, the worker said, "You told me to take you off welfare." That's what makes women lie about the pittance they earn, and then be subject to fines and even jail sentences as "welfare cheaters."

Together, we found out that 50 percent of us weren't getting all the benefits we were entitled to. And together, we started to demand our rights.

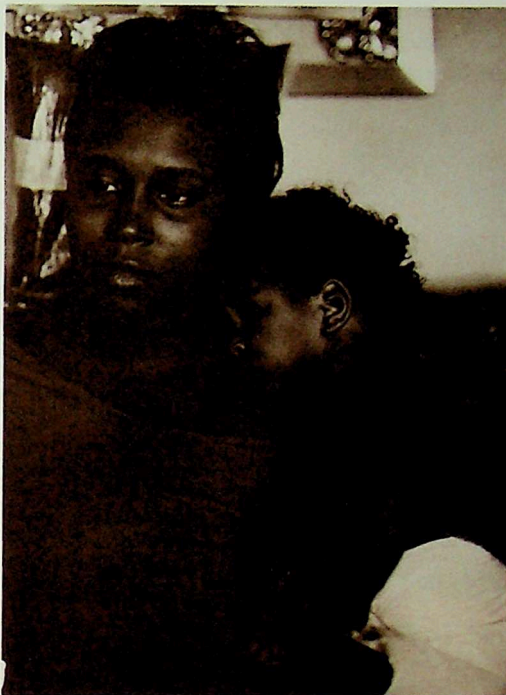
Then we took all the information we'd learned from our sisters—plus some from our major legal resource, Ed Schwab, a Legal Services lawyer who used to work for the Welfare Department—and we put together leaflets and flyers. We distributed them, and held workshops to teach other welfare clients what we'd learned: that the first step in breaking the cycle of destruction is to understand the law; and the second step is either to use that law or oppose it.

One way of using the law is to ask for a hearing. Government agencies must provide them, and when you're right, they may give in quickly. A hearing costs the client nothing, but for the agency, it means calling in the offending worker, a court reporter, a hearing officer (usually a top agency official), and the agency lawyer. They're tied up for a half a day or more, so it's expensive. One of the major reasons women and children of my neighborhood, and of all the National Welfare Rights Organization, lobbied against Nixon's Family Assistance Program was that it would have greatly curtailed a client's hearing rights. And no government agency can work unless all the participants have those rights.

Even when you don't know what your rights are, or what the decision might be, it's important to ask for a hearing. Ask first and think later. For instance, the epileptic and widowed mother of a seven-year-old girl was told that, if the daughter was removed from the welfare rolls by getting her dead father's veteran's benefits, then the mother would lose her benefits because she would cease to be the mother of a dependent child. During the hearing, it turned out that mother and child were entitled to a combination of disability payment, Social Security, and veteran's benefits that amounted to considerably more than they had been getting before the problem came up—yet we never would have known that if we hadn't asked for a hearing. Just listening to the hearings themselves is a good way of learning about the law.

Of course, we don't always win. For instance, one of our members overheard a white male caseworker sexually propositioning her 17-year-old daughter; he assured her he'd get them on welfare if she'd go to bed with him. We asked (continued on page 112)

FRANCES BLACK

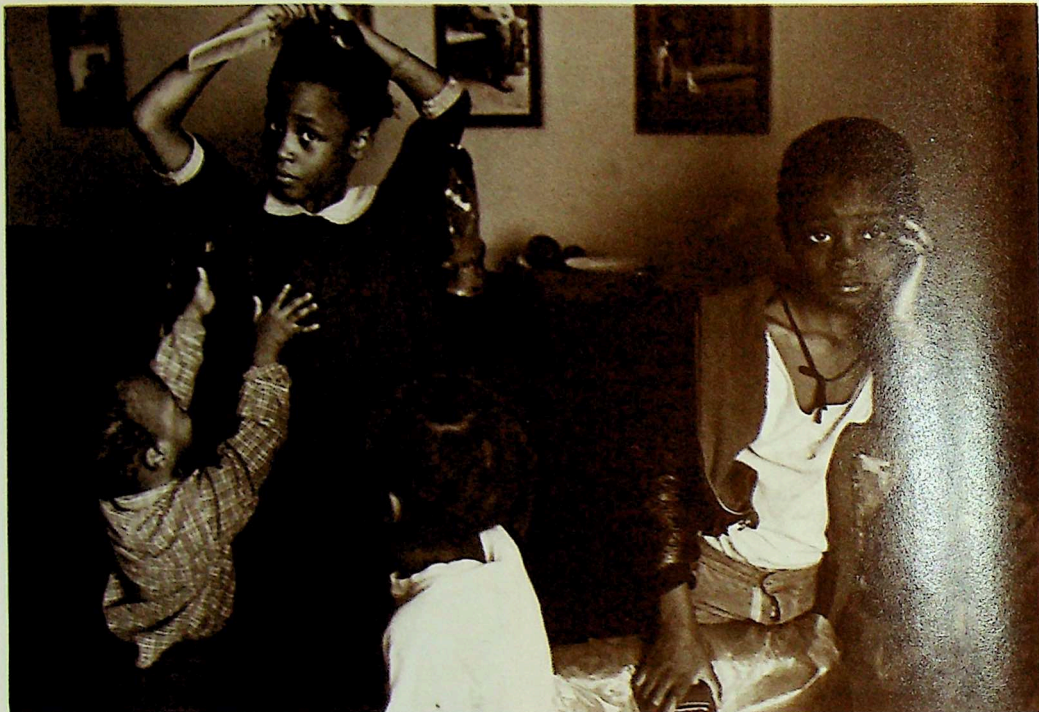


Frances Black was born in Screven, Georgia, on February 6, 1937. Her childhood was spent in Tillman, South Carolina, where she was raised by an aunt, Lillie Mae, whom she still refers to as her mother. Frances Black's education was interrupted in the ninth grade by her marriage to a lumber worker. When she was 19, they separated. Frances Black left her four daughters with relatives while she traveled alone to New York City to look for work.

In the past 17 years she has had a series of jobs, from live-in maid to long-distance telephone operator; but bad pay, worry about her children, inadequate child care, and discrimination have doomed her efforts from the start. During these many years, she has also had more children. They make all the problems of food and shelter more difficult, yet they are her life, her treasured and only form of wealth.

The younger children spend weekdays in a children's shelter in Staten Island and weekends at home. Another child, La Frances, was brain-damaged at birth and is in an institution.

The following photos and conversations span the years from 1969 to the present. Portions of *One Family*, by Nancy Sirkis (with an introduction by Julian Bond), have been adapted with permission from Little, Brown & Company, © 1970 by Nancy Sirkis.



After her first four years in New York, Frances Black was forced to go on welfare. In spite of constant efforts to get work, to find child care, to save her children from the harassment that their school and neighborhood reserve for welfare kids, she has spent most of the past 13 years existing on and struggling with the welfare system.

That is what Frances Black's life is like on paper. Only she can tell us what it's like to live that life.

Being on welfare is a new thing. I've always worked. When I was growing up in the South, I worked in my mother's boardinghouse. I did everything: washed dishes, ironed clothes, served the lodgers, cleaned the whole house, fed the chickens and the hogs, and still went to school.

It was hard, and I worked like hell, but I didn't mind—I was never hungry. I loved my mother so much. And my father. They'd take me everywhere—everywhere they went. We were always going to church, and my father and I sang duets in the choir. But then my father died, and my mother gave it all up.

So I always worked. Until I got married. Then we separated and I came here.

For the past few years I've worked, off and on, for the telephone company. I work the night shift so I can be home during the day with the children. But I'm not

always able to do that—they get sick, or I get sick, and then I can't work.

Where I was born there weren't so many people. It wasn't like this. It was easier raising the children down South. Here, it's very hard to keep the children in the house, because what's going on outside is temptation. I have nothing here that attracts the children, that makes them stay at home.

Sometimes some of the other kids around take money from them, and beat them up. Michelle almost cried to keep from going down there one time. I guess they're all bad, mine and everybody else's. I don't know—I think it's easier to be bad than to be good. Kim was almost raped [in 1969, when she was 11]. She ran out, and we went to catch who did it. She came in with her hair all up over her head, and her heart was beating fast. She was crying.

I want them to look nice. I think it's a natural thing for kids to look nice. I want whatever they've got to be clean.

When you're on welfare, you're always somewhat different because you're getting public assistance. Read what it really says on the back of those checks. [The following is printed on the back of welfare checks: "By endorsing or cashing this check I state that I and members of my family whose support is included in this check are destitute and still in need



of public assistance. . . .”] I don’t know how other people are being treated. I can only say what I’m going through. I don’t know what’s happening to everybody. I’m telling you what’s happening to me and my children.

I was living in a small apartment in 1969. Living there was too hard for me, and I had to move. The mice. The place was infested with all kinds of pests. I was bitten by a mouse, and two of them were on the baby. And I had to kick one off because it was just eating away, gnawing away on my feet.

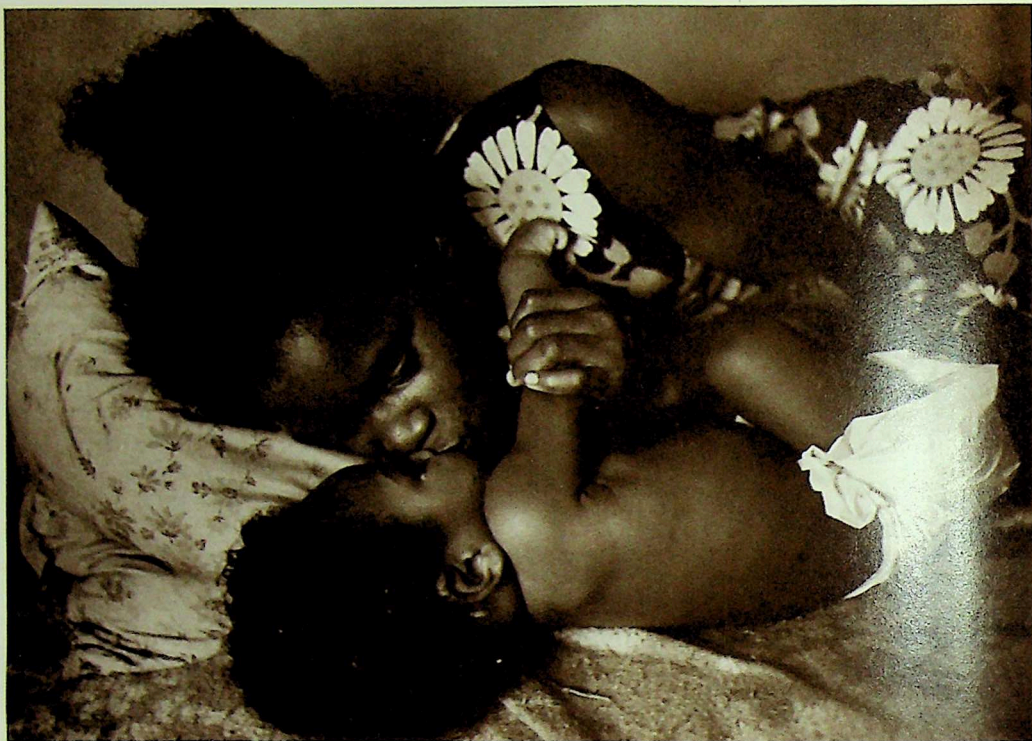
I went down to Housing [the city’s Housing Administration]. I went down several years before they sent for me, but I didn’t get any help. They finally sent a letter, not exactly stating that I was ineligible, but it all meant the same thing—“I’m sorry that the composition of your family doesn’t stand up to our rules and regulations.” I went downtown to demonstrate. There were different organizations, and all our children. We were on TV, radio, and the news. At the time I was pregnant with La Frances. Well, we just sat there. We stayed there for hours. Finally, after the demonstration, arrangements were made, and I moved here. But I don’t like it much now, because of the incidents against us. Because of the demonstration, the publicity. Once you’re publicized, and you still live in the same place, it’s bad for you and your children. Everybody knows you. The children here

tease my children. They can’t go down and play. The other children say, “No more rats from Mrs. Black.” They’ve beaten them up in the elevator. Some people—I don’t know who—even broke my door; they broke the latch and set fire to things outside my door. First it started during the day with somebody banging the door. Then it was during the night. Once your kids get picked out, they’re always getting something done to them. No, you wouldn’t understand because it’s not happening to you. All I know is what’s happening to me.

Even the poorest look down on you. It would be nice if I could work and make enough money for these children. If *you* send your kids out in torn clothes or jeans, people know you have other clothes at home. But if I do, they know I don’t have anything else. Sometimes the kids haven’t had any clothes, so they couldn’t go out.

If I feed the kids, there isn’t money for clothes. They eat vegetables every day. But we eat a lot of starchy foods. We get more canned goods than we do meat. They like cereal, but I’m not able to buy it every day. They use too much milk.

They [the Welfare Department] don’t want us to have anything. To get simple things means a fight. I had a welfare investigator who promised me money for coats. It didn’t come. I asked for money for fur-



niture. They said yes. Now they say no. I asked for money for a baby-sitter so I could go out and work. They say no.

One time I took all the children downtown and threatened to leave them there. Some caseworkers are very nasty. I've met many who gave me the things that I asked for; and some who saw what I really needed and still wouldn't give. They make you feel lower than you really feel. They know that you're destitute. If I don't have anything and you have to give me something all the time—that means the one who's giving is superior.

If the children don't have clothes, they stay home from school until I get some money. Then the attendance officer comes breathing down my neck. And the SPCC [Society for the Prevention of Cruelty to Children]. Some of the children were in CRMD [Children of Retarded Mental Development] classes, and I was never notified. Because of the banging and the harassment [following the publicity after the demonstration], they couldn't sleep and couldn't go to school. And none of the kids like to go to school. The schools are like jails. The classrooms are locked. When the kids are inside, they're locked for "safety." When the kids are outside, they're locked so nobody can steal anything. There are iron gates in the hall-

way. And the other children in school tease them about being on welfare.

You know there's some that don't care a bit. Whether you have the don't-care attitude or whether you have the I-care attitude, you still don't get what you want. Care or not, you're still the same. You've still got no money. You've still got no food. So what's the difference if you care or don't care? I could be the poorest person in the world, but I still wouldn't want to sit and wait on welfare.

If I were off welfare, the children would like it much more. I love these little children. I love being with them, but still, it's good to work. I can't earn enough, it's impossible. They should give welfare as a supplement, so you can be over the poverty line. Not take away welfare money if you work and try to do better for your family. But I don't care if they lower the check. I'm still going to work. I feel much better when I work. [When she does work, her welfare check can be reduced in proportion to her earnings, and her total income can be less, not more.]

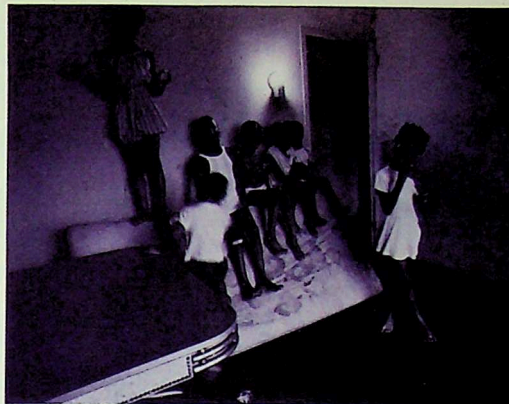
I've been to the Bureau of Child Welfare, Anti-poverty, Welfare and Housing, to ask for another apartment to escape the harassment. They told me to place my children in institutions. I placed the ones who were most upset by the harassment—the four

youngest—at the shelter. Then I was sent to Community Psychiatry. They said I was paranoid because I complained of harassment.

There were two people who did try to help us. Miss Quirk at St. Luke's Community Psychiatry tried to get Housing to come to the hearings so I could get transferred out of this project during the time of harassment and trouble. And Mr. Poletro at the HRA [Human Resources Administration] helped me to put La Frances in a home for the retarded. He even came with me that day—took us there and helped me with that. Those two people, they were good, they helped me. But all those people and all those years, and those are the only two.

The whole system degrades you. If you're poor, you're bad. You're a bad mother. How am I doing? I'm doing pretty badly. Pretty badly. We're forced to live like this. We need food, we need clothes, we need furniture. And there's no way. There's just no way.

Why am I doing this, saying all this? The children didn't want me to, they don't like it—their pictures in a magazine where everybody can see them. The reason I'm doing it is not only for me. But for all



mothers. We've got to change the system. Somebody has to do it. It doesn't matter how we look in the pictures or what people are going to think. If it's me, then it's me, and I only hope my children don't get hurt.

Nancy Sirkis is a photographer/painter and the author of four books. Susan K. Berman is an editor on the staff of "Ms."

Dear Mom
I was crying
for you
because I
miss you.

I wish of you.
I wish I was
home for
good. I don't
want come

visit the
Mission
again
love Corina
Black Greta
Black
Michael Black
Joe-Black.

BY LISA CRONIN WOHL

WHAT'S SO RARE AS A WOMAN ON WALL ST.

In 1868, Cornelius Vanderbilt helped Tennessee Clafin and Victoria Woodhull hang out their shingle as the first women stockbrokers on Wall Street. The sisters prospered, making more than \$700,000 in three years. But the male brokers remained skeptical, and when the market collapsed

in the Great Financial Panic of 1873, some of the superstitious in bars and boardrooms blamed the presence of ladies. Wall Street hasn't welcomed women ever since.

Not that the Street hasn't changed since the days of Vanderbilt and his robber baron pals. By 1921, enough

women had braved the bulls and bears to form the Women's Bond Club, one of the first professional women's organizations in the industry. During World War II, women were allowed to serve for the first time as pages on the floor of the New York Stock Exchange, only to disappear as the men

came home from the front. The boom market of the late 1960s dramatically increased the demand for workers and opened more and better jobs to women, and the feminist movement helped accelerate the pace of change.

In 1965, Julia Walsh and Phyllis Peterson became the first women members of the American Stock Exchange (Amex). Muriel Siebert became the first woman to join the NYSE in 1967. A year later the largest firm in the industry, Merrill Lynch, Pierce, Fenner & Smith, picked Mary Wrenn as its first woman vice-president. Other women who made the great leap forward during this era include Madelon Talley of Dreyfus Corporation, Joan Farr of the Oppenheimer Fund, Sally Ronk of Drexel Burnham and Company, and Dorothy Chilton, managing partner at Daniel Reeves & Company. The venerable NYSE even put its imprimatur on the new climate when in December, 1970, it allowed women back on the exchange floor as pages—this time hopefully for good.

Despite the achievements of these and other pioneers, however, women today have only token representation on Wall Street. The securities industry as a whole remains one of the strongest bastions of white male exclusivity in America. Equal Employment Opportunity Commission statistics tell the story. Almost 90 percent of women in the industry work in clerical or "back office" jobs. Only 5 percent of all sales jobs and 6.5 percent of management jobs are held by women. Minority women receive especially poor treatment: in 1971, only 32 held management-level positions in the entire industry.

And the EEOC scoreboard can't express the whole grim truth. For example, a "management" job doesn't necessarily put a woman in the executive suite. The NYSE has women in 60 out of 600 management or official posts, personnel director Bruce Cobden said. But the women's total is reliably reported to include jobs such as chief gallery receptionist or head of the messenger service. Cobden claimed it would be "meaningless" to state the number of women who hold the official title of man-

ager, a bottom-level executive rank, since "many women manage who don't have that title." However, when asked if any NYSE women supervise professional-level men, Cobden replied, "not to my knowledge."

The problem of job discrimination against women is hardly news, but bias in the securities industry is uniquely damaging. To a very large extent, the American economy is financed through the industry's brokerage and investment-banking houses, a control of capital that translates into enormous economic and eventually political power. When firms decide whether to invest in detergents, day-care centers, or nuclear generators, they are making choices that affect not only individual companies, but—our entire national life.

Women have virtually no voice in these decisions, a powerlessness that is reflected in their second-class status throughout the economy. Wouldn't an auto manufacturer, for example, be more likely to promote women if it had to sell its stock through investment banking and brokerage firms where women make policy decisions? And without representatives of their sex in the Wall Street boardrooms, women entrepreneurs have a harder time than their white male counterparts in financing their ideas. Discrimination is costing women a great deal—personal income, access to capital, and participation in the largest and most significant economic transactions in the country.

The industry touts its ability to gather and disseminate accurate financial information, but facts about the status of women are as hard to nail down as a horse trader's promises. Firms are evasive about specifying the position of women on their staffs. James H. Gilmour, vice-president for personnel at Goldman Sachs & Company, said he can't reveal the number of women in various job categories because, "You get into the competitive angle of the industry when you give out statistics."

Well, he was asked, if exact numbers might aid and abet Goldman Sachs's enemies, how about giving percentages? What, for example, is the percentage of women in institu-

tional sales, the most prestigious and lucrative of the brokerage jobs?

"Sorry," Gilmour replied, "it's impossible to judge which statistics will hurt and which won't. I can't give statistics of any kind."

But after considerable sparring, the personnel chief finally made a convoluted offering. Goldman Sachs, he said, has about the same percentage of women in jobs generally requiring master's degrees in business administration (such as institutional sales) as there are women MBA's in the nation.

But there is no reliable estimate of the number of women who hold master's degrees in business administration. What figure was he using?

"I'd really rather not get into statistics," Gilmour said serenely. Later, reliable sources revealed that the percentage of women in institutional sales at Goldman Sachs is zero.

D

uring the interview, the firm's public relations man also said he thought Goldman Sachs had a "couple" of women partners. The sole woman partner is Betty Hess, a limited partner who does not work in the firm and is the daughter of Gustave Levy, the firm's senior partner.

Firms know they can get away with this kind of runaround, because the women of Wall Street are afraid to speak out. "Your success is contingent upon acceptance," said a woman broker who, like most of the women interviewed for this article, insisted upon anonymity. "If the goodwill isn't there, you don't have a prayer of making it."

Donald Derfner, until recently district counsel for the Equal Employment Opportunity Commission in

New York, agrees that discretion may well be the better part of valor. "A lot of people who spoke up and made test cases wound up with their careers ruined," he said.

But no combination of individual fear and obfuscation by the industry can cover up Wall Street's clear-cut patterns of prejudice. As the EEOC statistics show, almost all the women in the industry are in dead-end secretarial or clerical posts. Even these jobs are sex-stereotyped. At the Amex, for example, all data clerks on the exchange floor are women, but only one woman holds the high-ranking clerical job of reporter. In individual firms, the typing and filing is done by women; the well-paid senior order clerks are almost 99 percent men. (Incidentally, many senior order clerks have been able to work their way up to high-level positions without having an academic background.)

Despite the clerical role-playing, a woman's best chance for a supervisory post lies in managing the frenetic flow of paperwork in the back office, scene of the firm's accounting and record-keeping activities. Blyth Eastman Dillon & Company is typical: women ride herd over back offices in 18 of the firm's 70 branches, holding 26 percent of those management jobs. But only 20 or 2.5 percent of BED's roughly 800 brokers are women; the firm has one woman assistant vice-president and no woman vice-president in its brokerage operations.

In the carpeted front offices where professional men wheel and deal, women, as a general rule, are found in inverse ratio to the amount of client contact and financial reward included in the jobs.

Almost all the top women on Wall Street got their start and/or their most recent promotion in research departments. These salaried jobs involve analyzing the economy and industry to find winning stocks for brokers to promote. Even in this area of relatively greater opportunity, many bosses assume that women have an innate affinity for analyzing jewelry stocks or textiles, food or household products, rather than "mannish"

stocks such as automobiles and liquor. Women also do "well" in related posts such as librarian, public relations officer, or editorial work.

