Houston--It helps support our 19-million-barrel-a-day habit
never any State or local tax on bonds. So the 6 percent tax-free yield puts as many dollars away for your child’s future as a 12 percent yield from one of your taxable investments.

2. The purchase of the Louisiana Territory, which included what is now the States of Louisiana, Arkansas, Missouri, Iowa, North and South Dakota, Nebraska, Kansas, Oklahoma, Montana, most of Minnesota, and parts of Wyoming and Colorado. Six percent certificates totaling $11,250,000 were issued to help meet Napoleon Bonaparte’s asking price of $15,000,000.

3. In just a little over 3 years, you would have accumulated about $1,200, or enough to foot the bill for a 7-day trip for two to Ireland, airfare, accommodations, breakfasts, tours, etc., included. (Price is based on a package plan, with departure from Baltimore.)

4. False. Bonds may be issued in one name, in the names of two persons as coowners or in the name of one person with a second person as beneficiary.

5. Cash bonds in after you’ve retired-in the period during which your contributions to the Civil Service Retirement Fund are being returned to you in the form of monthly payments. It is likely that all of your accrued interest will be offset by tax exemptions and deductions.

6. b. $186 billion.

7. No. You’d get back every penny you invested-plus interest.

8. $3.75.

9. False. And there’s another advantage to buying bonds-you’re less tempted to cash a bond than to “raid” a savings account.

10. False. Bond purchases during 1978 exceeded $8 billion, for the highest sales since World War II. Approximately one out of three American households now owns savings bonds, and more than 16 million people buy them yearly.

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**Book review**

**Frances Perkins: Life On Her Own Terms**

According to Severn, Fanny Coralie Perkins (not Frances) was born in Boston in the spring of 1882. According to Martin, she was born 2 years earlier, in 1880. Frances herself listed 1882 as her birth date, but Martin says courthouse records show 1880 and that “she subtracted 2 years from her age.”

She enjoyed an uneventful childhood, graduated from high school in 1898 and entered Mount Holyoke College, which is generally regarded as the oldest women