Brokerage positions, however, are considered sales jobs, and firms are reluctant to hire women because they fear, wrongly, as it turns out, that clients won't take a female's financial advice. Sally S. says she tried for months to get hired by a major firm's branch office in the Midwest, but was unsuccessful, although she had a good track record as a broker with her previous employer. One morning, she was on the telephone being refused an interview for the umpteenth time because the firm was "not hiring," when a deliveryman appeared at her door. On an impulse she had him telephone the firm, claim to be a broker, and ask for a job. Then she eavesdropped in dismay while the branch manager, who'd just turned her down, agreed to see the deliveryman right away.

Incidents like these help explain why there are only an estimated 5,000 women "registered representatives" (the industry term for broker) out of about 55,000 working for NYSE member firms. And again, statistics are deceptive. A lot of these women turn out to be secretaries.

According to Securities and Exchange Commission rules, anyone who buys and sells securities for the public must become a registered representative. A busy broker doesn't want to lose business, so he has his secretary also take the exam given by the NYSE or the National Association of Securities Dealers. This then qualifies her to take orders while he's out of the office. Naturally, she most often stays on a secretary's salary while he pockets the commissions. The ambitious registered secretary is sometimes promised a brokerage job and clients of her own, but many say the promotion rarely materializes. Why, after all, should a male broker turn a trusty helper of his into a competitor?

Women who do earn commissions generally serve Wall Street's proverbial "little guy," the individual investor. The big commission accounts of institutions such as pension and mutual funds, insurance companies, and

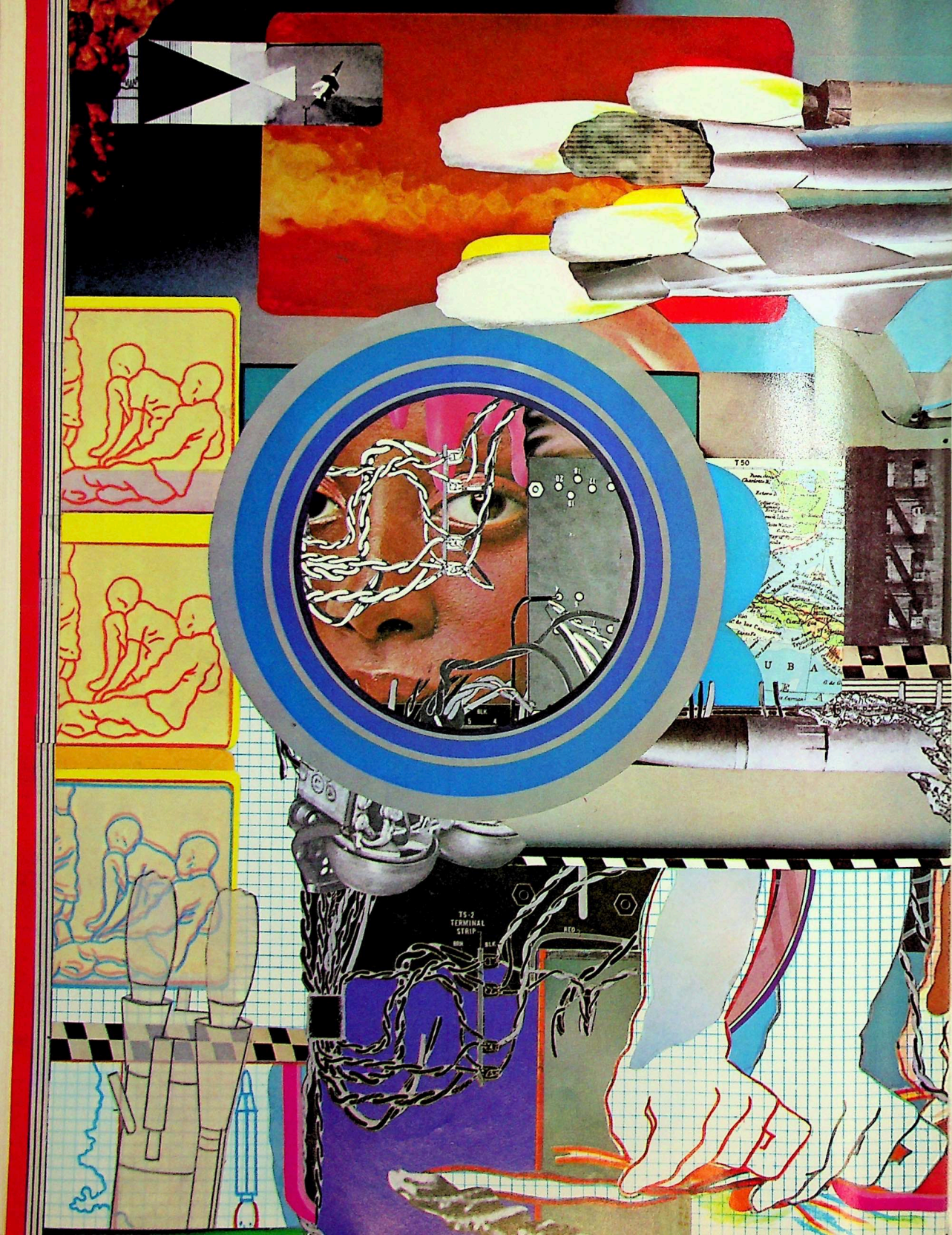
foundations almost invariably go to men. At duPont, Glore Forgan, for example, 34 women are brokers out of a total of 1,429, but only one is in institutional sales.

The real tycoons of the industry are underwriters or investment bankers, who buy entire issues of securities from corporations and generally resell them to the public. Since the financial risks are enormous, underwriters are probably the brightest and best-paid denizens of the Wall Street jungle. Women are about as welcome in this tribe as they are in the red plush, wood-paneled men's bar at Oscar's, a favorite broker's watering hole. First Boston Corporation, which vies with Merrill Lynch for the rank of top underwriter, has never had a woman in its management training program. None of the 10 largest underwriting firms has a woman senior vice-president, vice-president of corporate finance, president, or full partner.

Firms are also reluctant to hire women in their international divisions on the dubious theory that foreigners are more sexist than Americans. One woman with a master's degree from a top business school and an excellent work history was turned down repeatedly, and the international division chief of a major firm explained why. "I know what she needs," he said. "Tell her to get a European lover!"

As you'd expect, the men of Wall Street claim this sort of blatant discrimination is rare. The reality of prejudice doesn't jibe with the industry's capitalist, Horatio Alger-style myths about itself which can be summed up in the oft-repeated notion that *(continued on page 127)*





E

Essie Mae's pliers moved swiftly, deftly, picking up, twisting, snipping off fine, hairlike wires.

She wondered what the little wired plates were for. She knew they were sent to Key West and went into some sort of missile. Whatever the Navy was making in Key West was not, she realized, made up entirely of her plates. Other people were busy making other devices. She could not imagine how any of them worked; but while her fingers were busy with the delicate assembly, she tried to figure out how everything might fit together into some great master plan.

Essie Mae was good at assembling the plates. It was the only thing she had ever been good at. She'd been too weak for work in the fields and no good at school. Finally, she'd found something she could do well—very well, indeed—and she wished people she knew could see her working.

Green wire. Twist. Red wire. She glanced at the stack of intricately wired squares growing higher and higher next to her and admired their delicate beauty. They were supposed to be a government secret, and a guard at the gate searched employees as they left; but once she'd managed to sneak one out. She wanted it to take home and show her mother and children.

Al, a light-brown man in skintight pants, walked by with trays of red and green wire spools for assemblers who needed them. She watched his jaunty swagger, the flowing movement of his muscles as he passed. The job of carrying the trays was obviously not heavy enough for him. He swayed his hips more than necessary when he walked. He swung his torso around more than necessary when he laid the little spools down. There was unused energy he was holding back. He looked a lot like Storm had looked when she married him. She was 15 and pregnant when Storm brought her North to live in Harlem. He had been bursting with energy and a willingness to take chances.

In New York the first boss who saw Storm hired him. Big and strong and able to do heavy lifting, he went to work in a warehouse.

On his first payday he went out and bought Essie Mae a sewing machine so she could make clothes for the baby. She started making the clothes. Then one day men entered the apartment and took the machine away because Storm had not kept up the payments.

After the baby came, there was never enough food. Once, before payday, they were left with a loaf of moldy bread. Another time there was no food at all for two days. Then when payday did come, it was such a welcome event that Storm had to celebrate, and he used up half the pay celebrating.

When Storm finally got a five-dollar raise, Essie Mae was pregnant again. "Make me not pregnant," she prayed, kneeling beside the bed. "God, please, make me not pregnant."

With another baby she knew Storm's raise would not be enough; so she went to a storefront center down the street to look for work, anything. "Just a little



A

SHORT STORY BY
MILDRED BARKER

job," she pleaded. "I'm not choicy."

She was given an appointment on 34th Street; but never having been out of Harlem since she left home, she thought 34th Street meant 134th and spent the morning in a frantic search for an address that did not exist. When she finally did get to 34th Street, she was told she was too young.

Green wire, red wire. Essie Mae twisted them—the only job she'd ever had. No one had wanted her before. When she'd become too swollen to even look for work, she'd spend lots of time praying. It didn't help much, but she prayed anyway, just like Storm kept betting on the numbers even though he never won.

Storm laughed at her when he saw her. "God ain't got no ear for you, gal. Don't you know that by now?"

As she grew heavier, it became difficult for her to kneel, and she felt she must look foolish. Sometimes she would sit on the edge of the bed and close her eyes and say her prayers silently so Storm wouldn't notice. She believed God could hear her thoughts, but it didn't feel like she was really talking to Him unless she could kneel and say it out loud.

Before the second baby was born, Essie Mae pleaded with her doctor, "I don't want no more, Doctor. Can't you do something—anything—to me, just so there won't be no more?" The doctor acted as if it had been terribly wrong for her to ask; so Essie Mae did not ask him again. After the second baby she tried to stay as far away from Storm as she could; but there was no place to which she could escape, no food but the food Storm bought, no bed but the bed Storm slept on.

"I don't want no babies," Essie Mae told him, but he didn't listen and would take her by force. "You don't pay me no mind," she complained bitterly.

"Don't give me no lip, gal," he would say automatically, not really hearing what either of them was saying, completely absorbed in his physical effort, seeming to look on the struggle as some sort of game, a game of strength in which he always won and she always lost. Soon she forgot that she had ever wanted him. When he was on top of her, every muscle in her body cried out against him. She struggled only until he succeeded, driving hard into her; then she tried to imagine she was somewhere else far away and free, only her body remaining behind, pinned down on the lumpy mattress. She dreaded his homecoming every night, but she dreaded, too, the nights he did not come home and feared what would happen if he never returned and left her—with no one.

One payday when he had not come home, Essie Mae was sobbing in the hallway when Corita, who lived upstairs, found her and insisted, "Come up to my apartment." At the door Corita said, "Wait." Essie Mae waited, puzzled. In a few minutes Corita returned with bread, an apple, and a quart of milk, which she placed in Essie Mae's arms, then closed the door.

Weeks later Corita asked Essie Mae into the apartment. Essie Mae was surprised to see carpeting and new furniture. Corita explained that her man did not allow her to have visitors. Essie Mae never did meet him or learn his name; he was just Corita's man. After that Essie Mae often left her children with Corita to go job-hunting. Corita seemed pleased to keep the children but had to pick times when she knew her man would be away. She did not want him to come home and catch anyone in the apartment.

One day Corita showed Essie Mae why. She unlocked a wardrobe and displayed a large collection of wigs. They hung on little pegs—thick rich hair of all sorts, a whole wardrobe full of them. Her man, Corita said, was a professional wig snatcher who ripped wigs off women as they stepped onto subway trains. Why wigs? Wigs are much safer, Corita explained. Snatch a

woman's purse, and she screams. Take her wig, and she's too embarrassed to squeal.

Essie Mae gently stroked one of the wigs while Corita spoke. It was silky soft. Corita noticed and seemed pleased. "You like them?"

Yes, Essie Mae nodded.

Corita insisted that Essie Mae try on some of them. Selecting one, Essie Mae adjusted it on her head and learned for the first time that it was possible to be someone else. She had what her mother called "bad hair," but under the wig her hair disappeared and she became another person. She looked long at herself in each wig, marveling at the possibilities. There was an Afro that gave her a forceful look; a soft, curly wig that turned her into a fox; and another in which she was a whore. One with straight red hair made her look almost white, if you glanced quickly.

How strange that one does not really know who one is! A pregnancy, a job, an accident in the fields, even a wig can make you someone else entirely. How great it would be, Essie Mae thought, to be able to try on different jobs, just as she tried on wigs. Maybe one could even try on lives.

When he was small, Essie Mae's first son had deep watchful eyes. The windows of their basement room were boarded up. When he first visited Corita's apartment, he stayed all morning at the window, looking out, refusing to leave for the ice cream Corita offered him. He saw things others missed. "It drools," he once said of the faucet whose dripping Essie Mae had come to ignore.

Essie Mae could remember all this clearly, but she could remember nothing of the other children when they were little. They'd grown like onions sprouting in a dark closet, unnoticed, leaving no memories. She'd been cross, hitting the children without wanting to hit them. They stopped talking to her. Their bright eyes dulled. She had lost something. A large, important part of life was gone.

It was impossible to manage on the money Storm gave her. If she took the children and left them with her mother, perhaps she could work. She would get two jobs—one in the daytime, one at night. She would send her mother half her pay for the children. She would save the other half so that one day she could bring the children back. How long would it take? She could see years going by, the children away from her, becoming strangers, no longer remembering her, growing up and going to work in the fields—stooping over the crops.

Essie Mae had given up on praying when Storm came home one night and told her he had a good-paying job at a munitions plant in Florida. He could have just cut out and left her. He didn't. He wanted to take her and the children with him. They would all travel together on the bus. He seemed thoughtful, loving, like when he bought her the sewing machine. He got cardboard cartons and packed all their clothes and kitchen things, tying the boxes skillfully with rope. Essie Mae watched him, seeing him again as she had

seen him years before. He was strong and daring and willing to go to strange new places. She wondered how she had forgotten all this, how she had failed to really see him or be attracted to him. It was as if she had been sick for years and had suddenly recovered.

She went upstairs to say good-bye to Corita. She would not see Corita again. She had no other friends. As Essie Mae left, Corita was crying; and Essie Mae realized that Corita had no other friends either.

No one Essie Mae knew had ever gone to Florida. No one could tell her what it would be like. On the bus she sat next to Storm. The bus roared off, a getaway car, passing everything, fleeing, leaving everything behind. Reflections flashed on its windows. At one point Essie Mae could see her own face transparent with buildings rushing by through it, the nearer buildings going faster than the tiny faraway ones.

Lights came on. Rain. Windshield-wiper rhythm. Headlights plunged forward. Taillights withdrew, smearing blood behind them on the wet pavement. Millions of cars going millions of places. How many to Florida? How many to new jobs? Zigzags of neon surrounded them. Huge lights beamed the sky. Clusters of smaller lights blinked. Neon pointers moved up and down, then rushed diagonally across the moist night screaming, "Go! Go! Go!"

Essie Mae fell asleep, the lights still flickering before her eyes.

In Florida it was like winning at the numbers all the time. There was enough for good things: food, clothes, furniture.

All went well until Essie Mae got the telegram that her two younger brothers had been killed. Her mother was left alone, too sick to work. Essie Mae wanted to bring her mother to live with them and share the good things. Storm said it would be another mouth, and he did not make that much money. Essie Mae was used to Storm having his way, but this was different; Essie Mae got a job and brought her mother to live with them.

Essie Mae was now somebody. She was saving up money, money to spend for things she had always wanted, things that would be hers alone. She would buy a wig first—she hadn't decided what kind. Then she thought she'd buy a sewing machine—exactly like the one Storm had given her.

There was a faint snipping sound as Essie Mae's pliers cut the delicate wires. She wondered again what the little plates were for. Probably they went into some large missile. She tried to imagine the missile and she kept thinking of the Empire State Building with no windows, just filled with a lot of little green and red wires intricately connected. The whole thing, she knew, was being assembled in Key West, and it was ready to be fired at Cuba and wipe Cuba off the map. She wondered how far away Cuba was. At first she had thought it was a long way, as far maybe as Florida is from New York; then Rosa, the Cuban woman who worked next to her, told her she'd come from Cuba to Florida in a little boat. Essie Mae decided it must be

much nearer, more like the distance between 134th and 34th Street.

She knew there must be, somewhere in Cuba, a factory like this one. She saw long rows of Cuban women—all very much like Rosa—twisting little wires with pliers for the Russians, who were making a big missile like the Empire State Building, ready to blow Florida and everyone on it off the map. Meanwhile, until that happened, Essie Mae had enough to eat and was happy. She sometimes thought of the Cuban women who were working while she worked. She wondered if their factory was as beautiful as this one, as clean, as brightly lit. She wondered if they were all older women like Rosa. Perhaps there was one Essie Mae's age; perhaps she, too, had three children and had been able to bring her mother to live with her. Essie Mae had a warm feeling for the woman in Cuba.

The pile of plates was growing high. Soon Al, the young man in the tight pants, would come and remove them.

Perhaps what she was making was the most important part of the missile. Though tiny, perhaps it was what set everything else off. Then again, perhaps it was unimportant, but what could be unimportant in a missile? Something magnificent and powerful was being created, and her hands were helping to create it.

It was nearing five o'clock. Essie Mae began thinking of going home. Her mother would have dinner ready for all of them.

Someone touched her back. It was the foreman. "In the office," he said.

She knew something was wrong. She could not understand what the manager was saying. Her fear, moving up through her throat, filled her head, ringing louder than his words.

"Cutbacks . . . contract lost . . . further layoffs . . . shutdown . . . termination."

"Why me?" she asked, remembering that her work had been good, that the foreman had said so.

Finally, she understood that it had something to do with seniority. The last hired had to be the first fired. It did not help that she had worked precisely and swiftly. The extra care with which she assembled each little wire square made no difference whatsoever—not to the manager, not to anyone. She thought of that woman in Cuba and wondered if she, too, was losing her job. Then she thought of Storm. Storm! He might be fired, too.

When she got home, Storm was not there. Her mother fed the children, but Essie Mae could not eat. She stayed for hours on her knees praying: "God, bring Storm back. Make him not lose his job. Help the Cubans. Keep their factories open. Bless the munitions and the missiles. Don't let there be no peace. Now and forevermore. Amen."

Mildred Barker is a former medical technologist and rural schoolteacher who now works for the New York State Employment Service. Her stories have appeared in several national magazines.

FORUM

Here and in other countries around the world, the Women's Movement has been growing in depth and strength. It is beginning to be recognized as part of the most fundamental revolution: the worldwide revolt against caste, against all economic and social systems that determine human futures according to race or sex. But what tactics should be chosen? What coalitions formed? And what will be the economic implications of this fundamental change? What kind of social forms may evolve? This article begins a forum for such explorations—a series of essays and predictions and new thoughts.

ECONOMIC REALITY AND THE LIMITS OF FEMINISM

Last summer, I happened to sit in on a meeting of a women's group newly formed by a dozen or so upper-middle-class midwestern housewives. Sometime during the evening the discussion turned to jobs. I suggested that Women's Liberation—defined as self-determination for all women—required a major overhaul of our economic system; as it was, most men were stuck with low-paid, boring jobs, and it was absurd to talk of "liberating" a woman from her kitchen so that she could work on an assembly line. Several of the women objected that, after all, these jobs had to be done, and the people who chose to do them must either enjoy them or be incapable of doing anything else. I argued that men used the same rationalizations to justify keeping women in their place, and that it violated common sense to imagine that anyone with a real choice would stick a nut on a bolt eight hours a day. All right, then, how would I divide the work? Maybe, I speculated, people who



hold unpleasant jobs should be paid more rather than (as is customary) less; perhaps we should have some kind of conscription system requiring everybody to spend, say, a year

doing the jobs nobody wanted to do; or maybe we could restructure work so that most jobs were a combination of agreeable and onerous tasks (however defined). There was a pause. Finally, one woman said, "Frankly, if Women's Liberation means sacrificing what I have, I'm not interested."

The main difference between this woman and many who call themselves feminists—or even *radical* feminists—is that she is candid about her self-interest. More often, the same basic attitude is disguised with fancy radical rhetoric like, "As a revolutionary I must organize around my own oppression, not other people's," and "All women are really working class." For several years now, feminists have been insisting that we want to revolutionize the economy, not just integrate it. The present system—so the argument goes—cannot accommodate our demands because it requires cheap female labor in the marketplace and free female labor in the

BY ELLEN WILLIS

home; the cost of abolishing sex-typed work, granting women equal pay, and compensating domestic work and child care at their fair value would be prohibitive. Besides, capitalism is simply a specialized form of patriarchy; it is in the interest of all women to replace a hierarchical, competitive, alienating system with one that is democratic, cooperative, and humane.

The theory sounds fine, yet in practice the Women's Movement has not been, and shows no signs of becoming, a force for radical economic change. The economic issue that has been pushed hardest is the lack of career opportunities for middle-class, educated women (though, ironically, the drive to enforce the Equal Pay Act has had more immediate impact at lower levels of the work force, where discrimination is easier to prove). This is a perfectly legitimate issue as far as it goes, but it is hardly "revolutionary" in either feminist or traditional leftist terms.

Why the gap? Some blame it on individual "opportunists" or "careerists" who have led the Movement astray; others on middle-class domination of the Movement. In my view, both these factors are effects rather than causes of the basic problem, which is inherent in the nature of feminism. The very circumstance that gives feminism its unique strength—that women's oppression transcends barriers of class and race—is also a limitation.

For one thing, any multiclass movement tends to be dominated by its most privileged, hence most conservative members. (Good jobs, money, free time, education, connections, and so on, help people gain power in political movements just as in the larger society.) Equally important, a movement that defines itself as half the population fighting the other half can have no realistic plan for taking power. In short, I am suggesting that the feminist



movement, as such, is simply unequipped to carry out an economic revolution. Only people in the lower economic brackets—women and men both—have either the incentive or the potential numbers to accomplish such a task.

I don't want to be misconstrued: I am not trying to revive the discredited leftist line that "a socialist revolution will liberate women." No revolution of any sort will liberate women unless women press their demands as an organized, independent group. Nor am I saying that in the absence of a revolution, feminism is useless or irrelevant. Under any circumstances, we need a movement that will raise women's consciousness about their position in a patriarchal culture, challenge the misogyny that pervades all our institutions, lend collective support to women in their daily struggle against a hostile environment, and fight for basic civil rights like legal equality, equal access to education and employment, control over our sexual and reproductive lives, and adequate child-care facilities. I do,

however, feel that feminist thinking about women's relationship to the economic system needs to be reassessed.

When I first got involved in the radical feminist movement in 1968, the groups I worked with—which consisted mostly of young, white, middle-class women like myself—were struggling to establish a political identity in the face of universal opposition that included our so-called allies on the white male left. Male "radicals" and their female cohorts ridiculed and attacked us for claiming that women as a group were oppressed and that men as a group benefited from this oppression. They vilified us as "man-haters," dismissed our concern with sex and marriage and housework as "nonpolitical" and our consciousness-raising sessions as "therapy."

When these antifeminists, mostly elite student types, lectured us about the class struggle, we suspected them, with good reason, of being less interested in championing the workers than in confusing us and keeping us from uniting around our common problems. Understandably, we distrusted arguments that came from the enemy. Perhaps even more important, we were convinced that unlike the left—a tiny, elite minority—we could create a mass movement. We would unite women—secretaries, waitresses, housewives, students, welfare mothers—*half the people*. It was a heady vision.

We didn't realize that most of us had only a superficial understanding of how the experience of women who were poor or black—or, for that matter, rich—differed from ours. We had little contact with black feminists in SNCC (Student Nonviolent Coordinating Committee) and other organizations, who were developing their own analyses of women's oppression. Confronting men was our priority, so we assumed it was everyone else's. We saw class and race as secondary (continued on page 110)

WHATEVER HAPPENED TO



ROSIE

THE RIVETER?

"WOMEN ARE WORKING ONLY TO WIN THE WAR. THEY WILL LOOK ON THIS PERIOD AS AN INTERLUDE, JUST AS THEIR MEN WHO HAVE BEEN CALLED TO SERVICE WILL CONSIDER MILITARY DUTIES AS AN INTERLUDE. THE WOMEN ARE LIKE CINCINNATUS WHO LEFT HIS PLOW TO SAVE ROME AND THEN RETURNED TO HIS PLOW."

—Betty Allie, Michigan state workmen's compensation official, 1943

BY SHEILA TOBIAS AND LISA ANDERSON

During World War II, for the second time in the 20th century, due to the absence of men and the insatiable appetite of a war machine, workers were so needed that women moved into the plum, unionized, highly paid jobs in manufacturing. For example, in Detroit, characterized as a "man-employing, one-industry city," the increase in female workers was 112 percent. In the public mind, Rosie the Riveter—the symbolic female war worker—was a contented, middle-class housewife who entered the work force between 1942 and 1944 for patriotic reasons only and who left it after the war to return to nonpaid employment at home.

The facts show otherwise. In reality, Rosie worked before the war, but at a low-paying, insecure job in a service occupation (as waitress, laundress, or clerk); she moved into factory work because of the demand, good pay, seniority rights, union benefits, and advancement opportunities.

It is true she left the plant after the war, but she did not retire voluntarily. In fact, she did not retire at all, but was forced back, at best, to the restaurant, laundry, or small shop from which she had escaped, and at worst, onto unemployment compensation or welfare.

To be sure, the total number of women working during the war increased by 3 million (to 18 million) and climbed proportionately from one in four (in 1941) to one in three (in 1944).

As a result of this influx and the switching of women already working to jobs in manufacturing, union membership among females went up. In response to the needs and interests of the 350,000 new members they had enrolled, the United Auto Workers, a union belonging to the Congress of Industrial Organizations (CIO), formed the UAW Women's Bureau in 1944 and initiated a regular column entitled "Sister Sue" in the union newspaper, *Ammunition*. The UAW Women's Bureau, together with the union's education and research departments, issued an array of special reports and pamphlets which provide many of the available

statistics about the wartime workingwoman.

Despite the work done by the UAW Women's Bureau, most of the widely circulated statements about the temporary status of women's industrial involvement were based not on systematic surveys, but on assumptions about women's "nature."

Typical was the assumption voiced by Frances Perkins, Roosevelt's Secretary of Labor, that at the close of the war women would return "to the homes they left." Others, like Frederick Crawford, President of the National Association of Manufacturers, were not so sure women would willingly return to the home, though he thought they should. He pronounced that the "home is the basic American unit," and that "homemakers are essential to the morale and well-being of male workers and as a first-line prevention against juvenile delinquency."

Union leaders, too, hoped that women would retire voluntarily in order to avoid competition between war workers and returning veterans. (There was at least one "Back to Mamma" club founded in the late years of the war with the express purpose of persuading women to quit.) But a 1944 UAW survey reported that fully 85 percent of the women then working wanted to continue after the war. That meant of the 350,000 new female UAW workers, 300,000 wanted to go on working in manufacturing. R. J. Thomas, UAW's president, was aware that results of the study would "shatter the preconceived ideas of certain industrialists and 'experts' who think the majority of women workers will want to leave the labor market."

A Department of Labor Women's Bureau survey in 1944 also showed that when asked about postwar plans, an average of 80 percent of the women who had been employed before Pearl Harbor intended to continue working. Among the women who had been in school prior to 1941, 75 percent intended to continue working, while more than 50 percent of the former homemakers had similar plans.

Surely income was the primary motive for working, although many people thought that the only reason a woman went to work was for pin money. The realization that women, married or not, had financial responsibilities was slow in coming (perhaps it is still coming). Before the war, 25.3 percent of American women were working full time despite discrimination, lower rates of pay, and segregated job classifications.

"Women, like men, work because their earnings are needed to support themselves and their families and to meet home expenses. . . . Single women support themselves and aged parents. . . . Married women support themselves and dependents," reported the New York State Division of Industrial Relations in 1946. Also, of the 1,114 women workers surveyed in cooperation with the United Electrical, Radio and Machine Workers of America, from 1944 to 1946, 20 percent were their family's only contributing wage earners, and in 50 percent of the households, the women's earnings were the main source of income for relatives living elsewhere. More than 80 percent of the group planned to con-

tinue working, predominantly for financial reasons.

Toward the end of World War II, in anticipation of the problems of converting from a war- to a peace-time economy, a number of conferences were held around the country. In 1944, the UAW Women's Bureau made resolutions on four issues which they considered crucial to protect female employees from postwar dislocation and discrimination: equal pay for equal work; postwar reemployment, wages, seniority. Eleanor Roosevelt summed up the spirit of that meeting by saying she hoped women would not become "expensible home-front soldiers."

Unfortunately the resolutions were impotent. In 1945 and 1946, layoffs of women workers came suddenly and without explanation. It must have been a shock to high wage earners to find themselves without employment. In January, 1946, New York *Times* reporter Lucy Greenbaum wrote, "The courtship of women workers has ended. . . . Four million fewer women were working than had worked at the peak." In New York State alone, women were down from 33 percent of the work force to the prewar level of 25 percent.

In industry, the percentages of women who were laid off were staggering:

Aluminum Company of Ames	50%
Ford Motor Company (at Willow Run)	81%
The Hoover Company	84%
American Brake and Block	90%
Metal Stamping Job Shop	98%
American Leather Products	100%
Asbestos Manufacturing Company	100%
Baker Rouland Company	100%

After the war, women were forced to return to "women's jobs," and at the Hudson Car Company, for example, their hourly wage rate was rolled back from more than \$1 to 90 cents. This pattern existed throughout industry during the postwar years.

Rationalizations flew thick and fast. From the Oliver Company in Springfield, Ohio, where anti-aircraft 40 mm. shells had been manufactured, came a report to UAW headquarters that 50 percent of the male employees who had been taken off war work had been placed in other jobs in the plant. "There are jobs in this plant at the present time," it stated, "but they are not suitable for female workers. The work is too heavy ["heavy" meaning the weight of parts—women worked on wiring, switches, small parts; chassis, though they never had to be lifted, were assembled by men]. The girls may find work in this area, but naturally, it will have to be at lower wages, as most plants seem to be asking for male workers."

Cutbacks began as early as August, 1944. The UAW revealed that in aircraft parts plants, for example, although women amounted to 42.2 percent of the total working population, they constituted 60.2 percent of the workers laid off. In the aircraft engine plants, women were 39.2 percent of the workers and 89 percent of the layoffs. In the truck and agriculture implements industry, women were 13.1 percent of the work force, but they were 51.6 percent of the layoffs.

COULD A WOMAN WHO HAD BEEN WORKING AT A "MAN'S JOB" BE BUMPED OFF THAT JOB AT THE END OF THE WAR SIMPLY BECAUSE IT WAS CLASSIFIED AS A MALE JOB?

Throughout industry, this was a typical series of events: women were the first to be laid off; job referrals were not as available to them; and when re-hiring took place, the women found their seniority ignored. In some instances, unemployment compensation was even denied a woman if she appeared unwilling to accept less than her wartime wages in a new job.

As if to substantiate the idea that women workers were happy to be laid off, the newspapers asserted that women were looking forward to their unemployment compensation. The May 4, 1945, *Wall Street Journal* headlined: LAID-OFF WILLOW

Women's employment in Detroit area manufacturing before, during, and after World War II:

YEAR	WOMEN IN MANUFACTURING
1940	44,064
1942	71,000
1943 November	259,000
1945 after V-E Day	124,000
1945 after V-J Day	66,900
1946 February	63,300

RUN WORKERS CHOOSY ABOUT NEW JOBS. SOME LOAFING. THEY COUNT ON UNEMPLOYMENT PAY. HALF THE WOMEN THROUGH WITH WAR WORK. The article concluded, "Besides the workers who had had all the war plant work they want and the others who feel the urge for a little vacation before they take on a new job, there are a good many of those signifying a desire for immediate employment who have been turning up their noses at jobs offered them." The article never mentioned that the pay differentials and the level of the new jobs then being offered may have been why the women workers were being "choosy."

Data about female attitudes toward layoffs have not been collected systematically, but apparently women war workers expected and did not especially resent being laid off as cutbacks marked the end of the war. What they did resent and what several of them filed grievances about was that they were not rehired in accordance with their rightful seniority when a plant was reconverted to postwar production, sometimes as quickly as two years later.

There were no precedents to help women retain or regain their high-paying jobs. Had the Equal Rights Amendment been passed before or during the war, it would have rendered segregated job classifications unconstitutional, but without it, such job classifications were the inevitable corollary of protective legislation. Protective laws covering such

work conditions as maximum hours and night work (which had been suspended by gubernatorial or legislative decrees during the war to permit women to do "men's jobs" temporarily) were enforced again by the states after the war, in order to effectively remove women from those jobs.

The issue of women's employment was complicated by many ambiguities and interpretations. First, *plant-wide seniority*: if a department closed down as the demand for a specific war product ended, could employees retain their seniority in other areas of the plant? Or use their seniority to get preference for transferral to another area of the plant? Second, the *Selective Service Act*: did it require the employment of all returning veterans, whether or not they had worked prior to entering the service? Third, *job classification*: could a woman who had been working at a "man's job" during the war be bumped off that job at the end of the war simply because it was classified as a male job? Fourth, *wage rates*: because the equal pay decisions of the National War Labor Board were no longer binding after the war, could an employer avoid paying women equal rates by slightly altering the job classifications?

It wasn't until the late forties and early fifties that women began to register their grievances. Suits were filed demanding back pay because "certain female classifications were changed to male classifications" so as to exclude women from keeping or returning to jobs they had held during the war. Though most suits were denied, 31 women from the Chrysler Corporation were awarded a back pay settlement of \$55,000 in 1948 to compensate for having been let go and for violation of their seniority when they were not recalled.

But for the most part, the female employees who wanted and needed to continue working were forced to move out of the industrial sector of the economy without recourse. They grudgingly gave up the jobs they had performed so well and the high incomes they earned.

Today, impressive numbers of women have been absorbed into the work force: women comprise 38 percent of those working. But in terms of work, stature, and equity, the workingwoman of 1973 has a long way to go to catch Rosie the Riveter.

Sheila Tobias is an academic administrator at Wesleyan University, where she was appointed to develop women's studies programs and affirmative action plans for women and minorities. She wishes to dedicate this study of "Rosie the Riveter" to the Rosie who inspired her—her mother, Rose Tobias.

Lisa Anderson, a sophomore at Wesleyan University, is currently in England studying the British system of child care during World War II.



FOR RINGER
FROM COLLEGIATE BROS
SERVICE
1025 S. MADFIELD AVE.
CHICAGO, ILL.
GROOT



OF THE WOMEN WORKING
DURING THE WAR, 85 PERCENT
WANTED TO CONTINUE
WORKING AFTER THE WAR.
... 1944 UAW SURVEY

MARY C.—Hospital Aide

I got off AFDC [Aid to Families with Dependent Children] when I got the chance to get a job in a hospital here as an aide. When the hospital is short of help because of absenteeism, which is most of the time, those who come in are supposed to make up the work of those who haven't. The work is hard.

Right after I hired in, I asked an aide who had been there longer if there was a union in the hospital. She said there was supposed to be a union pretty soon, but there wasn't one yet. When she had hired in at \$1.60 an hour, they had promised her a raise in two months. But it never came. We aides still get \$1.60 an hour.

We wondered what had happened. We thought maybe the employees had become afraid of losing their jobs. Some had been working at the hospital for years and were afraid they might not find other jobs after 13 or 14 years, if they lost that one. We knew that unless everyone voted together to get the union in, some employees would be thrown out as "troublemakers."

At the first union meeting I had a chance to attend, the union spokesman from Local 79 AFL-CIO sounded real good. He answered questions from the floor about employee grievances and conditions of work, and explained what the contract would offer the employees, especially in the line of pay raises. Starting pay for aides would become \$1.75, for housekeepers \$1.60, for first and second cooks, \$1.95 and \$2.15. They also discussed holiday pay, double-shift work, time-and-a-half pay when you are called in on your day off, and a 15-minute coffee break during the afternoon. As the union man answered the questions, it all sounded great. But nothing has changed yet.

How long can we be expected to live off the low wages we are getting with the cost of living going up all the time? All people are entitled to dignity and unity. We have to get together and demand it.

I left AFDC to take this job, and my check isn't much more than when I was on AFDC. I used to get \$112 every two weeks; at the hospital I get \$115 every two weeks, after deductions. With three children and myself to take care of, that doesn't go far.

We hope the union is one that will really represent the poor working people and protect their rights. But we can't help wondering. The union man who is supposed to be speaking for us is very well dressed and well fed. He doesn't appear to us to have any problems putting food on his table. What we want to know is how long must we wait for a decent salary to feed our families?

MARY O.—Cabdriver

I work at a "man's job," driving a cab in New York City. To me, it's better than sitting at a desk and shuffling someone else's papers all day. When I go out in the morning, there's no boss breathing down my neck (except the meter, of course). I get along fine with the other drivers at the company; they know I do the same hard day's work and that I'm not just hacking for "kicks." And we get along fine because my boyfriend works there, too.

But out on the streets, I have to defend myself as best I can because if you're a woman cabbie, you must be some kind of *freak*. All women get abuse from men on the streets; I get stared and giggled at, pointed out, and am the object of the kind of coarse

remarks which many men consider compliments. When these men are in my cab, it is even worse. They are all types—white, black, latinos, young, old, hippies, businessmen. One of my defenses is to say "yes" when I'm asked if I'm married. A "no" to that question must be some kind of green light, yet even the most persistent *macho* is respectful of My Being Married. I have developed a thick skin, though certain remarks just can't go unanswered; a woman's freedom is such a horrible thought to so many men that I've felt endangered on a couple of occasions. Often I've been told "my man" must be some kind of _____ to let me be out working at "this" job, and that I should be home having *his* babies! However, many workingwomen are glad to see another woman behind the wheel. These have been my most interesting rides because we have been able to talk just as *people*, and because we face many of the same things on the job. One woman told me she felt safer, too, because women don't drive like maniacs, and she didn't have to worry about anybody making a pass at her. It seems to me that they miss a lot of peculiar cases when prospective drivers are screened at the Hack Bureau.

Of course they didn't miss me. Just because I'm a *woman*, I had to wait for hours to talk to the psychiatrist there, even though I passed the psychological exam. They don't even bother to give a driving test, though that would be more to the point; I *know* there are many men who equate virility with reckless driving. But I have to fight the myth of the "woman driver." Though I've been bumped in the city, I've never even come close to having an accident in nine years of driving and more than 1,500 hours of hacking. But when some people get in my cab and see that I'm a young woman, they lock the door, grab the strap, and huddle in a corner. I've even had people on the street stop hailing as I went to pick them up, for the same reason.

All cabbies have to put up with air pollution, traffic, and the general inhuman mess which is called New York City. All cabbies see and are part of the rat race called capitalism. (We have even been automated, in the form of "hot-seat" meters; we have to pay for any error.) It's a rough job.

PAM N.—Factory Worker

I don't know how many young women here are of middle-class background. I'm not, but I guess I thought I was. My dad's a workingman; he's on early retirement because of physical disability—he was in a job accident at Great Lakes Steel. Anyway, I went to college for a year. I decided not to continue for both financial and political reasons; but I found that, because I couldn't type, this was really the only kind of job open to me, aside from go-go dancing or working in a dry cleaner.

Because I was a young woman without dependents, the only factory that would hire me was a small nonunion plant. It's really hard for a woman to get into any of the big factories because they have hundreds of women on call for any opening.

I started working at a shop which makes parts for the big companies. There are about 300 workers in this plant. About two-thirds of the workers are women. The women do the real hard labor, the



menial jobs. The only men who were hired in there were either foremen or young men, some much younger than I, who were being trained as set-up men, and getting paid about twice as much as the women. Also, the men drove the hi-lo lifts that were used to move around the huge wooden crates. These were the same crates I had to move by myself.

In my plant there were production quotas. I'd have to put out 900 pieces of production an hour, on a machine which was three times as big as I was. The machines were old and very dangerous. In working them, the women would have to put their hands under the machines. Many women lost their hands, or parts of their hands, or became crippled because of the machines.

The machines break down all the time. On my first day, I was working on a machine for 15 minutes when it fell apart and hit me. I reported it, and the foreman laughed at me. He came back and fixed it. Although it was supposed to have two screws, he used only one screw to hold it in place. I didn't want to keep working that machine—but I worked it for 10 minutes more, and the part flew off again.

You're supposed to make an average of 900 parts an hour. But nobody accounts for the time it takes when the foreman closes a machine down, even though it may take 15 minutes for the foreman to get everything checked.

The majority of the workers in the plant are women, but there are no women foremen. The foremen that work with the women—and I don't know if this is accidental or not—all are very good-looking.

On the day before I quit, a young girl of 17, who was married and had a small baby, lost part of her finger in a machine. This was someone I knew personally, but I had seen many people with hurt hands going into first-aid. On the day I quit, I was asked to work a machine that had already slipped three times that day. I had to put both hands under it. When it got to this point, I had to quit. You see, I *could* quit, but most of the other women there couldn't.

JOANNA J.—Cannery Worker

I work in a factory preparing food. Recently, the women who make up one of the departments were fussing and angry because the work was slow, and the night-shift hours were cut down. The older women were squawking more than the young unmarried women, who need the money more because of not having husbands. The new boss-lady picks favorites out of the department, so these old married women would go to her with some sob story. They would then get put on the day shift for weeks at a time, instead of having to take turns on the night shift. Because of this, the others had to work a lot of night shifts, so they began to get angry.

Under the old boss, the employees with the highest seniority had preference over everyone else, but this new boss makes her own rules.

Another boss has a member of her family working under her. She changed one person's shift so that the relative could go to a party. Once, there was supposed to be a bus strike, and the boss changed a woman to her relative's shift so this person could drive her home. The one she changed raised Cain

because she was taking a few other women home on her own shift, and besides, she wasn't even friendly with the relative.

A friend was telling me about the evening shift in her department. There is a "stoolie" girl on it who often takes the boss home. One night when there were six or seven sorting tables and only two working tables, this big stoolie boss-girl, as the women call her, told her table when they finished sorting not to help the other table. Certain white women, when black women are sorting, have a way of putting all the food on their table and smaller amounts on the table that is all white, so naturally the black women work harder. The white women know this and try to get to the job early and get an all-white table, so sometimes this makes all the black women work at one table. That night, the table that had black women got twice as much to do as the table with only white women at it. So the first table decided to slow up. Well, this stoolie told the boss, and the next day they put everyone from that table on the evening shift for the next week, too. All the women with less seniority were put on the day shift. Some of the women blew their tops.

A few of the women told the male union steward that some women were working the day shift too often and this was not going by the union rules. He said that someone had called the union office and reported what was going on, but the person wouldn't give a name, so the union wouldn't do anything about it. The next week the day-shift boss called some of the women to come to work on the day shift. It seems she was afraid of getting into trouble, since she knew she was reported to the union and the head-lady boss.

A few weeks ago, the women in one department decided what they needed was a union stewardess. They went to the union, and the union told them they could pick a woman from their department. They had a man for a steward, but he didn't care about the women's problems. One day, right before the election, the boss came in and told the women to vote for the two older women who were running. It seems she intended to have the three younger women work in another department most of the time. Now, you and I know she had no right to tell anyone who to vote for. She knew the women she wanted them to pick would be for anything she did, if she just did halfway right by them. One woman told me, "When she told us how to vote, I told the girls no matter how we voted, one or the other of the older women would get it." The one they wanted was a dumb white woman who does everything anybody tells her. She has no mind of her own. What better person for a union to want in? She won, too. I figured she would when I saw a man steward taking her to the office for a special talk. I told the women, as soon as she is educated by them into their tactics, she still won't do a thing to help anybody. And if she does, we will all have to suffer for it. But a few days ago I heard they had a problem in that department, and the new stewardess wrote up a three-page grievance and came in early to see the head boss about it. The "dumb girl" may have fooled everybody!

Excerpted from "Notes on Women's Liberation: We Speak in Many Voices," October, 1970. Published by "News & Letters," 1900 E. Jefferson, Detroit, Michigan 48207. (Copies, \$1)



STARTING YOUR OWN BUSINESS CONTINUED FROM PAGE 73

channels on reasonable terms."

To date, there is only one business development center aimed especially at women: Advocates for Women, founded in San Francisco by Del Goetz to advise women on how to "package" their business ideas.

MAKING THE MOST OF MAILING LISTS

Mailing lists are a crucial ingredient to most businesses—particularly those just starting up. Developing them, however, can be time-consuming and tedious work. The very best lists are of people who have already bought your product or shopped in your store. There are mailing list houses, however, from whom you can buy lists of people who have bought products similar to yours. Lists usually cost \$25 to \$30 per thousand to rent, plus your own cost of mailing. The rule of thumb is that each mailing piece costs 15 cents, including design, list rental, material, and postage, so that a mailing of 10,000 would cost \$1,500. You can look up the names of mailing houses in the Yellow Pages and call them for details. There are two kinds of lists—compiled and direct mail. The former are names of people in a certain category—women faculty members, for instance. The latter are people who have actually bought items through the mail. Direct-mail lists tend to be much more productive than compiled lists for other direct-mail solicitation. Returns on direct-mail pieces usually average from 3 percent to 6 percent, but you should keep careful records of this aspect of the business. You can do tests using 1,000 or 2,000 names from several different lists before committing yourself to buying them in their entirety. (Be careful—the broker may give you the best names first in the hope of selling you the whole list.) There are also numerous tests you can do with your direct-mail piece itself in order to discover what sales package is most effective. There are a small number of direct-response advertising agencies that specialize in these problems. To get the names of local members of the Women's Direct Response Group, contact Barbara Kumble, Beacon Direct Response, 666 Fifth Avenue, New York, N.Y. 10019 (212) 245-1144.

Women should have no illusions that the kind of business assistance developed for minorities is a final solution. In fact, the programs have been fraught with politics, to say nothing of underfinancing and public-relations puffery.

Sex discrimination—in the diffi-

cult area of financing or technical assistance—is only part of the problem. Another part of the problem is that women tend to be isolated in their homes, and for all intents and purposes are outside the economic system. This is so because the work traditionally done by wives—housework and child care—has had no measured economic value.

One result of this is that women often view business ownership for women as a negative thing. New women entrepreneurs, struggling to be financially independent, often comment about the suspicion and disregard with which some other women view them. In a defensive reaction to not controlling money, many women seem to feel that money, in and of itself, is evil. Gradually the women pioneering in business development are making the point that money is a neutral tool and that business can be a dignified and exhilarating endeavor if not pursued in the traditional, exploitative way.

As a large number of women are now considering business ownership, some new working patterns emerge. The new entrepreneurs place high value on being self-supporting, rendering quality service, and evolving different working relationships among employees. For example, a woman employer may use flexible and part-time scheduling, may redefine secretarial and other jobs which have traditionally been dead-end for women, and may encourage a cooperative rather than a competitive (and hierarchical) attitude among employees. This is not to say that women are morally superior to men, but, as has been said, simply less corrupted by power.

So where do we go from here? Women must get hard-headed about acquiring financial, managerial, and entrepreneurial skills and access to major economic institutions. Women economists must come up with a structural analysis of how women now function outside the economy and how to overcome this. We must show the inadequacies of profit-taking as the standard by which business operates. We must find ways of pooling what little money women do

control, possibly through existing structures where women have clout, such as churches or women's clubs. We must leverage this money in our collective self-interests.

The four businesswomen who are described earlier are struggling as individuals against an integrated economic structure that systematically denies opportunity to women. Aspiring businesswomen must understand that actual opportunity will only be opened by an organized movement of women which attacks structural discrimination on all levels, not just that of business. One part of this effort will be to win concrete reforms, such as ending credit discrimination, open-

AIDS FOR SMALL-BUSINESS ENTREPRENEURS

There are two sources for low-cost pamphlets on specific aspects of business:

The Bank of America publishes *The Small Business Reporter* 10 times a year, and back issues focusing on specific business topics are available at \$1 each. For a publication index, write Bank of America, *Small Business Reporter*, Dept. 3120, Box 3700, San Francisco, Calif. 94137.

The Small Business Administration publishes two catalogs. *Free Management Assistance Publications* (#SBA 115A) lists various pamphlets under the categories "Management Aids," "Technical Aids," "Small Marketers Aids," and "Small Business Bibliographies" and also lists the SBA field office addresses. *For-Sale Booklets* (#SBA 115B) lists hundreds of small specialized pamphlets available at low cost from the Government Printing Office. For both catalogs, write to the Small Business Administration in Washington, D.C., or to their field office nearest you.

ing lending channels to women, and demanding government allocations for business assistance programs. While an individual woman seeking financing is in no position to protest the obstacles she meets, collective pressure can make real changes for all women.

Susan Davis is editor and publisher of "The Spokeswoman," a national monthly newsletter of Women's Liberation. She also founded and edited a national biweekly newsletter on minority business and has led workshops for the National Organization for Women and the National Women's Political Caucus on business ownership for women.

UNSTUFFING THE SHIRT
CONTINUED FROM PAGE 49

get. "I have to check back with him."

"For ten thousand, about twenty seven [dollars]."

"Hmmm. Let me check with my client." Joe returns to his cubicle, knowing that Harry is aware he frequently has large amounts of stock and that at this very moment, Harry is speculating about the real size of the transaction.

During the day, a broker who works for Joe's firm brings back reports of Harry. "Harry is grinning. When Harry grins like that, he won't budge." "Harry is still grinning like a Cheshire cat. He's mean when he smiles." "Harry is a killer."

"Let him sweat," Joe says. "I'm not afraid of him."

Sure enough, after lunch, Harry capitulates and approaches Joe's stall.

"Joe, have you talked with your client? How much is he selling?"

"Yeah, I just found out he wants to sell fifty thousand. Perhaps more if the price is right—say, twenty eight."

"I can't do better than twenty seven and a half."

"Well, if that's the best you can do. Well, ummm, okay."

That's 50,000 half-dollars.

Later in the afternoon Joe sells another 100,000 shares which he negotiates the same way. Joe is tough. Harry is a killer.

To alleviate the terrible boredom of trading the same companies day after day, year after year, these dignified men frequently make up nicknames for various stocks. These are usually based on the two- or three-letter symbol assigned for obvious expediency to each of the 1,400 listed companies. Hence, when Joe talks to Harry about a \$1 million transaction, Beneficial Corporation (BNL) is Big Nose Louie. Dupont (DD) is Donald Duck. Xerox (XRX) is X Rocks. Louisiana Land (LLX) is Lousy Louie. Sometimes they more nearly resemble the sort of witticisms heard around a fraternity house: Continental Can is Zsa Zsa Gabor—get it? Pittsburgh Screw and Bolt was called Love 'Em and Leave 'Em.

THESE
DIGNIFIED MEN
MAKE UP
NICKNAMES
FOR STOCKS:
CONTINENTAL CAN
IS ZSA ZSA GABOR,
PITTSBURGH
SCREW AND BOLT
WAS CALLED
LOVE 'EM AND
LEAVE 'EM



This amuses Joe and Harry a lot.

Recognizing market trends in the change of the noise level is a developed expertise. It is said that a successful broker is one who can differentiate between the sound of market prices on the upswing and the floor hum when prices are going down. By waiting a few minutes to trade he can use it to his advantage.

This is one of the symptoms of the "other idiot principle"—which frequently determines the price a stock trades for. It means that a broker will

purchase some popular stock at an absurdly high price because he knows he can sell it to some other idiot at an even higher price. Such spurious trading methods account for the common reference to the market as the world's largest crap game.

"These men are killers. Ruthless. Vicious." These are descriptions I hear constantly, as though there is an unspoken agreement to call each other tough.

"Killer" is jarring. My old associations: killer shark, killer whale. A male who has taken human life. Masculine. The word elicits fear of a predator. But these men aren't really afraid of each other. They're trading compliments: "Pete's tough. People around here respect him; he can be a real killer"—spoken with admiration.

They describe themselves in the words of the water hole—bull (market), tiger, killer, tough, king—as though to evoke a primitive prestige for their pecking order. They keep telling each other how tough they are, how competitive. Like bucks ritually locking horns, they engage in a token spar, then rejoin the herd. Say, "Whew! He's really a killer."

But there's a puzzling contradiction here: on one hand I am told how tough it is, and on the other hand I am told it's a snap because most of the people on the floor are lazy, and generally uninformed about the market. Still, even by mistake, dummies make out financially, too. The lucky ones make big money (\$5 million in three years by parlaying a Bar Mitzvah gift of 200 shares of stock). The other guys make no less than \$16,000 per year and as much as \$500,000. Women—even lazy, dummy women—deserve the opportunity to do as well.

"Why would a woman want to work here? It's a snake pit. They'll eat her alive," a trader says. "Why would anyone want to work here!"

"Why do you work here?" I retort.

"I love it." He shrugs and smiles.

Jeannette Mabry Reddish is a freelance financial writer who lives in New York (and has a dog named Eastern Establishment Liberal).

SMALL INVESTOR
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clubs may be particularly appropriate for women since they enable you to share with other women, your thoughts, insights, and fears about investing, and to see that "feminine" skills and interests, contrary to popular belief, may be an asset in making investment decisions. Although this sounds a bit like a consciousness-raising group (indeed, your group could be the basis for an investment club), it is quite valid for investing since so much of investing is psychological. Understanding why you and other people decide to buy particular stocks is a key variable in predicting the price movement of those stocks.

To help you or your club follow current financial news and opinions on market trends and economic conditions, you should read the *Wall Street Journal* and the financial section of your local newspaper every day, plus, if you have time, the periodicals, *Barron's* and *Forbes*. The newspapers publish daily stock listings like this which are essential for following stock movements:

New York Stock Exchange Transactions

—1972-73—		Sales P/E		100% Ratio		High		Low		Close		Chg.	
High	Low	Stocks	Div.	257	23	43%	43%	43%	43%	21%	21%	1/4	1/4
45	30%	RalstonP	.70	372	37	22	21%	21%	21%	21%	21%	1/4	1/4
23%	16%	Rmade In	.12	47	11	21%	21%	21%	21%	21%	21%	1/4	1/4
30%	19%	Ranco Inc	.92	266	5	18%	18%	18%	18%	18%	18%	1/2	1/2
21%	15%	RapAm	.12a	6	99%	99%	99%	99%	99%	99%	99%	1/2	1/2
101	71%	RapAm pf 3		27	11	32	32%	31%	31%	31%	31%	1/2	1/2
38	25%	Raytheon	.1	16	19	11%	10%	11%	11%	11%	11%	1/2	1/2
13	7%	Raymint	.20a	127	13	33%	33%	33%	33%	33%	33%	1/2	1/2
47%	27%	Raytheon	.60	3669	18	37%	35%	35%	35%	35%	35%	1/2	1/2
45	32%	RCA 1		35	87%	8%	8%	8%	8%	8%	8%	2%	2%
102	80%	RCA cv pf 4		250	26	28%	27%	27%	27%	27%	27%	1/4	1/4
33%	19	Rdg Bate	.25										

The list may look ominous at first, but it is quite easy once you focus in. The first stock is Ralston Purina (you get accustomed to the name abbreviations). Reading from left to right, the high for 1972 and 1973 was

CONSOLIDATED STATEMENT OF INCOME AND RETAINED EARNINGS
FOR THE FIFTY-TWO WEEKS ENDED DECEMBER 25, 1971 AND DECEMBER 26, 1970

	1971	1970
NET SALES	\$11,518,958	\$8,341,105
COST AND EXPENSES		
Cost of Goods Sold	7,504,897	5,671,540
Selling, Shipping and Administrative Expenses	2,164,869	1,656,617
Interest Expense	232,738	186,023
State and Local Income Taxes	84,483	38,860
	9,986,987	7,553,040
Income Before Federal Income Taxes	1,531,971	788,065
Provision for Federal Income Taxes—Note A	720,307	384,319
Net Income	811,664	403,746
Retained Earnings, Beginning of Period	1,498,747	1,095,001
Retained Earnings, End of Period	2,310,411	1,498,747
EARNINGS PER SHARE:	\$ 1.89	\$.94
Shares Outstanding	430,000	430,000

\$45, the low 33% or \$33.62 (each point is \$1). The figures immediately following the stock's abbreviated name tell you that it pays a \$.70 annual dividend, based on the last dividend paid. The next two columns record that the stock traded 25,700 shares on the previous day (the morning papers report the previous day's trading) and that its price-to-earnings ratio is 23 (a description of P/E ratio follows). On that day, the stock traded at a high of 43% (\$43.87), a low of 43% (\$43.50), and it closed at 43½—down ¼ (25¢).

The factual conclusions that can be made from this are that the stock is trading near its yearly high, its current yield is approximately 1.6

$$\frac{(\text{dividend} - \$.70)}{(\text{current price} - \$43.50)}$$

percent and it closed at its low for the day.

If you or your club decide to invest in stocks, you will of course want to understand the key factors responsible for stock performance. Some of these are: the potential growth of the company, the industries in vogue with investors now and possibly in the future, and the trends in the movement of the overall market. Since stocks perform primarily on the basis of expectation, stock evaluations are difficult because of the need to predict the future. But there are tools to help you in your forecasts.

To evaluate the potential growth of a company, you should first get information on the past record of

earnings per share

$$\frac{(\text{yearly earnings})}{(\text{average number of shares})}$$

and sales (revenues). This information can be found in the company's income statement in its annual report, which can be obtained directly from the company or your broker.

The income statement for two consecutive years might look like the chart above, with the net sales and earnings highlighted.

If the company has demonstrated good growth in sales and earnings over a few years, it may be likely to continue this growth, but you should also consider other factors: if there appears to be competent management and a large enough management team to generate good sustained growth; if there is good product desirability and acceptance (here your own market research may be valuable); and how the company compares to its competition in size, product, marketing, and management (your broker should be able to get you the names of the competitors).

The performance of the company is also related to the growth of the industry it is in. The industries thought to have the most potential become the stock market favorites, but they can come in and out of vogue quite rapidly. Although it is hard to anticipate a new favorite, or the jilting of an old one, you should have some idea of the present feeling toward an industry before you invest in it. In the span of four years, for instance, computer time-sharing companies were in vogue, then out of

vogue, and now they seem to be getting popular again. A few years ago companies owning nursing homes were popular, but now most investors will not touch them.

Stock market fluctuations, perhaps even more than industry trends, are extremely difficult for anyone, especially the small investor, to predict. However, since the stock market often moves in anticipation of future economic conditions, it is useful to read what the analysts are saying about the economy as well as the market. The Government's Composite Index of Leading Economic Indicators, published at the end of every month in many newspapers (in the *Wall Street Journal*, for example, available in most libraries), can be helpful in summarizing economic conditions. This index measures such things as corporate profits and durable goods orders, and is thought to presage broad business movements which often coincide with the movement of the market.

There is one key ratio that must be understood for stock market analysis since it is determined by many of the factors discussed above. This is the price to earnings ratio (P/E ratio), or multiple of earnings. It is derived by dividing the price of the stock by the year's earnings per share. Generally, if the expectations of a company are good, whether because of the past record or an exciting product, and if it is a popular industry, the P/E will be higher than if the opposite is true. A P/E below 10 is

on the low side; above 20 is high with some very favored companies selling at as much as 80 times earnings. However, multiples are also dependent on the movement of the overall market. If the stock market is depressed, most multiples decline and a P/E of 12 may be considered high.

The multiple of a stock has meaning only when compared to that of other stocks. If a company with good growth, in a popular industry, only has a multiple of 10, it usually makes more sense to consider buying this stock rather than the stock of a company with a poor record, in an unpopular industry, that is also selling with a multiple of 10.

After you have chosen and bought your stocks, the next thing to learn is when to sell. There are no hard and fast rules but generally you should set guidelines for yourself. If a stock goes down a certain percentage (20 percent may be reasonable), it is usually wise to take your loss and sell, because it is just as likely that a further price decline will follow as that the price will return to its former level. If it reaches the price you hoped for when you made your investment, take your profit and run. Always compare your investment to other possible ones in the marketplace. If you feel you can do better than the investment you have, sell it to buy the more promising security.

Also keep in mind that you have to pay taxes on your profits when you sell your winning stocks, and on commissions when you buy and sell

stocks. You should consult an expert about your particular tax situation, but generally if you hold a stock for more than six months and then sell it at a profit, you pay a capital gains tax which, for the first \$50,000, is one-half of the tax rate on your ordinary income. Profits made on stock held less than six months are usually taxed at the same rate as your ordinary income. But investment factors should come ahead of tax factors: do not hold on to a stock that you think has reached its peak just because you do not want to pay taxes on the profit.

If you invest, do it seriously and give it time and thought. Your caution and good judgment should not be discarded the minute someone gives you a "hot tip." Investing is not a way to get-rich-quick; be wary of people who say it is.

Investing is not for everyone but that does not mean it is for men and not women. Whether or not we invest or make money at it, it is important that the choice is ours and a knowledgeable one, and that the responsibility for success or failure is also ours. The feeling of being in control of our financial life is necessary—especially for women.

Marlene R. Krauss, a graduate of the Harvard Graduate School of Business Administration, is an investment broker and a vice-president of D. H. Blair Securities Corporation. She is a member of the board of the Women's Action Alliance.

SUGGESTED READING

PAMPHLETS

(These are good for definitions and fundamentals.)

"How to Read a Financial Report." Merrill Lynch, Pierce, Fenner & Smith, 260 Madison Ave., N.Y., N.Y. 10017.

Investors instructional aids, pamphlets published by the New York Stock Exchange, are available from NYSE member firms.

NASD Training Guide. National Association of Securities Dealers, 77 Water Street, N.Y., N.Y. 10005. (80 cents.)

BOOKS

(These contain basic information and philosophies, as well as more advanced material.)

Edwards, Robert D., and Magee, John, *Technical Analysis of Stock Trends* (5th ed.). 1966: John Magee, Inc., Springfield, Massachusetts. \$16.

Engel, Louis, *How To Buy Stocks* (rev. 5th ed.). 1971: Little, Brown & Company, Boston, Massachusetts. \$7.95. (Bantam, New York, 95 cents.)

Lefevre, Edwin, *Reminiscences of a Stock Operator*. 1968: Pocket Books, New York, 95 cents.

Loeb, Gerald M., *The Battle for Invest-*

ment Survival. 1965: Simon and Schuster, New York, \$5.95. (Paperback edition, \$2.25.)

Loeb, Gerald M., *The Battle for Stock Market Profits*. 1971: Simon and Schuster, New York, \$6.95.

Mackay, Charles, *Extraordinary Popular Delusions & the Madness of Crowds*. 1932: Farrar, Straus & Giroux, New York, \$10. (Paperback edition, \$3.45.)

Magee, John, *The General Semantics of Wall Street*. 1958: John Magee, Inc., Springfield, Massachusetts, \$15.

Smith, Adam, *The Money Game*. 1968: Random House, New York, \$6.95. (Dell, New York, \$1.25.)

Article VII. Property; Debts; Living Expenses

HARRIETT and HARVEY intend that the individual autonomy sought in the partnership shall be reflected in the ownership of existing and future-acquired property, in the characterization and control of income, and in the responsibility for living expenses.

THEREFORE, THE PARTIES AGREE that this Article of their MARRIAGE CONTRACT, in lieu of the community property laws of the State of Washington, shall govern their interests and obligations in all property acquired during their marriage, as follows:

A. Property

THE PARTIES HAVE MADE full disclosure to each other of all properties and assets presently owned by each of them, and of the income derived therefrom and from all other sources, and AGREE that each party shall have sole management, control, and disposition of the property which each would have owned as a single person, all as specifically described in EXHIBIT A, which is incorporated by reference and made a part of this CONTRACT.

THE PARTIES AGREE that the wages, salary, and other income (including loans) derived by one of the parties will be the separate property of such party and subject to the independent control and/or obligation of such party. In order to avoid the commingling of the separate assets, THE PARTIES AGREE to maintain separate bank accounts. At the present time, HARVEY's income consists of his salary as a full-time teacher with Seattle Public Schools; and HARRIETT's income is derived from her savings and government loans, while she is a full-time student at the University of Puget Sound School of Law in Tacoma.

Ownership of all future-acquired property, tangible and intangible, will be determined in accordance with the respective contributions of each party, even in the case of property which is jointly used. Annually, or sooner if required, THE PARTIES AGREE to amend EXHIBIT A of this CONTRACT to include future-acquired property and any changes in the ownership of property

presently described in EXHIBIT A. The parties may, by mutual agreement, determine their respective interests in an item of property on a basis other than financial contribution, but such agreement shall not be effective until reduced to writing in EXHIBIT A to this CONTRACT. Gifts, bequests, or devises made to one of the parties will become the separate property of that party, while gifts made to both of the parties will be considered to be jointly owned.

THE PARTIES AGREE to name each other as full beneficiaries of any life insurance policies which they now own or may acquire in the future.

B. Debts

THE PARTIES AGREE that they shall not be obligated to the present or future-incurred debts of the other, including tuition and other educational expenses.

C. Living Expenses

THE PARTIES AGREE to share responsibility for the following expenses, which shall be called LIVING EXPENSES, in proportion to their respective incomes: (1) Mortgage payment or rent, (2) Utilities, (3) Home maintenance, (4) Food, (5) Shared entertainment, (6) Medical expenses. Other expenses shall be called PERSONAL EXPENSES and will be borne individually by the parties.

THE PARTIES RECOGNIZE that in the absence of income by one of the parties, resulting from unemployment or extended illness, LIVING EXPENSES may become the sole responsibility of the employed party; and in such a situation, the employed party will assume responsibility for the PERSONAL EXPENSES of the other, including, but not limited to the following: (1) Insurance, (2) Transportation, (3) Clothing, (4) Miscellaneous personal items.

THE PARTIES AGREE that extended periods of time in which one or both of the parties will be totally without income will be mutually negotiated.

HARRIETT HEREBY WAIVES whatever right she may have to rely on HARVEY to provide the sole economic support for the family unit.

Article VIII. Evaluation of the Partnership

HARRIETT and HARVEY recognize the importance of change in their relationship and intend that this CONTRACT shall be a living document and a focus for periodic evaluations of the partnership.

THE PARTIES AGREE that either party can initiate a review of any article of the CONTRACT at any time for amendment to reflect changes in the relationship. THE PARTIES AGREE to honor such requests for review with negotiations and

discussions at a mutually convenient time.

THE PARTIES AGREE that, in any event, there shall be an annual review of the provisions of the CONTRACT, including EXHIBIT A, on or about the anniversary date of the execution of the CONTRACT.

THE PARTIES AGREE that, in the case of unresolved conflicts between them over any provisions of the CONTRACT, they will seek mediation, professional or otherwise, by a third party.

Article IX. Termination of the Contract

HARRIETT and HARVEY may by mutual consent terminate this CONTRACT and end the marriage relationship at any time.

FURTHERMORE, THE PARTIES AGREE that the breach of a material provision of this CONTRACT for a sustained period of time shall constitute "cruel treatment or personal indignities rendering life burdensome" and shall serve as a ground for termination of this CONTRACT, according to the divorce laws of the State of Washington, under RCW 26.08.020.

THE PARTIES AGREE that in the event of mutual consent to terminate this CONTRACT or breach thereof, neither party shall contest the application by the other party for a divorce decree or the entry of such decree in the county in which the parties are both residing at the time of such application.

In the event of termination of the CONTRACT

and divorce of the parties, the provisions of this Article and Article VII of this CONTRACT, as amended, shall serve as the FINAL PROPERTY SETTLEMENT AGREEMENT between the parties. In such event, this CONTRACT is intended to effect a complete settlement of any and all claims that either party may have against the other, and a complete settlement of their respective rights as to alimony, property rights, homestead rights, inheritance rights, and all other rights of property otherwise arising out of their partnership.

At such time as there may be a child born of this partnership or adopted by the parties, THE PARTIES AGREE to amend this CONTRACT to make provisions for their respective rights and obligations in regard to the child in the event of termination of the CONTRACT (including provisions for support and education of the child).

Article X. Decision-Making

HARRIETT and HARVEY share a commitment to a process of negotiations and compromise which will strengthen their equality in the partnership. Decisions will be made with respect for individual needs. THE PARTIES HOPE to maintain such mutual decision-making so that the daily decisions affecting their lives will not be-

come a struggle between the parties for power, authority, and dominance. THE PARTIES AGREE that such a process, while sometimes time-consuming and fatiguing, is a good investment in the future of their relationship and their continued esteem for each other.

NOW, THEREFORE, HARRIETT and HARVEY make the following declarations:

1. They are responsible adults.
2. They freely adopt the spirit and the material terms of this MARRIAGE CONTRACT.
3. The MARRIAGE CONTRACT, entered into in conjunction with a Marriage License of the State of Washington, County of King, on this 24th day of November, 1972, hereby manifests their intent to define the rights and obligations of their marriage relationship as distinct from those rights and obligations defined by the laws of the State of Washington, and affirms their right to do so.
4. They intend to be legally bound by this MARRIAGE CONTRACT and to uphold its articles before any Court of Law in the Land.

THEREFORE, COMES NOW, HARRIETT MARY CODY who applauds her development which allows her to enter into this partnership of trust, and SHE AGREES to go forward with this partnership in the spirit of the foregoing MARRIAGE CONTRACT.

HARRIETT MARY CODY

THEREFORE, COMES NOW, HARVEY JOSEPH SADIS who celebrates his growth and independence with the signing of this CONTRACT, and HE AGREES to accept the responsibilities of this partnership as set forth in the foregoing MARRIAGE CONTRACT.

HARVEY JOSEPH SADIS

FINALLY, COMES JANICE NIEMI who CERTIFIES that HARRIETT and HARVEY did freely read and sign this MARRIAGE CONTRACT in her presence, on the occasion of their entry into a marriage relationship by the signing of a Marriage License of the State of Washington, County of King, at which she presided as an Official Witness and as an Official Authorized to Solemnize Marriage in this state. FURTHER, SHE DECLARES that the Marriage License of the parties bears the date of the signing of this MARRIAGE CONTRACT.

JANICE NIEMI

THE ECONOMICS OF PROSTITUTION
CONTINUED FROM PAGE 60

into one of the midtown police precincts naked as a plucked chicken.

PORNOGRAPHERS: The link between pornography and the infiltration of a new area by prostitutes is firmly established. One promises, the other delivers.

In May of 1971, the Peep Show Man was up to his ankles in sawdust on Lexington Avenue, hammering in stalls like make-do cattle pens. He looked like a hayseed Kentucky veterinarian. One couldn't have guessed he owned a string of 12 Times Square peep shows. But competition had saturated Times Square, he said, and so he followed his sixth sense to Manhattan's East Side.

"Only had three folks come by wantin' to know why I was puttin' such a thing in here," drawled the Peep Show Man that May. "Prob'ly be the first ones in to see it." And a week later there they were, one hip poking out of every stall, dropping quarters into the box to devour sexual images that have the approximate substance of shower-curtain decals.

Within a week prostitutes had followed. And what follows prostitutes is crime.

PROSTITUTION AND PORNOGRAPHY LAWYERS: Lawyers who make their living by defending prostitutes form a small, closed, cynical fraternity. They charge what the traffic will bear. Theirs is a captive clientele. On the proceeds of prostitution they live very well, in the manner of legal pimps.

For all sorts of profiteers, 1967 was the year of the double bonanza. While New York was relaxing its prostitution law, the Supreme Court handed down a series of decisions lowering the restrictions on obscenity. Within three months organized crime had entered the midtown pornography business. Right behind them appeared another middleman, an old breed of lawyer with a lucrative new specialty—obscenity law.

What these lawyers are really defending is not the public's right to experience imaginative forms of sexual expression, but the rights of property owners and mob-connected operators to extract maximum profits from the weaknesses of ordinary mortals. It

is not uncommon for obscenity lawyers to have their own financial interests in the sex industry. Another habit they have is writing "public-spirited" letters to major newspapers upholding the virtues of civil libertarianism, letters as transparent as a call girl's negligee.

And so, while further Supreme Court clarification of obscenity laws is awaited, sharpie lawyers do daily battle in lower courts over the delicacy of police busts and the incoherent distinctions between hard- and soft-core pornography. In the jargon of the stock market, they are "going to the moon." **POLITICIANS AND PUSSY POSSES:** For nearly a hundred years in New York, prostitution has been used as the whipping girl for political challengers to flog political incumbents. One thing has remained constant: New York's courts levy punishment exclusively on

*Landlords are
the one aspect
of prostitution that
has been almost
totally ignored*

the real victims—prostitutes—while politicians ignore the structure of commercialized vice which sustains them.

It is fashionable to blame the whole mess on the police. Politicians respond to the immediate public outcry. City Hall simply enlarges the expensive, demoralizing game of round robin played by cops and prostitutes. Their "street sweeps" last only until the courts are choked with insubstantial cases and a louder cry comes back from the district attorney's office to the police commissioner's office: cut the arrests. Meanwhile, the girls evicted from one territory simply move to another, wait for calm, and return. And then the public cries "corruption" when an investigatory commission reports that a few houses of call girls are sustained on payments to the police.

Why should a frustrated police force take the blame for a social problem that both the courts and the cream of city

officialdom refuse to face squarely?

PROMINENT BUSINESSMEN: Landlords are the one aspect of prostitution that has been up to now almost totally ignored. It took me six months of research and roughly 50 pounds of documentation to put the names of landlords together with the properties in midtown Manhattan which housed prostitution hotels, peep shows, massage parlors, pornographic bookstores, and blue movies. And then I interviewed them.

The results were all very embarrassing. The names behind the booming sex industry belonged to a relative-by-marriage of President Nixon, several of the largest tax-paying property owners in the City of New York, respectable East Side WASPs, members of the Mayor's Times Square Development Council, Park Avenue banks . . . and at the outset of each interview, they had all lied.

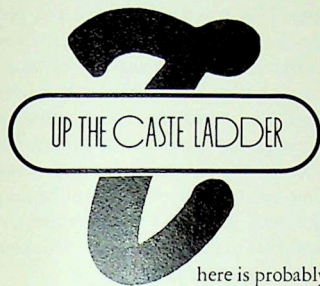
Every city has these money-insulated real estate moguls. And every city to a greater or lesser degree guards them. It is hardly *comme il faut* for city officials to tattle on their peers, especially since they control much of the private capital and influence the political winds which keep a particular mayor aloft.

THE MAFIA: No comment on the profiteers of prostitution can overlook the shadowy but certain presence of organized crime. Who knows better the weaknesses of men and who has had more experience in harnessing them?

Prostitution was selected as a profitable racket back in 1933, when the repeal of Prohibition forced Lucky Luciano to find new employments for the Mafia. The mob has had its ups and downs in the sex industry, but 1967 was a great year. Ever since the Supreme Court eased up on sexual expression, organized criminal exploiters have been creating an almost insatiable demand for paid sex, both live and simulated. The demand still grows; it seems by now unfillable. Who are the mob's patrons? Everybody.

Prostitution, then, is many things to many people, from the street corner to the penthouse to the hidden realms of profit beyond. The one thing prostitution is not is a "victimless crime." It attracts a wide species of preying criminals and generates a long line of vic-

tims, beginning with the most obvious and least understood—the prostitute herself.



here is probably no vocation which operates with such a fierce system of social distinctions.

The streetwalker has nothing but slurs for "those lazy flatbackers," meaning call girls. The call girl expresses contempt for the ignorant "street hooker." The madam wouldn't be caught dead with a "diseased" street girl. The independent call girl has washed her hands of the "bloodsucking" madam or pimp. And so on.

The street hooker is at the bottom of the blue-collar end of the ladder. She far outnumbers anyone else in the business.

Separate and distinct is the whore-addict who turns to prostitution for support of her own or her boyfriend's habit rather than as a vocation in itself. A persistent myth about prostitution is that most girls are addicts. This is not only untrue, but it is impossible; because a girl working at the competitive speed—running five miles a night, six nights a week, and turning six to twelve tricks daily *despite* routine rotations through jail cells and courts—couldn't keep up the pace demanded by the pimp and keep up a habit as well. If and when she begins to require enough drugs to interfere with her work, the pimp will lower her to bottom woman in the stable or drop her.

In New York, the quality and price of street girls diminish as they move westward on the city map. On the more prosperous East Side, the merchandise is sharply divided into three subclasses.

In one class are the daytimers who pull a steady blue-chip business among Grand Central commuters, which accounts for their swelling ranks. They work the office buildings like a super-hospitality coffee wagon. Score the

flustered account executive in the elevator, simple! Make a date for a "noonie" in the office while the secretary is out to lunch. Discreet accommodations of all kinds are offered for the busy executive.

Daytimers can afford to be choosy. Haughty, white, and businesslike, these are your ex-models and jobless actresses who turn a trick for no less than \$60. Their ranks also include bored suburban housewives who work primarily for kicks. With a few bills in the tote bag, they'll be home to slip the frozen scampi in the wall oven before husband plazes off the 7:02. Entertaining!

Police estimate that 10 percent of those prostitutes working the Times Square area on weekends are housewives from Long Island and New Jersey. Their husbands are mailmen or clerks on fixed salaries that don't pay the taxes on suburban homes. Since prostitutes are not fingerprinted, even with frequent arrests the married streetwalker, operating under an assumed name, can be home by 10 with a foolproof alibi (at least on the police blotter) about her weekend activities.

"Got no pimps, these daytime dames," I heard a pimp complain. "They're no dope fiends out to support a habit. These girls make big money."

The early evening girls, class two among street hookers, scuffle in and out of the grand hotels until 11 and may go home with \$300, even \$400 on a good night. They are still new enough, plump-fleshed and pretty enough, to pass for wives on the arms of conventioners. Many of them also manage to work independently. By ducking home early, they avoid the pimps and escape the midnight street sweeps by police.

After midnight the frenzy begins. The tough, the old, and the desperate inhabit this third, aberrant class of street prostitutes. Pimps also send out their rambunctious new girls to prove themselves at this hour. Everyone has a gimmick. Or a habit. Or a car.

Next rung up on the prostitution ladder are rent whores, girls who turn a few tricks to buy clothes or pay the rent. They are independent but considered by colleagues lazy and unprofessional.

Massage parlors, since their export from California to every major city, of-

fer free-lance employment that appeals to a wide range of full- or part-time prostitutes. Young, unskilled girls from Puerto Rico, Canada, and the Caribbean are drawn in for lack of alternatives; groupies pick up money to finance their star-trailing trips; runaways and college girls are attracted to the tonier parlors operated by hippie capitalists. Massage parlors offer the advantages of an indoor job on a daily contract basis. Girls pay the manager in order to work and pocket what they can in tips. But when the police pressure is on and the total earnings are in, the indoor employee of a massage parlor makes considerably less than the streetwalker. This often puts her back on the street after closing time. (A recently passed New York City law aims to regulate massage parlors by licensing them. And, for the first time, the landlord of the building and the operator of the parlor are to be penalized as well as the practitioner.)

The white-collar end of the business begins with call girls. Those managed by a madam or pimp may turn over as much as 70 percent of their income in exchange for Johns' names and an apartment in which to entertain them.

The independent call girl clears an average of \$1,000 a week. She may have worked her way up, but it is not uncommon now to find young call girls from wealthy families. Many seem to have substituted for old game-playing in drugs or revolutionary politics, playing at being prostitutes—as an anti-apathy device. The element of risk is injected into a tediously comfortable existence. Topping off this level is the playgirl. She is a traveling parasite. Floating from country to country, executive junket to political convention, she relies on tips from the grapevine of jumbo jet hustling.

Four common factors link most of the foregoing women. Absent or inop-



erative parents; an early and brutal sexual experience—often with a seductive father; an early pregnancy; and their resulting attitudes toward men: fear, dependence, rage. The rage of course must be repressed. To some degree it is sublimated in the process of exerting sexual power over men who must pay. Some rage leaks out, and it fuels the violent new breed.



HAUTE CLASSE HUSTLING

Women who are in the *business* of marrying wealthy men qualify as cash-and-marry

contractors. A woman who prefers to retain some freedom by moving as a mistress from man to man could be called an incorrigible courtesan. Euphemisms are very important to women who operate in the elevated circles of hustling. Although dictionary definitions of "courtesan" always include the blunt synonym "a prostitute" ("or paramour, especially one associating with men of wealth"), at least the word has the elevation of a European history.

Certainly all marriage is not prostitution, and all live-in love affairs are not courtesanships. But most of us know or read about women belonging to that exotic breed who *plan* romance only with and for men of substance.

If one wanted to chart the distinctions between obvious prostitutes and the class of courtesans, it might look like the chart below.

The thread of continuity connecting

both kinds of behavior is that these women do not see themselves, nor do they require that other people see them, as people. They are willing commodities. They live their personal and professional lives by openly seeking or by cleverly insinuating themselves into a man's wallet. To the men in their lives, both are possessions. The prostitute is a temporary purchase, to be enjoyed like a bottle of wine and thrown away. The courtesan is a possession to keep (at least until he becomes bored), a sculpture to admire behind closed doors or to display as a prestige item.

It is not enough to be pretty, charming, graceful, impeccably dressed, and talented in the arts of hosting and listening, as are all the celebrated courtesans of our day. To collect millionaires and gather from them convertible assets, these women use most imaginative devices:

Pump priming: A *femme fatale* well known to TV audiences often uses this technique the morning after she first allows a man to spend the night. She heads straight for Tiffany's to buy him a gold cigarette case. She has it inscribed with a sentiment both flattering and tastefully torrid, such as: "Thank you, darling, for one of the most memorable evenings of love in my life." The man receives this wildly expensive gift for doing nothing more than taking her to bed. If her pump priming works, he responds with a \$25,000 necklace from Harry Winston's.

Jewelry converting: An executive salesman for one of New York's most exclusive diamond emporiums always advised cash-and-marry contractors: "Get these men to give you jewelry. If you ever fall on hard times, we'll be glad to buy the pieces back." The biggest coup was carried off by the wife of a stock market swindler. She knew, a few days before the market did, that the bottom was about to fall out of her husband's company. While he was staging a last fight to save the stock, she bounced into the diamond store and charged a half million or so worth of jewels. Her husband did go broke and fled to Brazil. She sold the baubles back to the store. But this time the trick was too blatant. The executive salesman was caught and charged with fraud, along with the acquisitive wife whose trouble

PROSTITUTE	COURTESAN
Temporary encounters. She is selling her body minute by minute.	Permanent or serial relationships are the goal.
Noninvolvement of the John is required.	Commitment by the lover or husband is desired.
Demands on her are entirely sexual. Studies show the majority of Johns are "looking for something different."	Demands are often primarily social. The rich man wants a good hostess, an intelligent companion, a flattering accessory. He may also want to be free of sexual obligations.
Honest promiscuity: the first order of business is always to negotiate the price.	Facade of fidelity over serial promiscuity: the man cooperates; he does not want to know about her past.
Erotic presentation on the woman's part is required to excite the John. Both are playing what behavioral scientist Dr. Ray Birdwhistell calls "hyper-gender roles."	Respectable presentation is essential to protect the man from ridicule. As Sheila Graham points out in her book, <i>A State of Heat</i> (1972: Grosset & Dunlap), "The American women who pick off the best men are careful to maintain an impeccable reputation."
The male figure, in this case the pimp, rewards quantity of sexual contacts by promoting the woman to "wife" in his stable.	The male figure, the courtesan's "protector," rewards exclusivity by providing her with a place to live, gifts, and security.
Irresponsibility: the prostitute holds herself accountable only for day-to-day survival; she leaves the planning and execution of her life goals to the pimp.	Discipline: the courtesan is capable of postponing gratification with an eye to achieving her own longer-term goals.
Earnings are well over a thousand dollars a week, but she is lucky to keep \$100 for herself—the pimp pockets almost all of it and doles out \$5 at a time.	Material rewards are gifts, trips, homes, furnishings, and charge accounts—the sky is the limit, depending on his means and generosity, and her wiles.

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Collecting tangibles: With an eye toward providing her own security in advancing age, the incorrigible courtesan taps her men for tangible, convertible gifts. Rented living quarters, no matter how sumptuous, are considered wholly undesirable. "They ask for a small *pied-à-terre*, and then shop for priceless antiques to fill it," says a Manhattan real estate agent accustomed to finding accommodations for the mistresses of her luxury clientele. "The antiques belong to them; they're salable!" Other convertible gifts are paintings, objets d'art, a co-op apartment, a piece of land, a country house.

In the process of collecting all these things on her breathtaking passage through the lives of affluent European lovers and American husbands, one envied courtesan became skilled at selling the right assets at the most propitious time. She had learned that with any less business acumen, the courtesan who is between lovers may find herself in a "sensitive cash flow position." This is not only embarrassing, but it's unat-

another lover to drink himself out of the British cabinet. But she would not marry. She was not about to erase the one asset on which she could always trade—her former husband's name.

We Americans are famous for institutionalizing our social and moral hypocrisies. The polite unemployed, spongers on the rich, are called playboys; the culture-bound poor, applying for public relief, are called welfare loafers. We often acknowledge such riddles in politics, law, and ordinary business life. But we generally miss the similar deceptions when they veil the activities of people in a less familiar world—the baffling, secretive, conniving netherworld.

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Inventing occasions: "What kind of party shall we have for my birthday?" or, "Look at the calendar, darling, we'll be married a month on Saturday!" or, "It's almost a year since our first evening together, and I'm so sentimental—how shall we celebrate?" After the marriage, a frequent visitor in the home of a former courtesan was baffled by hearing her constantly float such ideas in the presence of guests. Another wealthy woman explained. It's a way of inventing occasions for which her husband will feel obliged to buy her a present.

Name-saving: After the divorce, a lady who carried the name of an aristocratic American family revered almost as royalty, never remarried. Bystanders were baffled. She took one famous lover in the domestic film industry and drove

another lover to drink himself out of the British cabinet. But she would not marry. She was not about to erase the one asset on which she could always trade—her former husband's name.

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—the barter of sex for money—and she is often punished by the same men who after hours seek her favors. Very little thought has been applied to tackling, or even taxing, the real profiteers. Even less thought has been given to creative experiments in rehabilitating the prostitute.

My point is that when applied to the multibillion-dollar business of hustling, our great moral hypocrisies again break down according to class lines. Prostitutes are not laughable social deviants. They are women operating at every level of a consumer society who too often begin as a baby-sitting problem and end as throw-away human beings.

Gail Sheehy is a free-lance writer whose work has appeared in many major magazines. She is the author of "Love-sounds" (Random House), "Panthermania: The Clash of Black Against Black in One American City" (Harper & Row), and "Speed Is of the Essence" (Pocket Books).

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 ECONOMIC REALITY
 CONTINUED FROM PAGE 91

divisions that could be overcome once women understood that capitalism and racism were male structures, that women really constituted one class—a proletariat of house- and office-keepers, husband- and child-servers, sexual gratifiers and ego boosters—and that our proper loyalty was not to the class of men we happened to be attached to, but to each other.

When working-class and black women objected to this analysis, insisting that they had to fight alongside their men against racism and poverty, we blamed “false consciousness”—either theirs (they were still putting their men’s needs before their own) or ours (we were still identifying with our men’s class and race privileges, so Third World and working-class sisters had no reason to trust us).

Five years later, a lot has changed. Feminism has become respectable—the only social movement to thrive (relatively speaking) in the midst of Nixonian retrenchment. Yesterday’s radical feminist rhetoric has become today’s liberal cliché. The New Left has collapsed, in part because of its inability to meet the challenge of feminism; the SDSer who talked about the working class to avoid dealing with Women’s Liberation has been supplanted by the affluent “Women’s Libber” who talks about sisterhood to avoid dealing with class conflict. And the dream of uniting women in a revolutionary movement seems more dreamlike than ever—not because of “false consciousness,” but because women do, in fact, have differing economic interests.

Discussions about class in America are hampered by a lack of precision. The terms we use are derived from a European model and are inadequate to describe our class system, which is more complex and fluid. We all grow up knowing intuitively that each of us has a place on the class continuum, based on a complex calculus of such factors as parents’ class status, ethnic group,

education (how much, where), skills, occupation, personal and family income and property. Some criteria apply specifically to women: marital status (other things being equal, a married woman has a higher class position than a single woman), husband’s class, and motherhood (since children drastically limit a woman’s mobility on the job market, motherhood is an economic liability, and single motherhood is often an economic disaster).

In judging who goes where, we weigh each piece of information and usually come to similar conclusions. Thus a secretary who makes a low salary but is a college graduate and the daughter of a doctor is considered “middle class” or even “upper middle,” while a (male) truck driver with a high school education who makes twice as much money is probably “working class,” or maybe “lower middle.” But if we were asked to articulate exactly how we make these judgments, or what the difference is, anyway, between working and lower middle and just plain middle class, we would have a difficult time.

Discussing women’s special place in the class system can be even more confusing. No one, Marxist or feminist, has come up with a satisfactory analysis. Clearly a man who is labeled upper or middle class (whatever, precisely, that may mean) has more money, power, security, and freedom of choice than his female counterpart. Most women are wives and mothers, dependent wholly or in part on a man’s support, and what the Man giveth, he can take away. A woman may be comfortably middle class one year and a struggling welfare mother (or a file clerk paying impoverishing day-care fees) the next. Even business and professional women are paid less than male colleagues and often perform the unpaid housewife role as well.

Still, it is a mistake to conclude, as some feminists have done, that class labels for women are meaningless, or that women’s class privileges are illusory. The better off a woman’s parents are, the more opportunity she has to get an education,

a decent job, and other prerequisites of genuine independence; women from rich families may also inherit money or property. In contrast, a woman from a working-class background can usually look forward to low-level, low-paid factory or office work from which she may or may not be “rescued” by marriage. If, as is increasingly the case, her working-class husband can’t earn enough to support the family, she ends up with two full-time jobs, in the home and outside.

It is also misleading to lump all housewives in one category on the grounds that whatever the economic status of their husbands, they themselves are unpaid dependents (the house slave versus field hand analogy is often invoked here). In the first place, marriage itself is designed to consolidate and perpetuate class distinctions. Very few Rockefellers marry the maid, and most women marry into the class they are born and/or educated into. To be in a position to marry a rich man is already a privilege from which the majority of women are excluded. And the affluent housewife not only has an easier life than most women—what with domestic help, baby-sitters, and time and money to pursue her own interests—but she usually has more options. She is, for example, more likely to have—or have the opportunity to obtain—marketable skills with which she could make an independent living if necessary. This means she can afford to make more demands (economic and otherwise) on her marriage than a woman who is totally dependent on her husband’s goodwill. Then, too, if her marriage breaks up, she will ordinarily get a better financial settlement than the ex-wife of a man with a modest income—and she is more likely to remarry another rich man.

Not only do women have real class interests, but both rich and poor women tend to put their divergent class interests ahead of their common interests as women—for entirely understandable reasons. The first requirement for sheer physical survival, let alone any semblance of

human dignity, is food on the table. A woman who lives in material comfort—whatever its source—is simply better off than *anyone*, male or female, who does not. And though money cannot eliminate her caste inferiority, it can buy her out of the most unpleasant aspects of her role (why haggle over who does the dishes when you can hire a maid, or at least buy a dishwasher?) and make it easier for her to improve her personal situation (by going back to school, say, or getting a divorce).

Many upper-middle-class women regard feminism as a process of individual liberation and disdain "politics." Though the original idea of consciousness-raising was to promote sisterhood and pool information about women's lives as a prerequisite to informed, committed action, many "Women's Libbers" seem to view their small groups as ends in themselves, providing friendship and support for individual members, but making no attempt to influence the external world. This shift in approach reflects the perception of women in the higher economic strata that all things considered, they have more to lose than to gain by any drastic change in the status quo.

Poverty also tends to bring women and men closer together. The basic fact of working-class life is *not enough money*. Just as the well-to-do of both sexes cooperate in protecting their economic position, so working-class families must pull together to improve their status or just survive. A working-class housewife may be the dependent and servant of her blue-collar husband, but in their struggle to pay the rent and feed, clothe, and educate their children, they have more in common than either of them has with the boss's wife or the "liberated women" they see on television.

Working-class women know that, unless basic economic conditions change, the Women's Movement is not going to help them much. (It may even be detrimental. More jobs for women in a tight job market means more competition for husbands. Day care can be—and is al-

ready being—used to force unwilling welfare recipients to leave their children for marginal jobs at substandard wages. Even legal abortion can lead to overtly or subtly coerced abortion: does a pregnant woman who can't support the children she already has really have a choice?) From an economic point of view, their allies are the men of their class; richer women, if not necessarily the enemy, are not necessarily sisters, either. Similarly, black women look to black men, not middle-class white women, as allies against racism. Time after time I've heard black women, Chicanas, and poor white women explain that yes, they are

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feminists; yes, they believe all women are oppressed; still, they can't relate to a movement that views the division between women and men as paramount.

The logic of this argument leads to some touchy questions. If Women's Liberation requires an economic revolution, and an economic revolution requires the participation of working-class men, does this mean that Women's Liberation can only be accomplished through an alliance with men? Isn't this an inherently contradictory proposition? If women cooperate with men in making a revolution, what becomes of specifically feminist demands? In my opinion the answer to the first question is yes; the answer to the second is not necessarily; and the answer to the third is, it depends on the terms of the alliance. I believe that an in-

dependent feminist movement and a workers' movement can reinforce each other and that—provided they are sufficiently organized—women will have the best chance of achieving their goals when the majority of men begin to demand changes in their own lives.

Men who see no way out of their economic bind, who get their meager satisfaction in life out of playing lord and master, are going to be intransigent in opposing women's demands; poor men will unite with rich men to put women down and the result is likely to be bitter stalemate. But should workingmen develop genuine revolutionary ambitions of their own—ambitions they can't possibly realize without the participation of women, who are, after all, half the potential troops—women will be in a position to offer them a *quid pro quo*: cooperation in the economic revolution in return for their commitment to destruction of the sexual caste system. Needless to say this process would not be automatic—women would have to be continually vigilant—but it is at least a plausible scenario. It is hard to see how else the intertwined oppressions of class and caste can be attacked.

Having said this, I ought to add the obvious: a working-class revolution is not around the corner. At the present time the white working class and lower middle class in this country are demanding stability, not massive social change. Why this is so, and whether it will continue to be so, are complicated questions that have bedeviled radicals for years. I will not try to resolve them here. I am only suggesting that there is no way to get around them. Middle-class students could not transform this society; neither could blacks acting alone; and neither, I'm afraid, can the Women's Movement. If there is any one lesson to be culled from the events of the sixties, it is that there is no shortcut to history.

Ellen Willis, a feminist writer, was a founder of the Redstockings.

WELFARE MOTHER: MARIE RATAGICK
CONTINUED FROM PAGE 77

for a hearing and also held a press conference—after which the Welfare Department suddenly delivered beds that the mother's doctor had requested eight months before. Then they asked the mother to withdraw her complaint. When she refused, they got the 17-year-old to sign a statement against her mother by telling the teen-ager she'd be sent to a juvenile home if she didn't. The caseworker involved was commended for his "admirable" work and given a raise. We took court action to force the Department to hold a hearing—nine months after the original request. It was four months after that before we got the verdict from the Director of Public Welfare: the Department couldn't be held responsible for the criminal actions of its workers. The caseworker was transferred to Investigations and Collections.

None of this is terribly surprising. We've all had workers tell us that we should get married and get off welfare; or they'll say, "You're a nice-looking woman. Why don't you get a man to give you money instead?" Surely, many of us do relate to men, but only 12 percent of the fathers of children now on welfare have finished high school. What jobs can they get that allow them to support families? The Welfare Department tries to turn women's feelings against the poor male people in our lives by insisting that, unless we take action against the fathers of our children, we can't receive welfare. Recently, our group found out that workers had no legal right to demand that information—which can sometimes jeopardize a man's chance of getting a job. Besides, women who are heads of households should have the right to support their families in dignity—without prostitution by marriage or other bought-and-paid-for relationships with men. The male people in our lives should never be part of our hustle to survive.

And we do hustle—to save money, or to find jobs where we can earn money without leaving our children for too long. We collate papers at home for businessmen, or cater lunches, or even sell our blood for extra money. And we've all become passable repairwomen.

We work as a group—not just to survive, but to change the system itself. Every time welfare mothers demonstrate, hold a press conference, demand a hearing, or get a few minutes on a TV talk show, we're reminding everyone that we're people, not just computerized numbers. People begin to question: Why would mothers choose to go to jail rather than go home? Is it possible their homes are less comfortable than jails? Why is it necessary to hire guards with guns to control hungry people?

We must act as whatever we are—secretaries, wait-

resses, teachers, unemployed people, and welfare workers, too—to organize around the economic issues that affect us most. I don't believe people in the Welfare Department go to work every day with the intention of hurting people. Some white women may go into social work as a way of "improving" people—and end by making others meet the predetermined cultural standard they themselves were forced to meet. Some black women see social work as a way of helping poor black people—but may become hardened by the sorrow and need they see, or come to feel used or deceived by the clients. Men control the upper-management levels within the Welfare Department, and they will never see child care and housework as real work—until we change the definitions. We need special interest groups, but with coalitions of mutual support.

The important thing is this: wherever you are, you can make change happen. Sue Clark, a sociology professor at Georgetown University, understands the value of our organizing work and pays us for lecturing to her classes each term. That allows us to earn money for the "extras" (laundry, school expenses, clinic transportation) that welfare doesn't include. Father Wendt at St. Stephen's Church runs free food programs, distributes used clothing, and lets homeless families sleep in the church. Even people who are just at home with their children can teach them that all human work is valuable, and help them not to be brainwashed into believing that money and material goods are a measure of personal worth.

I feel that the organizing work I'm doing is very valuable, even though I'm not valued by society as much as I was when I was doing less important work as a secretary or for OEO. Right now, in addition to helping welfare clients, I'm working with the Movement for Economic Justice, a new coalition (1609 Connecticut Avenue N.W., Washington, D.C.) which has organized clinics on taxpayers' rights.

We in the Women's Movement have realized that welfare is a woman's issue. That realization was forced on us because 85 percent of the welfare recipients in the country are women and dependent children, but only now are we beginning to see the fundamental power system that oppresses women most—but also oppresses others.

Bands of guerrilla fighters are successful because they know their terrain. To succeed, we must use our particular jobs and knowledge to the fullest. We must become nonviolent guerrillas who unite to build a movement for economic justice.

So what began as a group of desperate, lonely welfare mothers has grown to a sisterhood. And now we're reaching out to all those who want their simple human rights.

—MARIE RATAGICK

NO COMMENT



Meet *MISS SUBWAYS* Laurie Brill

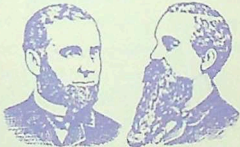
So many nice things are happening in Laurie's young life. As though it wasn't enough to be elected Miss Subways...and completing her nursing course to be an RN in pediatrics...she's received modeling offers.

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Our heroine likes swimming, dancing, bike-riding, good books, politics.

submitted by Chryse Butcher, N.Y., N.Y.

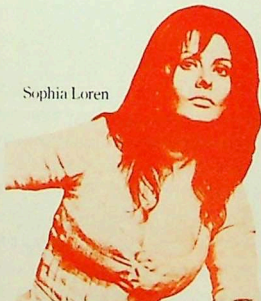
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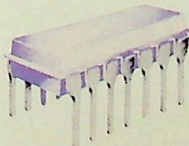
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from the Anderson, Indiana, *Bulletin*, submitted by Susan Wilchino, Cincinnati, Ohio.

The President has declared that the American housewife, "the most powerful weapon" in the warfare against high food prices, must learn to be more thrifty when marketing.

I understand his logic, but I blame the housewife for the prices being as high as they are. In all actuality she is the one whose irresponsible spending has created inflation. She should be punished.

We do not need controls on food or prices, but on women; and it's not too late to revive the good old American institution of wife-beating. It would keep her reminded of the importance of her decisions both when she's in the store or at her sink.

R. BRANDTS
Santa Barbara

President Nixon's special consultant for consumer affairs Virginia H. Knauer urged

from the Los Angeles Times

WOMAN'S BODY, WOMAN'S MIND

INSURED: EXCEPT IN CASE OF WAR, SUICIDE, AND ORGANS PECULIAR TO FEMALES

In June of 1972, hearings on "liberalization" of the California insurance code drew attention to a provision allowing insurance companies to refuse disability payments for injuries resulting from calamities such as "war, suicide, hallucinatory drugs, and organs peculiar to females." A threatened class action suit by a local chapter of the National Organization for Women caused the California code to be cosmetically amended to substitute "reproductive organs"—peculiar to both men and women—for "organs peculiar to women."

NOW leaders conceded the victory to be symbolic at best. Significantly more female than male disabilities can be attributed directly or indirectly to the reproductive system. In substance, California's revised insurance code—like that of every other state—will continue to sanction insurance practices which treat women as actuarial untouchables.

Proof of the degree and magnitude of sex discrimination in the insurance industry was first made public when previously confidential sales and underwriting manuals used by the nation's major insurance companies were subpoenaed by the Senate's Anti-Trust and Monopoly Subcommittee for hearings held in May and June of 1972. These manuals and other internal industry communications revealed deep and irrational prejudices against persons who fall outside the narrow and arbitrary definitions of a "good risk."

(All rate and coverage quotations used in this article are from the manuals submitted to the Senate committee. Policies or rates, which vary slightly from state to state, may have been modified since May-June, 1972, and new policies may have been marketed.)

Poor risks, or what Aetna Life and Casualty (the nation's largest health insurance company) calls "clunkers," include those classified by the industry as a moral or physical hazard. A person may qualify as a moral hazard by living

SUSANNE STOIBER



in a poor neighborhood, by getting a divorce, by betting regularly in the neighborhood poker game, or merely by being female. Women, as a class, are variously described in the manuals as malingerers, marginal employees working merely for convenience, and delicately balanced machines eagerly awaiting a breakdown. This class libel produces obvious inequities for women seeking insurance, especially health and disability coverage.

DISABILITY INCOME INSURANCE

America's work force is now 38 percent female, with 40 percent of all women over age 16 holding jobs. Of these 33 million workingwomen, 41 percent are single, widowed, divorced, or separated and another 21 percent have husbands whose income is less than \$7,000—the minimum required for a family of four in urban areas. Loss of earnings for these women would mean financial disaster, yet their income cannot be insured on the same basis as a male's in similar occupational circumstances.

The North American ReAssurance Company* justifies the industry's unequal

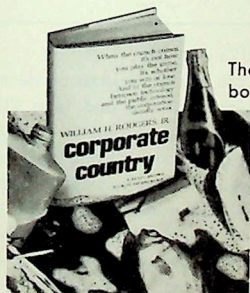
*A reinsurance company is an insurance company's insurance company. Their guidelines set policy for the entire industry.

treatment on the grounds that "women's role in the commercial world [is] a provisional one . . . they work not from financial need, but for personal convenience. The subjective circumstances which create 'convenience' tend to change, and if a woman has disability coverage, the temptation exists to replace her earnings with an insurance income once work loses its attractiveness." Although most companies are somewhat less candid in their explanation of why women are not sold meaningful disability policies, their marketing practices reflect the same attitudes.

The industry has devised a number of not-so-subtle ploys to discourage women from seeking even the modest plans available to them. For example, coverage is automatically denied to women who are employed by a relative, engaged in a joint business venture with their husbands, or who work less than 30 hours per week. No similar restrictions apply to men. In addition, most companies prohibit the sale of disability income policies of persons whose business and residence address are the same. The presumed justification for this practice is that self-employed individuals have potentially unstable employment, and therefore, may be tempted to fake disability claims whenever earnings lag. New York Life, however, advises its agents that exceptions are made for physicians, dentists, and "certain *male* risks [*italics theirs*], such as salesmen, truck drivers, plumbers, etc., whose duties require them to leave their homes daily."

Women who are able to qualify for disability insurance coverage are offered policies substantially inferior to those sold to men in the same profession or occupation. The Equitable Life Assurance Society offers plans providing monthly benefits of up to \$1,500 to men with AAA job classifications (least hazardous occupations). The best policy Equitable offers to a woman in the same risk classification, with the same income, pays maximum

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monthly benefits of only \$700. Women classified as less than AA risks can't buy insurance from Equitable at all. However, men with B classifications (heavy manual labor) are offered a policy with benefits of \$500 monthly—almost as much as coverage available to a professional or AAA risk woman. (Occidental Life and Nationwide are exceptions to the general industry pattern, and offer professional women coverage similar to that offered men. The premiums, however, are substantially higher.)

Women who require better coverage cannot circumvent one company's maximum benefit limit by purchasing policies from several companies, because of industry-wide maximum-benefit restrictions. A typical New York firm allows AAA men to hold \$2,000 in coverage from several companies. A woman in the same risk classification can hold a maximum of only \$1,200 from all companies.

Benefits offered to women are available for a much shorter period than for men. A typical example is Connecticut General, where men can purchase disability insurance providing benefits for 10 years or until age 65. The best policy

Connecticut General sells to women pays benefits for a maximum of five years, and the majority of women are restricted to policies of two years only.

Although her monthly benefits will be smaller and of shorter duration than a man's, a woman policyholder also has a more difficult time collecting. Most insurance companies exclude payment for disabilities arising from pregnancy, childbirth, or miscarriage. A number refuse payment for any disability resulting from "organs peculiar to females."

If, by some good fortune, the cause of her disability is not eliminated by exclusions, a woman will still have to meet tougher eligibility standards than a man. The New York Life Company's definition of male disability (in risk groups AAA, AA, and A) is "inability of the insured to perform any and every duty of his occupation during the first five years." For men in the B category (manual labor) and women in any classification, disability according to New York Life is "inability to perform his occupation for two years and thereafter complete inability to engage in any occupation." (Italics mine.)

If consistently applied, this standard suggests that a woman trained as a neurosurgeon or civil engineer would be ineligible for disability benefits after two years if she could perform the duties of a typist or receptionist. A man with similar training would be entitled to payments as long as he could no longer perform any and every duty of his chosen profession. This obviously imposes substantial hardships on women which do not exist for men and creates a mockery of any "income protection" women may purchase.

Disability policies are renewable for life, regardless of future health status or occupation. Renewables, that is, if you are male. But an insured woman who ceases to be employed on a full-time basis outside the home faces a 50 to 70 percent reduction in potential benefits. Insured men can become professional ski racers (where presumably the temptation is high) or beach bums, and still remain eligible for every penny of their original contracted benefits. They will not even face an additional premium.

Disability insurance premiums are also

AND THEN THERE'S LIFE INSURANCE...

The average young businessman, according to an informal *New York Times* survey, gets a call from a life insurance salesperson about once a month, while the average young workingwoman, married or unmarried, never has been approached by a life insurance salesperson. If a woman wants to buy insurance on her own life, she generally has to make the first move.

Few workingwomen carry more life insurance than is available to them through their employers, usually on a contributory basis. Even more unusual is the woman who owns and pays for a policy on the life of her husband.

According to Equitable Life Assurance Society, the typical man carrying insurance had about \$20,000 coverage in 1972, up from about \$18,446 in 1971. Women with insurance coverage at Equitable carried about \$9,700, compared with \$8,947 a year earlier.

Traditional reasoning has simply been that most insurance should be carried by the husband—the breadwinner. But

ELIZABETH FOWLER

along with changing marriage and work patterns for women has come a new financial sophistication. Many women are thinking in terms of estate planning; many are taking an interest in security for themselves.

For example, more and more women are taking out life insurance policies on their husbands' lives. If a wife owns a policy on her husband and pays the premiums, and her husband dies, the money is hers, above and beyond the amount her husband has left her through his own policy. Such a policy can be especially beneficial when the husband's potential estate at death is more than \$120,000, the point at which it becomes subject to estate taxes.

The cost of life insurance is based on actuarial principles related to the number of deaths expected in each age group over a period of years. Thus, insurance premiums are higher for a 30-year-old

than for a 25-year-old.

There are two basic kinds of life insurance—straight life and term life. Straight life carries a regular premium that does not change. It also provides cash values and loan values. Thus the owner can cash in the policy at will, or can borrow on it, usually at a favorable rate of interest compared with the rates of banks and other organizations.

Term life, which is much cheaper to start with, is often described as pure insurance, with no fringe benefits such as cash value and loan value. The most useful form of term insurance is five-year convertible in which the owner's premium is increased every five years according to the increased age of the insured person. The convertible feature means that the policy can be changed at any time into a permanent policy, such as straight life, carrying a stated premium that does not change over the years.

Elizabeth Fowler is a financial news reporter for The New York "Times."

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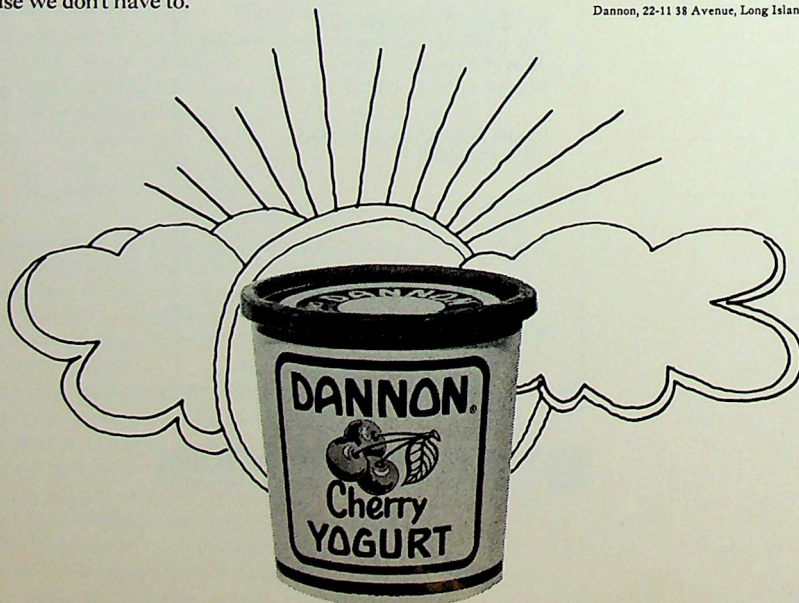
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much higher for women, despite the better nature of the coverage available to men. A 30-year-old "superior risk" (or AAA) male can buy accident and sickness insurance, paying benefits from the thirty-first day of disability to age 65. For this coverage he will pay an annual premium of \$49.94 per \$100 of monthly benefits. A woman of the same age and in the same risk category must pay \$58.99 annually per \$100 of monthly coverage, for insurance that will pay benefits for only five years. Some companies charge women premiums as much as 150 percent higher than males in the same risk category.

Are these discrepancies actuarially legitimate? State insurance commissioners admit that it is rare for audits to be made of industry rates. The commissioners simply have neither the will nor the staff to undertake independent investigations. In the absence of such audits, the rates seem open to question, especially when comparison is made with experience under the public system of disability insurance through Social Security.

Parallels between Social Security and private programs cannot be exact. Social Security insures any working individual regardless of health status, age, sex, or circumstances of employment, while the private insurance industry applies stringent "screening" standards. Since Social Security does not screen out the risks, the number of persons who become disabled would be expected to be higher than in private industry, though the number of claims may be partially offset by Social Security's stricter definition of "disability" and the generally longer waiting period for entitlement.

Notwithstanding these differences, statistics on the number of men and women who claim disability under Social Security raise serious questions regarding the validity of the private insurance firms' higher premium charges for women. In 1970, 5.3 men per thousand were awarded disability benefits under Social Security, compared to only 3.9 awards per thousand for women, indicating that men may in fact be higher risks than women. Furthermore, according to the Department of Labor, men lost 5.1 days due to sickness or injury in 1971, compared to 5.2 days for women. This minor difference certainly does not justify private insurance firms' premium rates which can be as much as 150 percent higher

for women. In addition, the statistics showed that women's illnesses usually kept them away from work for shorter periods than men's and that men were also more likely than women to be absent from work because of chronic conditions such as heart trouble, arthritis, rheumatism, and orthopedic impairments—illnesses likely to qualify the sufferer for disability payments. This suggests that more women would fail to meet disability waiting period requirements than men, therefore again making men a higher risk for the private insurance firm.

HEALTH INSURANCE

Like disability coverage, purchase of health insurance by women is also fraught with difficulty. However, in this field the problem is more complex, more serious in its consequences, and affects not only women, but older persons and the physically or mentally handicapped. It is also probably less blatantly discriminatory, at least from the profit-making point of view of the private insurance firm.

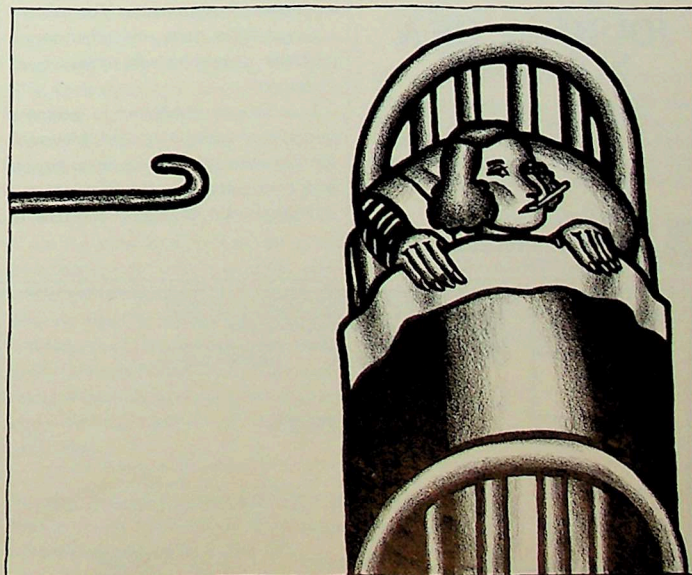
The problem originates in two marketing practices which are necessary to assure profitability in the sale of commercial health insurance.

The first of these is a system of "exclusions" or "riders." These are technical terms used to describe the practice of refusing payment for any disease or disability which has affected the insured person prior to the time an insurance contract is signed. For example, persons

with diabetes may be allowed to purchase coverage, but no payments will be made for any medical treatment or hospitalization related to the diabetes. This makes health insurance of limited value to persons with diagnosed chronic conditions. Moreover, persons who believe they are in good health and fully covered frequently find that their insurance company has denied a claim with the tenuous accusation that the insured person concealed preexisting conditions.

Women are not only subject to the usual riders and exclusions, but many medical treatments exclusive to women are exempted from coverage altogether. It is standard practice to exclude gynecological disorders and "related conditions" (a term frequently stretched to cover anything short of a broken leg). North American ReAssurance justifies this on the grounds that "... many female conditions create chronic inconveniences and annoyances but do not necessitate immediate treatment. . . . The subjective nature of such judgments puts a heavy burden upon the underwriter to use an exclusion rider in almost any case that involves a surgical potential . . . even when there has been no apparent treatment for several years."

The same degree of subjectivity could be applied to many male problems, such as prostatic disorders. Yet coverage for men with these conditions is usually granted at standard rates if there has been no treatment for two years. (continued)



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Similarly, it is standard industry practice to make maternity benefits optional, requiring higher premiums; and employers often decline to make the additional expenditure. But even when an extra premium has been paid, a woman must be enrolled in most plans for 10 months before she is entitled to any benefits. No exceptions are permitted, even for obviously premature babies or complications arising from such deliveries.

The second hazard for women is the industry system of "experience rating" to determine premiums. On the surface, this appears to be an equitable approach for assigning each employer a fair premium based upon the probability of accidents or sickness occurring in his particular group. The rates are calculated on the basis of the age and sex composition of the group, plus its recent actuarial experience. Women, older persons, and the handicapped do use more health services. (Maternity benefits account for most, but not all of higher utilization by women.) As a result, businesses that hire persons in these categories may be severely penalized because their "claim experience" produces higher premiums.

Metropolitan Life, one of the nation's largest companies, warns prospective employers that "claims control actually begins when an employee is hired. . . . Hiring procedures for female employees deserve special attention. Studies . . . have definitely pointed to the fact that married women are, under certain circumstances, responsible for above-average claim costs and other serious problems connected with excessive absenteeism."

In a manual distributed to personnel directors of subscribing firms, Metropolitan Life even goes so far as to suggest that employers also consider potential difficulties such as conflicting home re-

sponsibilities and problems with transportation and child care before hiring women. "Some married women are willing to accept loss of income periodically [presumably by feigning illness] rather than face up to the hardships of working full time and caring for their homes and families." The negative impact of these prejudicial comments is probably far more persuasive and influential than the modest enforcement activities of the Equal Employment Opportunity Commission—especially when they are delivered by insurance representatives who will assess a company's next premium rates.

INDUSTRY REGULATION

This discrimination is annoying, punitive, and (in the case of disability coverage) probably unjustified, even from the viewpoint of industry profitability. However, it is not illegal in either health or disability insurance practices. Neither current federal civil rights legislation nor the long-anticipated Equal Rights Amendment will provide any guarantee of equality in the negotiation of private insurance contracts. The McCarran-Ferguson Act, passed in 1945, specifically exempts the insurance industry from federal antitrust regulation and leaves surveillance of insurance sales practices completely in state hands. The powerful and well-financed insurance lobby has successfully opposed effective state regulation of the industry.

Senator Philip Hart, Chairman of the Senate's Anti-Trust Subcommittee said in opening the May, 1972, investigatory hearings: "In the real world inhabited by health and accident companies, regulation in many states is perfunctory. In very few states is regulation what might be called hard-nosed." There is reason to doubt that federal regulation would be any better. The \$1 million contribution to the Nixon campaign by Chicago insurance executive, W. Clement Stone, was made at approximately the same time that the Price Commission announced guidelines for regulation of health insurance premiums which peculiarly favored Stone's company, Combined Life.

In general, state insurance commissioners have been notably lax in protecting consumers from inadequate, deceptive, or gimmicky policies. Even those commissioners who may be anxious to

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do so are handicapped by state "sweet-heart" laws—laws written by insurance companies—and by staffs too small to undertake necessary research and enforcement activities. In few other areas have state agencies been as ineffective as in assuring equitable treatment for women in insurance.

It is worth noting that state insurance commissioners are nearly all men; the sole exception is Mississippi's Evelyn Gandy. Further, personnel in these agencies share most of the regulated industry's stereotyped attitudes toward workingwomen. For example, when queried about whether insurance companies should be required to offer equivalent policies to men and women, officials of two state insurance commissions replied in the negative. Explanations from these officials (who insisted on anonymity) ranged from the stoic ("That's just the way our society operates") to the hackneyed ("If you offered women disability insurance, they would try to collect benefits one or two days every month").

The marketing, underwriting, and administration of insurance parallels the regulatory field as an almost exclusively male preserve. No woman has ever held membership on the Board of the Health Insurance Association of America, the policy-setting national association of all the commercial insurance companies. In fact, the HIAA staff could not name a single female insurance company president in the United States. Female vice-presidents, executive officers, or even salespersons are almost as rare. Given women's marginal status in the insurance industry itself, it is scarcely surprising that insurance executives view women's role in the commercial world as marginal.

Equal treatment in health insurance sales for women, older persons, the handicapped, or other "clunkers" cannot be compelled within the framework of profit-making private health insurance. To force the sale of insurance to everybody in the country at equal premium rates (according to the insurance companies), would destroy the profitability of health insurance. Every claim is a threat to profits, and thus commercial insurance companies can only remain in business by excluding from coverage those persons who are likely to need treatment.

This might be acceptable if private health insurance represented an optional

add-on to good public programs as it does in Europe and Canada. In the United States, however, only the aged and the very poor qualify for public health insurance. The average American's only access to coverage is through experience-rated commercial insurance and the nonprofit but private Blue Cross—Blue Shield. Even the "Blues," which formerly offered premiums rated by an average of medical costs on a community basis, are rapidly changing to the commercial pattern of rate assessment. Paradoxically, the existence of these discriminatory private plans is often cited to justify limiting the growth of public insurance programs.

From the viewpoint of public policy, if the choice is between guaranteeing every citizen access to adequate health insurance at a reasonable price and maintaining the market position of commercial private insurance, the alternative is clear. There seems little reason to maintain and protect an industry which makes no direct contribution to the organization or provision of health services, but whose existence denies millions of citizens basic health insurance and places millions of others at a competitive disadvantage in the labor market.

Yet this is the pattern that will be expanded and institutionalized in national policy unless consumers organize to effectively lobby Congress on behalf of a tax-financed and publicly administered system of national health insurance. Twenty state action coalitions have been formed to work on behalf of such legislation—the Texas committee is chaired by Sissy Farenthold—and new groups are in formation across the country. For information on how you can become involved, contact the Health Security Action Council, 806 15th St. N.W., Washington, D.C. 20005 (202-737-1177).

On the state level, women should file complaints with state insurance commissioners requesting that all companies offering disability policies be required to offer identical plans to both sexes and to justify any rate differentials. State legislators should be contacted to initiate a comprehensive review of the state insurance code.

Susanne Stoiber is assistant director of the Committee for National Health Insurance. She lives in Washington, D.C.



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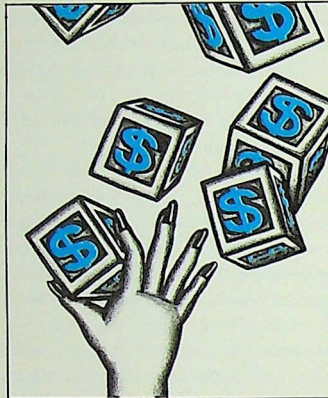
THE DOLLARS AND SENSE OF FUND-RAISING

Can women raise money? Obviously, we can. The history of American philanthropy is peopled with countless women who labored long hours to organize charity balls and collection campaigns. And American political fund-raising has relied on the support of women volunteers to zip-code and update lists, write letters, stuff envelopes, research potential donors, do telephone follow-up, arrange special events, and develop background materials needed for special appeals.

Can we, however, raise money for our own candidates, our own programs, our own projects—the child-care center on the corner, for example, or a study of women's voting habits, or a community directory of services for women, or a continuing education program? Fund-raising, according to one professional, is "the art of being turned down a lot and going back for more." It's never easy to ask for money; it's unpleasant to be turned down; and the embarrassment increases in proportion to one's involvement with the project. When your ideas, your project, and—occasionally—your livelihood are at stake, making the necessary distinction between rejection of the project and rejection of oneself becomes a difficult exercise.

Some argue that because women have gone through the old-style cultural conditioning, we are unfit for direct fund-raising. While men have learned to plough through painful rejections in anticipation of an eventual success, women have learned to avoid the process whenever possible, thereby eliminating the possibility of acceptance or rejection. In personal relationships, certainly, we have been taught to get what we want not by asking directly, but by contriving to inspire questions that we would like to answer. Even when we recognize these role differentiations for what they're worth, cultural hangovers will affect encounters between male donors and women fund-raisers and, initially, make everyone uncomfortable.

VIRGINIA KERR



Women are not accustomed to making direct demands, and men are not accustomed to assertive women with strong opinions and fundable talents. But we are beginning to recognize that our egos are not so crushable or inflatable that we cannot take the good and the bad in fund-raising with equanimity, good sense, and a minimum of gloom. In short, we can raise money for our own projects and we can also do the job with integrity, sincerity, and professionalism.

The following sections will discuss a variety of funding techniques and sources. The particular combination you choose will depend on your tax status, on whether you also hope to develop a large constituency of people with continuing interest in your project, on the amount of money you need, and on whether you are raising "hard" or "soft" money. "Soft money" means a tax-deductible program grant from a foundation, government agency, corporation, or individual. "Hard money" can mean either a nondeductible contribution to a political campaign or lobbying organization, or a "capital grant" to build a building or endow a professorship or scholarship program. With a capital grant, hard money implies a contribution

for a tangible, long-term product, with the use controlled, ultimately, by the recipient.

In general, soft money is easier to raise than hard money, because the contribution comes from someone whose organization is set up to make grants or from someone who will get a tax break from the contribution.

All the sources and techniques described below apply to soft-money fund-raising, but raisers of hard money will also find the sections on individuals, special events, and direct mail useful.

TAX STATUS

With few exceptions, foundations, the U.S. government, and wealthy individuals make grants only to nonprofit, tax-deductible organizations. Before you decide on a fund-raising strategy, you need to know whether you qualify as a tax-deductible organization under Section 501C3 of the Internal Revenue Code. But if you achieve tax-deductible status, the restrictions placed on your activities will be real. In general, tax-deductible organizations cannot lobby for specific legislation and cannot be directly involved in party politics. Certain kinds of indirect political activities, such as education on social issues (the need for universally available child care, for example) or nonpartisan voter registration drives may be allowed.

Pamphlet #557, which outlines the requirements and procedures for gaining tax-deductible status, is available from the Internal Revenue Service. But even if your organization is clearly apolitical, you will need the help of a lawyer in filling out the application. The language used in defining your organization and detailing your plan of action, the unasked questions that need to be answered, will have a bearing on the speed with which your application is reviewed and approved. As one feminist put it, "Filling out a 501C3 without professional advice is like a do-it-yourself

abortion—it might work, but it would be safer to go to a doctor."

SELF-DEFINITION: THE PROPOSAL

If you plan to appeal for funding to foundations, corporations, or the government, you must write a proposal. Popular wisdom to the contrary, a proposal is not a sophisticated verbal maneuver signifying nothing other than one's desire for money. It should be a tool for translating an idea that is grand, airy, and inspired into a coherent plan that is specific and manageable, with its inspiration intact.

Although the order and kind of information will vary, a proposal usually contains the following sections: I. A Statement of the Problem, Need, and Background; II. The Solution and Project Description; III. The Rationale; IV. The Significance; V. The Budget; VI. Appendices.

The first section should define the *problem* you hope to solve, include evidence demonstrating a need for its solution, and give a brief background describing other work in the field. Although this section need not be exhaustive, it is important to support all assertions with statistics or whatever information is relevant. For example, do not assume that donors will be familiar with "sexism" and its consequences, or that they will understand the phrase "sex-stereotyping" and agree (if no reasons are given) that it's a bad thing.

The *project description* should be logically tied to the need described or problem raised and should be based on a realistic assessment of what you can do. The description should include: (1) an explanation, in some detail, of how you are going to proceed; (2) a statement explaining why you and your organization are particularly qualified to do the work; (3) a statement relating your project to other work being done, citing plans for cooperation (if any) and emphasizing differences in approach and/or objectives; (4) an estimate of the time involved and, if relevant, a description of your plans for funding once the grant has expired; and (5) your plans for communicating your findings or replicating the program.

It is usually not productive to submit a miscellany of ideas with the hope that

one or a few will interest a donor and with the notion that you will do whatever the philanthropist will support. This "take your pick" approach suggests a lack of positive commitment.

You should state who the key staff people will be. If your organization is new or unknown, it may also help to include or follow up with statements of support from prestigious people. If you plan to use specialists as volunteers or

Men are not accustomed to assertive women with strong opinions and fundable talents

paid consultants, contact them in advance, discuss the project with them, and, if they agree to help, ask permission to use their names in the proposal.

The *rationale* can be a short section telling why you think your approach is the best or most viable one for solving the problem and why you and your organization are particularly qualified to do the work.

The *significance* should be implicit in the "problem" or "background" statement; writing this section is a matter of articulating the benefits to be gained if you are able to carry out your plans.

To prepare a realistic *budget*, detail the cost of all items that you will need, and, if the project will last more than a year, make allowances for inflation. Typical budgets include salaries, employee benefits, equipment, supplies, phones, printing, mailing, office or work space, travel, and overhead (utilities and maintenance). Often, budgets are followed by a "budget explanation" which clarifies what might seem to be an ambiguous item. In this section or as a footnote to the budget, it is wise to inform the grantor that you will keep proper records and receipts and that your account books will be available for audit.

The budget, and the rest of the proposal, should allow for the possibility of partial funding from one or several donors.

Appendices might include *résumés* or *curricula vitae* of key staff people, bibliographies, supporting articles, and illustrations.

FOUNDATIONS

Foundations are privately endowed, nonprofit organizations which make grants; they are good sources for funding experimental, innovative tax-deductible programs. Most foundations have not yet accepted "sexism" as a critical social problem, but progress is evident. In the past year or so, several foundations have made program and research grants to feminist organizations. Women should not hesitate to approach foundations whose goals and past records of giving seem generally compatible with the proposed project, although not necessarily sympathetic to women; a good presentation and a reasoned discussion can turn even the most arrogant sexist around.

There are several ways to identify and research foundations as prospects:

1. The Foundation Directory, a state-by-state alphabetical listing, includes the foundation's address, names of directors, the person to contact, the foundation's purpose, total yearly expenditures, and the total number and amount of grants. The latest edition, published in 1971, lists 5,454 foundations with large assets or grants totaling \$25,000 or more per year.

2. The Foundation Center Information Quarterly updates the Directory and includes other information (bibliographies, appendices, and so on) of interest to fund-raisers.

3. The Foundation News, a bimonthly periodical containing articles and news notes of interest to foundations, includes a grants index giving the amount and purpose of recent grants of \$5,000 or more.

4. The Foundation Grants Index, published annually, contains a cumulative listing of grants recorded in the News.

A price list for the above sources can be obtained from the Foundation Library Center (888 Seventh Avenue, New York, N.Y. 10019), or these sources can be found in libraries and university development offices.

5. The Foundation Library Center maintains extensive files of foundation tax re-

turns, clippings, and notes on recent grants. Particular items, such as photostats of tax returns, can be purchased from the center at 25 cents a page. "Aperture cards," containing complete microfilm data on individual foundations, can be purchased at 15 cents per card. Computerized grant data on special subjects can be ordered from the center at \$10 for the first 50 grants and 10 cents per additional grant. A printout of grants made to women in 1972 is available at 25 cents a page.

6. A List of Organizations Filing as Private Foundations, recently prepared by the center, includes the names and addresses of 30,000 smaller foundations and can be used to suggest additional funding sources.

7. The Foundation Center's Washington library (1001 Connecticut Avenue, N.W., Washington, D.C. 20036) contains essentially the same resources as those

in New York but with primary emphasis on current data. In addition, the center sponsors eight regional depository libraries which maintain information on area foundations and small reference collections.

8. About 250 foundations publish annual reports containing a detailed description of goals and programs and a list of the year's grants. Foundations will send annual reports on request; a microfiche compilation of all 1970 annual reports can be purchased from the Foundation Library Center for \$25.

Using these guides, you can prepare and refine a list of foundation prospects. In evaluating foundations, consider geography, as well as interests and grant size. Although the larger, general purpose foundations and a few smaller, sophisticated family foundations seem to be more receptive to innovative and

even disturbing ideas, do not ignore foundations in your city or state. The sophistication of the "liberal" foundations is probably as much a function of exposure as of predisposition.

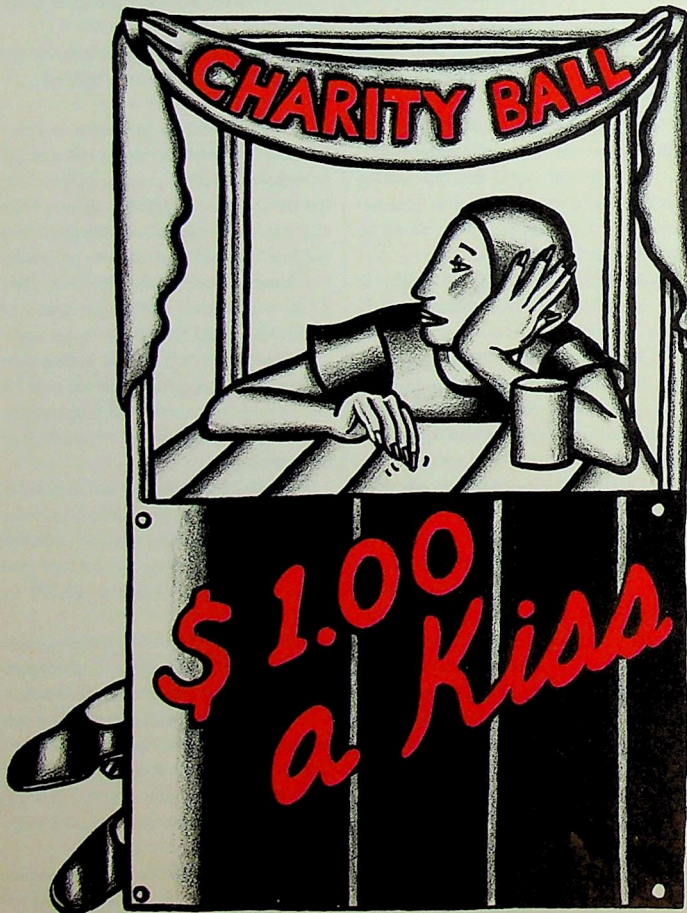
Although the large general purpose foundations often require an initial submission of a proposal, your first approach with most foundations should be an introductory letter asking for an appointment with the executive director. The letter should link the foundation's interest to your program, should include a short description of the program, and should mention your organization's credentials. If you haven't received a reply within two weeks, call the foundation officer to set up an appointment. For the larger foundations, such as Ford, Carnegie, and Rockefeller, call the appropriate program officer before sending in a proposal and ask for suggestions about format, content, and budget.

Intelligent research on the foundation program and the development of an articulate proposal are prerequisites for meeting with the executive officer. Most officers will be straightforward in criticizing your project and in evaluating your chances for funding. You can often be flexible and make appropriate changes in the project or proposal without compromising your basic goals.

Keep the interview brief—an hour should be sufficient. If questions are raised that you cannot answer, say you don't know and that you'll try to find out. And get the information. This gives you a second chance to contact the foundation officer. It helps to take an established person in your field with you to the interview only if this person is involved with the project, has read the proposal, and has been briefed on the foundation.

If the foundation seems receptive, follow up with a proposal, incorporating, when possible, suggestions made by the foundation officer. Your cover letter should recall any understanding reached in the interview. Unless you have been told otherwise, call in two weeks if you haven't received acknowledgment of receipt of your proposal. If the foundation has been somewhat encouraging but cannot accept a proposal at the present time, be in touch within six months.

A member of your board or a friend may know one of the foundation directors, and it may be appropriate to take



some diplomatic advantage of this contact. However, keep in mind that excessive pressure will be resented by both foundation staff and directors. In the last analysis, your project must speak for itself.

THE GOVERNMENT

Since most foundations, individuals, and corporations are reluctant to make grants to programs eligible for federal, state, or local government grants, you should explore public funding sources before appealing to private donors. One of the results of revenue-sharing may be that fund-raisers will have to know more about state and local agencies. However, there will remain a number of federal agencies to which you can apply.

Logic may be a sufficient guide to determining where to go and whom to see in the federal government. A job-retraining program would probably interest the Labor Department; a study of the effects of a drug on mental hospital patients might interest the National Institute of Mental Health or the Food and Drug Administration.

Or you can write your Representative, briefly describing the project, to ask about your chances of receiving government funding and to request the names of responsible program officers in federal agencies. Congressional caseworkers are overloaded with work, so you should wait at least three weeks before following up the letter with a phone call.

The *Catalog of Federal Domestic Assistance* (available for \$9 from the Superintendent of Documents, Government Printing Office, Washington, D.C. 20402) contains a fairly current cross-referenced list of government agencies and grant programs. The *Catalog* should be available in the reference or public documents section of any public library.

Federal agencies usually publish booklets containing descriptions of their grant programs and proposal requirements. Often, special grant application forms are provided. It is advisable, however, especially if this is your first contact with the agency, to meet with the program administrator before submitting an application.

Except for special scholarship and training grants, the government, like foundations, tends to fund programs and

people with established reputations. If you are relatively unknown and not affiliated with an institution, your proposal will need an endorsement from or some connection with the Establishment in your field.

INDIVIDUAL CONTRIBUTORS

Soliciting substantial contributions from wealthy individuals is not a matter of rummaging around for gullible rich folk, "cultivating" them, and finally putting the bite on for money. Most people, rich or not, contribute to organizations and causes they believe in and are not susceptible to soft-sell, expense-account luncheons which are obvious preludes to money pitches. Wealthy contributors, like

**Direct mail may
be a great
way to
raise money—
it's also an
easy way
to go broke**

those individuals who pay a dollar or more to join an organization, must be sympathetic to the organization's philosophy and goals, often have very definite ideas about the expenditure of their funds, and frequently expect to participate in the planning and execution of the project. Although there are occasions when a contributor's participation would severely compromise your goals, it is difficult to insist that a wealthy donor have no say in the program—especially if, at the same time, you are quite sensitive to letters and suggestions from members.

The Women's Movement cannot afford to make the mistake of totally ignoring wealthy women on the assumption that "So-and-so is not a feminist," "So-and-so's politics are conservative," "Her husband is an MCP," or "She wouldn't be interested." It's important to remember that the Movement flourishes on diversity, that we all have talents, skills, points of view, and experience that transcend ideology or a husband's reputation.

If you want to involve large contributors by asking them to sit on your organization's board of directors, it's important to tell them explicitly whether fund-raising as well as input into policy will be expected. Attempts to turn board meetings into fund-raising strategy sessions, even if the need is critical, usually fail if the directors have not been persuaded that this role is just as important as their suggestions about a campaign to secure ratification of the Equal Rights Amendment. If some of your directors agree to help with fund-raising, provide all the technical and psychological assistance they need. Be sure that all fund-raising efforts are coordinated and that all meetings, letters, proposals, and leads are followed up.

Organizations sometimes set up a series of donor categories to encourage large contributions. Such categories—Sustaining Memberships (\$1,000 plus), Associate Memberships (\$500-\$1,000), Supporting Memberships (\$100-\$500), and so on—should imply some special recognition or involvement to be effective.

In political fund-raising, the benefits of sizable individual contributions rarely include control over governmental policy, although large contributors may be asked to play some role in the campaign organization. Many donors, if their candidate wins, expect a kind of "psychological patronage," which involves access to the candidate and breakfast or luncheon invitations.

To identify individuals who may be sympathetic or willing to listen to your goals, combine research with good sense. Information contained in the *Directory of Directors, Who's Who*, the *Social Register*, or newspaper society pages should be used with discretion. Go first to people you know, then to people they know—talk to your "family" and friends before approaching strangers.

DIRECT MAIL

Direct mail, as a fund-raising tool, involves sending a "solicitation letter" to a group of people who are asked to contribute a membership. This form of fund-raising has become increasingly popular and specialized, especially among political candidates and lobby-

ing organizations that want votes and voter influence as well as money. Among politicians, direct mail has had its more striking successes with the very conservative (Goldwater, Wallace) and the fairly radical (McGovern) candidates. Unfortunately, to start a direct mail program you have to pay the post office, the printer, the list broker, and, hopefully, the staff, so direct mail is not a way of avoiding other kinds of fund-raising.

Successful direct mail programs are usually designed by professionals who have spent a lot of time (and money) thinking about such questions as: Does first-class postage yield a higher rate of return than bulk rate? Are people more likely to contribute if the return envelope is stamped? Does the computerized, personalized letter elicit a better response than the standard "Dear Friend"? Are hand-addressed letters and envelopes more effective? Is it better to mail before or just after Christmas? What should the letter say? Should a brochure be included? Who should sign the letter? Who should get the letter?

Consult a professional or someone with experience before sending out the first letter. Direct mail may be a great way to raise hard money—it's also an easy way to go broke. (For information on obtaining mailing lists, see box on page 98.)

Once you have decided on a suitable list, do a test mailing. (A mailing of 2,500 or 5,000 should adequately test a list of 50,000.) In evaluating the test, consider: the percentage of return (one percent is considered good in politics, 3 to 5 percent in other contexts); and the average dollar amount as well as the total amount of return (the total should at least equal the cost of the test mailing).

Your evaluation of the list will depend on whether you are interested only in raising funds or also in increasing membership. If the test is promising, you may want to mail to the entire list or you may want to perform other tests—rating the effect of one signatory against another or varying the content of the letter. In general, make sure you don't waste money on people who are indifferent or hostile to your project.

Many of the most successful direct-mail programs, after a limited list of promising recipients is identified, use telephone follow-up to personalize what

is essentially an impersonal appeal. This increases the costs, but returns will be higher—often as high as 40 or 50 percent of a list.

Start-up costs for direct mail, depending on how ambitious you are, will probably vary from between 25 and 50 cents per letter. On subsequent mailings (especially to former donors), the costs should be lower, the returns higher.

SPECIAL EVENTS

In fund-raising, "special events" is a catch-all phrase for any occasion contrived to bring people together for the purpose of raising money. Examples include charity balls, barbecues, luncheons, an evening with . . . , champagne dinners, raffles, and cocktail parties. Unless the goal is to impress and create publicity as well as raise money, it is saner to spend as little as possible on the

Fund-raising is the art of being turned down a lot and going back for more

event without sacrificing quality. Use someone's home instead of a hotel. Serve pretzels instead of caviar, wine instead of hard liquor. Check with local businesses to see if they will donate food. Send offset, not engraved, invitations.

When deciding how much to charge, consider the cost of the event, the amount of money you hope to raise, and the price interested people might be willing to pay. It is not necessarily true that you will raise an amount more easily if you sell inexpensive tickets to a capacity crowd. If you want to raise \$1,000, you may spend as much time selling 200 tickets at \$5 per person as in selling 40 tickets at \$25 per person, and the food and space will cost more. Occasionally, events are held on a sliding fee scale. If you choose this method, try to insure that possible large contributors do not slip in on an economy ticket.

Organizing a special event requires careful planning and attention to detail;

ideally, one staff person, aided by volunteers, should work full time on arrangements—food, space, entertainment, invitations, advance ticket sales, and press. If you plan a large rally or dinner, and you find (the day before) that only half the tickets have been sold or reserved, give away the remainder so as not to make the guests or the press feel they are supporting a lost cause.

Keep the list of people who attend—it's valuable. During political campaigns, the same people are approached as many as three times. A nonprofit organization solicits donors at least once, often twice, a year.

CORPORATIONS

A number of corporations currently have special "aid" programs which give money to projects connected in some way to the company's products or to programs designed to improve the employees' community or working conditions. One New York bank, for example, has given substantial support to street academy programs. A few corporations have established or made contributions to child-care centers which serve children of employees. Other corporations will, on request, donate leftover materials (such as Styrofoam) to educational or nonprofit organizations that can use the materials. Occasionally, a corporation that is not willing to make a grant may free one or several of its staff as business or technological consultants.

Feminist organizations have recently begun to pressure the "women's industry" (cosmetics, clothing, and so on) for money. Although such pressure has not, as yet, brought forth large amounts of money, this source of funding should not be neglected. (Nor should the principles that apply to soliciting foundations.) Virginia Slims (Philip Morris Corporation), for one, responded with modest grants and commissioned an excellent poll of women's opinions on social issues. With corporations, as with all other funding sources, it is essential to relate your project to their interests.

Virginia Kerr, a free-lance writer based in Philadelphia, has worked as a professional fund-raiser and has extensive experience with organizations and political candidates desperate for money.

CALENDAR

JUNE 1-3

"Feminist Symposium Feministe"—McGill University, Montreal. Canada-wide conference on the rights and status of women. Contact Neva Pandos, Room 6, 3597 Jeanne Mance, Montreal 130, Quebec, Canada. (514) 683-2670.

JUNE 5

New Jersey Democratic Primary—Ann Klein is running for the Democratic gubernatorial nomination. Contact Ann Klein Campaign, 159 Speedwell Avenue, Morristown, New Jersey 07960. (201) 267-1999.

JUNE 15-17

Interstate Association of Commissions on the Status of Women—Third Annual Conference, at Philadelphia's Bellevue-Stratford Hotel. Registration fee, \$30, covers participation in all sessions and workshops, and three meals. Child care will be available. Contact Lynn Cox Scheffey, Governor's Office, 1400 Spring Garden Street, Philadelphia, Pennsylvania 19130. (215) 238-6286.

JUNE 20

Chicago Women in Publishing "Job Fair"—Woodrow Wilson Room of the Council on Foreign Relations, 116 S. Michigan, Chicago, Illinois. 7:30 P.M. Contact Barbara Nellis (312) MI 2-1000, ext. 860.

... WHY AREN'T WE RICH? CONTINUED FROM PAGE 39

\$10,000 a year or more from whatever sources (jobs, alimony, stock dividends, real estate rental, insurance, pensions, gifts; everything), you find that less than 9 percent of them are women. And that includes all the divorcées and rich widows.

Welfare Cadillac. Somewhere, there must be people who prefer welfare to a decently paid job, just as somewhere, there must be women awash in alimony. No stereotype can be wrong all the time. But it's difficult to figure out why anybody would opt for the humiliation and Kafka-esque red tape of a welfare existence if a good job, child care, and independence were real alternatives. It's especially hard to believe that a woman would have a child or children just to become eligible for welfare when the average monthly payment, in all but four states, is well below the poverty level; that is, below \$331 per month for a family of four as of July, 1971. Furthermore, the typical increment per child is only \$35 a month; barely enough for the most basic needs.

Several years ago, for instance, the National Welfare Rights Organization figured out that the money available for food from a welfare check, even in New York City, was 66 cents per person per day. They asked a group of Congresspeople and reporters to go on this welfare diet for one week.

It was hardly a fair test: the experimenters started out in good health, with access to warm clothes, telephones, transportation, and decent housing; all conditions that welfare clients don't usually enjoy. After a few days, the individuals or families were amazed at the effort required to shop; to go from store to store, figuring to the last penny. They were also slightly hungry, yet gaining weight because starchy, filling foods were all they could afford. By week's end, they were obsessed with food, could not concentrate on their jobs, and found that privation had begun to affect their personal

lives in strange ways. A Congressman's wife reported privately that her young son had stolen some food saved for the final day, and she herself had been frightened by the rage that she felt.

It could be an instructive exercise for anyone who hasn't experienced welfare: find out what the daily food budget would be for an individual or family on welfare in your area, and live on that budget for one week. The stereotype of the lazy, lackadaisical welfare mother is unlikely to survive.

Salaried work is an area in which more facts are known, and the Popular Wisdom may be less distant from the truth. It's probably not surprising, for instance, that women workers earn less than \$3 for every \$5 earned by men. Or that the sex-based differential survives, even where women are not confined to the lower-paying professions. (The 1970 median yearly salaries of women in scientific fields, for instance, were from \$1,700 to \$5,100 less than those earned by men with similar training and positions.)

But there is still a lot of mythology surrounding relative earning power.

Salaries: male and female, black and white. In 1970, the median incomes for full-time, year-round work went like this:

white men	\$9,373
minority men	\$6,598
white women	\$5,490
minority women	\$4,674

These figures, showing that women of all races earn less than men of all races, go against our ingrained beliefs about relative earning power. Race does, however, become the dominant factor going *down* the economic scale, though sex continues as a major influence: 35.5 percent of all black females lived beneath the poverty line in 1971 as opposed to 28.9 percent of black males; but 11.2 percent of white females were below that line, and only 8.5 percent of white males. Sex becomes more of a factor going *up* the income brackets, though race continues as a major influence: in

1971, 46.8 percent of fully employed white males and 17.4 percent of minority males earned over \$10,000; while just 8.7 percent of white females and 6.5 percent of black females reached those heights.

Furthermore, education doesn't have as crucial an effect on those trends as we might think. Women with one to three years of college had lower incomes in 1971 than men who had gone to school for only eight years.

It's clear by any measure that black women, with the double stigma of sex and race, come out on the bottom. The fact that they could get jobs (though poorly paid ones, often domestic work) when black men could get none has obscured the economic truth that now, they have the highest unemployment rate of all adults, and the least access to upper income jobs.

Perhaps the economic element of the patriarchal myth is not so much the real power held by black women, as black men's lack of power relative to white men; a fact that has brought black men and black women into economically closer relationship than their white counterparts. In 1970, for instance, the median income of black women was 70 percent that of black men, as opposed to white women whose median income was 59 percent that received by their male counterparts.

Comparing the earning power of all women and minority men is important. It helps define the real dimensions of sexism to note, for instance, that a black woman with a college degree working full time makes less than a black man with an eighth-grade education. Or to explain that a white college-educated woman with a full-time job makes less than a minority workingman with a high school education. But such comparisons are dangerous if they imply that the only element of suffering is economic, or that minority men are somehow better off than we had thought.

There can be no illusion about the real effect of racial caste. For instance, families headed by black

males in which the wife does not work had a median income of \$6,024 in 1971; whereas families with white male heads and nonworking wives had a median income of \$9,357. Clearly, some white women are able to benefit economically from being attached to white men. The lesson of all male-female comparisons is only that sexism runs from top to bottom of society, and penalizes the minority community by keeping half its number doubly oppressed.

But if we have any doubts about who is really benefiting from this double system of caste, we have only to look at the upper levels. Of all the jobs that pay \$15,000 a year or more, for instance, 94 percent are held by white males—leaving a big 6 percent to all women and minority men combined.

Real progress will come only when we stop comparing second-class groups with each other, and direct all our energies toward fundamental change; toward the people who are really in power.

Families, poverty, and why women work. After the economic lessons of the Depression and World War II, the Economic Act of 1946 set forth the goal of "maximum employment"; a phrase officially interpreted as the "employment of those who want to work, without regard to whether their employment is, by some definition, necessary. This goal applies equally to men and to women." Nonetheless, the 38 percent of the work force that is female continues to be challenged on whether or not there is a "need to work," a question that is rarely put to the 62 percent of the work force that is male. (It's statistically possible that the number of men with enough assets to exist for the rest of their lives without working might equal the number of women who have a chance of being supported until death by a husband. If one group is resented in the labor force, why not the other?) Of course, the truth is that most of the 40 percent of all women who work do so for the same reason as their male counterparts: they desperately

need the money. In fact, more women than men may be working out of that motive, since the jobs open to women are far less likely to offer a sense of accomplishment, respect in society, or other rewards.

Of the women in the work force in March, 1972, 20.5 million were single, widowed, divorced, separated, or married to a man who made less than \$7,000 a year. Furthermore, 68 percent of all black wives under 35 work outside the home, as do 56 percent of all young white wives. The idea that two can live as cheaply as one is a myth. So is the notion that a man can (or should) be required to support an entire family.

The idea that women don't need to work is the most dangerous of the ways in which women are perceived as being unserious or somehow already powerful. It obscures women's real condition, and the degree to which sex discrimination is a cause of our basic social ills.

Why else are 38.4 percent of all female-headed families condemned to poverty, compared to only 8.3 percent of those headed by men? Why else do female-headed families make up more than 90 percent of those on welfare? Why are women over 65 the poorest group in the country? Or why is the percentage of female unemployed so much greater than even the terrible, punishing percentage of minority men?

Unless we learn to hire individuals by ability, not sex, we will condemn women to a half-life of powerlessness—and also condemn the children and others who are dependent on them. We can't begin to solve the riddle of poverty until we take seriously the ways in which it is perpetuated by caste.

Is women's economic plight getting better? Not in a mass way at all. In fact, the differential between male and female pay has been getting steadily bigger, not smaller; the unemployment rate for women is up about 40 percent in four years; easier divorce laws, though a basic step forward, still have left many women with no job training and few alternatives; child care becomes

more expensive and less adequate each year; older women on fixed incomes are suffering from spiraling prices; and the number of women and dependent children on welfare has gone up by nearly five million since 1968. All the recent trends of inflation combined with increased unemployment have hit women very hard.

But there are signs of hope. Job actions and back-pay suits have been successful enough to frighten big companies into at least taking a serious look at their employment policies. So have actions on promotion and hiring, though, at higher levels, we are only approaching tokenism. According to the 1970 census, women have begun to break out of traditionally female occupations, and into formerly male preserves; even into some of the blue-collar jobs. Altogether, women accounted for two-thirds of the employment increase in the 1960s.

But only constant effort, and unified action can begin to lighten women's economic burden. The changes to come must be basic: even equal pay for the women already in the work force would necessitate a major redistribution of wealth.

It will be a long road. The first step is believing in ourselves; understanding that we are indeed smart, even if we aren't rich. And the second is giving up the myths of power, so that we can see our economic plight as it really is.

Gloria Steinem has been a free-lance writer all her professional life, because "even though the money was poor, it's easier for women to get work where there's no conventional structure." "Ms." Magazine is her first full-time, salaried job.

SOURCES

Statistical Abstract of the U.S., 1972, Bureau of the Census; Social & Economic Status of the Black Population of the U.S., 1971, Bureau of the Census; Internal Revenue Service, Statistics of Income, (Supplemental Report, Personal Wealth); Women's Bureau, U.S. Department of Labor; Citizens' Advisory Council on the Status of Women; Social and Rehabilitation Service of the Department of Health, Education and Welfare; National Welfare Rights Organization; New York Stock Exchange; Support Committee of the Family Law Section, American Bar Association; National Association of Real Estate Boards; Institute of Life Insurance.

WHAT'S SO RARE AS A WOMAN ON WALL S.T.

(continued from page 84) "anyone who works hard and has moneymaking ideas gets ahead." Challenged about the dearth of women in good jobs, personnel chiefs bemoan the lack of qualified women.

That's why Merrill Lynch has only about 150 women among its roughly 5,200 brokers, according to Ronald Schwartz, Vice-President and Manager of Benefits and Manpower Administration. "We have done research on the kind of broker who is successful with Merrill Lynch, and you might find that some of the things that lead to success are not as prevalent in the female population as they are in the male population," he explained. "Once again we go back to the problem of early training and socialization."

A bachelor's degree is the usual basic requirement for a broker's job at the firm, but Schwartz cites problems finding good applicants at women's colleges. Although Schwartz said the firm has interviewed at Smith, Vassar, and Wellesley in the past, it won't go this year. Schwartz's recruiters will, however, return to Harvard, Princeton, and Yale, because "the payoff is better."

But exactly what are these "things that lead to success" women lack? According to an article in *Fortune* magazine in May, 1972, Merrill Lynch seeks "winners" and believes that "the true winner seldom has a wife who works, for his ego requires that he be the full support of the family."

Women who have taken the personality test Merrill Lynch gives all

applicants confirm that the quiz asks if the candidate objects to "your wife" working outside the home. Obviously a woman cannot be a "winner" on that question. Moreover, men who need dependent wives as ego props are unlikely to view the few women who do get hired as equals—a factor that helps explain Merrill Lynch's ration of three women vice-presidents in a total of more than 300. (Schwartz noted that the firm will be changing some objectionable questions in the quiz, but even so, it will take a long time to change Merrill Lynch's basic personality profile.)

Such discriminatory personality standards are common, for while Merrill Lynch is the largest and most visible of the firms, it is by no means the most sexist. One personnel chief summed up the Street's antiwoman version of Catch-22 by saying, "You can't be feminine in this business. We're looking for people who must excel, must win. They must be very competitive and have very strong egos. The popular conception is that women who have these qualities are neurotic. Who wants to hire a neurotic woman?"

The notion that a woman must be crazy to want Wall Street success fits neatly into the private club tradition of the industry. Electra Yourke, chief of investigations and compliance for the New York City Human Rights Commission, has coined the term "employment cloning" to describe the industry's tendency to form homogeneous groups whether of fellow WASPs, Jews, Irish Catholics, Harvard MBAs, Princetonians, or Dartmouth men. "The men at the top replicate themselves," Yourke explained. "Affinity is all—school affinity, industrial affinity, club affinity, social class and economic affinity. Women are commonly seen as outsiders."

The outsiders are a lot less likely to get in because of industry hiring practices. Firms rely heavily on unsolicited applications to fill jobs, but the industry's record of discrimination discourages women and minorities from walking into Wall Street personnel offices. When firms do actively recruit, they go through sources likely to yield men—men's

colleges, ads in sports pages and men's magazines, other brokerage firms and corporations.

Upper-level executives are usually hired through contacts: naturally, white men who dominate the firms know and recruit other white men. The final hiring decision is made by a department head rather than a personnel staff, and no record is kept of applications. A firm therefore can easily have both a branch manager or head of institutional sales who refuses to hire women and an official policy against discrimination.

Women applicants are also likely to be judged by stiffer standards than men. For example, many top firms prefer candidates with MBA's for management training or corporate finance posts. But a white man is more likely to be made an exception to the rule, especially if he has good social contacts, appealing job experience, or simply the right "chemistry." Experience in jobs traditionally open to women, such as retail sales, is less likely to be credited as a substitute for education than work in areas that normally exclude women—media time sales or selling industrial equipment for corporations, for instance.

But even if it were uniformly applied, a requirement for graduate degrees may discriminate, according to Charlotte Frank, director of the employment rights division of the New York City Human Rights Commission. Frank explained that excessively high educational requirements inevitably work to exclude women and minorities who are less likely to be able to afford the extra schooling. The industry must prove that graduate degrees are necessary to do the job, an unlikely claim since many of the industry's top leaders have only bachelor's degrees and some (Howard Stein of the Dreyfus Fund, for instance) barely bothered with high school educations.

A woman who does surmount hiring obstacles finds her trials far from over. She will probably earn less than her male counterparts. For example, in 1971, women financial analysts earned an average salary of about \$17,500 a year compared to \$27,000 for men. In another instance, a major

firm is reliably reported to have paid a black woman \$10,000 annually to serve as production manager for the firm's publications. The man who succeeded her started at \$17,000.

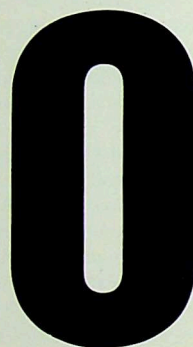
Money aside, credibility is the most basic problem women face. Many men don't believe—or don't want to believe—that a woman can be any good.

"When I worked as an analyst for Chemical Bank, I had to interview executives at various companies about the financial conditions of their businesses," recalled Gwen Luster, now an assistant vice-president at First Harlem Securities Corporation. "The minute I walked in the door, the man would ask if I'd gone to school or had any training. Imagine asking a male analyst from Chemical

serious obstacle in a field where success depends on knowledge of the latest economic facts.

Until recently, many firms did not allow women brokers or analysts to travel on business; now things are better but women are still left out of important information-gathering trips. "A male analyst and I were supposed to go visit a big manufacturing company in the Midwest," recalled a top woman analyst with a major mutual fund. "Even though I was senior to him, he was asked if he'd object to traveling with a woman. He said, 'Yes,' and I didn't go. This kind of thing seems small, but it really hampers a woman's career."

With this kind of career-crushing treatment, women rarely find room at the top. In an effort to add to their



One personnel chief summed up the Street's antiwoman version of Catch-22 by saying, "You can't be feminine in this business. We're looking for people who must excel, must win. They must be very competitive and have very strong egos. The popular conception is that women who have these qualities are neurotic. Who wants to hire a neurotic woman?"

if he'd been trained. They assume he knows what he's doing."

To make sure their female colleagues can't prove themselves, men snipe at women in many subtle and not so subtle ways. The woman broker trying to build a clientele may not get good leads on potential accounts from her branch manager, and clients who call in asking for a broker may be assigned to men. Women in corporate finance say they are given the least lucrative, most troublesome accounts.

"I can't count the number of meetings I've gone to where I've pretended that the fact I wasn't invited was an oversight," said one woman broker at a top institutional sales firm. Women commonly say they are left out of informational meetings, a

young executives' status, firms show the title of vice-president on men "like stripes in the Army," to quote a director of one of the largest underwriters. But a woman who becomes vice-president of a large firm has made a remarkable achievement. In many cases she has made it because she has the protection of an important man in the firm, a trap that offers a slightly longer career range in return for professional dependency. Unlike her male colleague, a woman has virtually no chance to become a senior vice-president—the level where real power in the firm begins.

Even room one step above the bottom may be closed to women. No matter how bright, dedicated, or imaginative she is, a secretary is rarely considered for promotion to a pro-

fessional level. And the junior-grade professional woman may face stiff opposition when she tries to bootstrap her way up.

Carol Kalinoski, for example, said she found it impossible to improve her lot at Salomon Brothers. A researcher and statistician, Kalinoski decided to take the registered representative's exam, the logical next step in her career path. She claims the firm refused to support her training, although it paid for men, and would not sponsor her for the exam (sponsorship by a firm is required under NYSE rules). When she complained and indicated an interest in the Women's Movement, she says she wound up with typing and filing chores. Eventually, she became disillusioned with promises of future sponsorship, quit, and in November, 1970, filed charges against Salomon Brothers with the EEOC. The EEOC has not yet made a determination on the merits of the Kalinoski charges. The firm denied discrimination but refused to give figures on the current status of women at Salomon.

The length of time it has taken Kalinoski to get a decision from the EEOC indicates the difficulty women face in attempting to reform the industry by bringing individual cases under existing antidiscrimination laws. Although the government regulates the industry through the Securities and Exchange Commission, so far the SEC has not acted to end job discrimination. But one battering ram that may well open up Wall Street is a petition with the SEC by three groups: the Office of Communication and the Task Force on Women in Church and Society of the United Church of Christ; the Task Force on Women of the United Presbyterian Church, U.S.A.; and the National Organization for Women.

This extremely important petition asks the SEC to require firms, exchanges, and securities associations to develop affirmative action programs for women and minorities and to publicly disclose their hiring and promoting policies. The groups argue that since the SEC now regulates the industry to promote "just and equitable principles" of trade, the govern-

ment agency also has a duty to require fair employment practices.

"The securities industry is protected from a great deal of competition because of the regulatory laws," said Andrew Jay Schwartzman, United Church of Christ staff counsel. "For example, the firms decide who gets to be a broker. You can't just start trading stocks all by yourself. The government has given the industry a kind of protected monopoly for a lot of good reasons. But it also is obliged to see that the industry operates in the public interest. That means ending discrimination." Schwartzman also noted that a similar petition succeeded in getting the Federal Communications Commission to require affirmative action plans in the broadcasting industry.

With the threat of government regulation looming in the distance, the industry may be responding to feminist pressures. James Needham, chairman of the NYSE, recently sent a memorandum to his executive staff asking for increased efforts to give women and minorities equal opportunity. And the Amex in February announced a far-reaching affirmative action plan and called on its members to take similar steps.

"The Amex statement was very strong language," said Carole DeSaram, co-leader of Wall Street Women United, a small but feisty feminist group which has held several effective demonstrations on Wall Street. "Now it's a question of whether it's enforced or not." DeSaram adds that while voluntary reforms are to be applauded, an SEC requirement for affirmative action offers the best hope of real change.

The SEC's decision on the petition is expected sometime later this year. Meanwhile the struggle continues. Of course not every man on Wall Street is a sexist. Especially among the younger generation, there are a great many pin-striped feminists, and to use the cliché, some of my best sources were men. A few firms—notably duPont, Gloré Forgan—were willing to discuss the status of their women employees candidly. But counterbalancing pressures for change is an industry-wide profit

squeeze that has forced some firms out of business and others to merge or curtail operations. Given these conditions, firms are less likely than ever to be adventurous in their hiring policies and will probably drag their heels if and when affirmative action is forced upon them. As DeSaram puts it: "The job is just beginning."

She urges women to place their securities accounts with women brokers and to deal with firms that promote women. You can check out the status of women at your brokerage firm by calling the personnel office (a lot of phone calls from women would be an educational experience for those gentlemen). Reliable facts on the top-ranking members of almost all firms are found in *Standard & Poor's Security Dealers of North America*, published by McGraw-Hill and available in larger libraries.

Mothers can work to overcome the socialization that teaches girls that they don't need to know about money—give stock to daughters as well as sons and teach both to read the stock pages in the newspapers. More young women should insist on courses on financial management in schools and women's and coeducational colleges, and should also explore the possibilities of Wall Street careers. There is gold in those canyons for the "bright, money-oriented generalist," a personnel man's description that surely fits as many women as men. Women who encounter discrimination should contact the EEOC or State and City Human Rights Commissions. Wall Street Women United would also appreciate evidence for its files on bias in the industry. (The address is Wall Street Women-NOW, 28 East 56th Street, New York, N.Y. 10022.)

In sum, this is a time of testing in the industry as women try to take advantage of the gains they have made and press for full equality. Only one thing is certain—women will not tolerate the prejudice that has crippled them professionally and financially in the past.

Lisa Cronin Wohl is a free-lance writer in New York City. She is a former financial writer for the Associated Press.

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(More Ms. Classified on page 132)

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CONTINUED FROM PAGE 131

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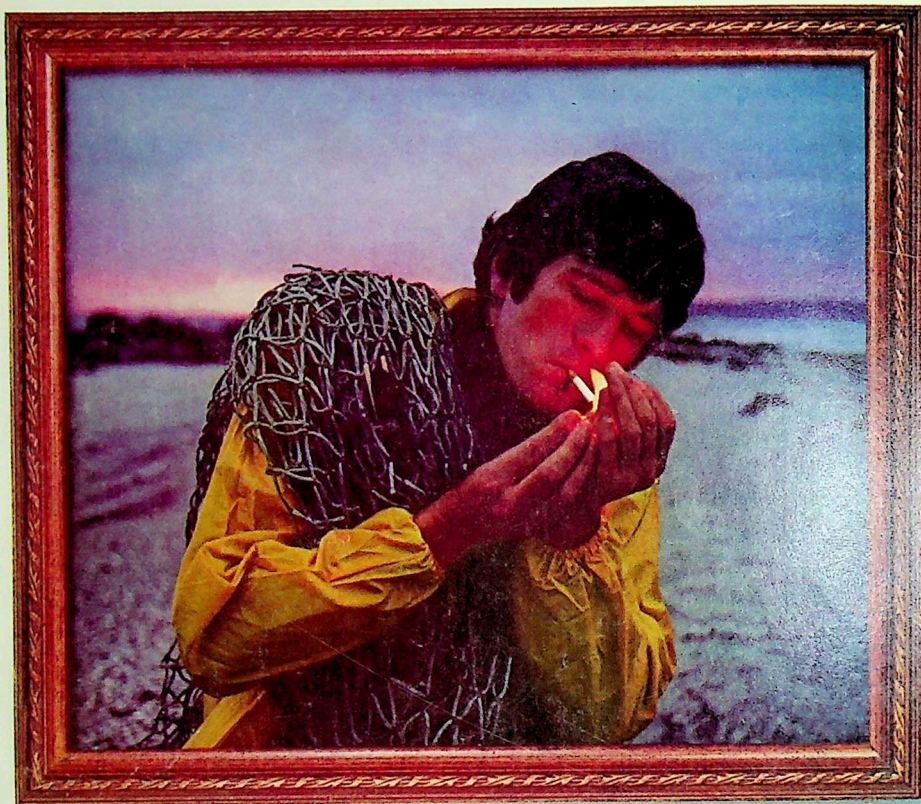


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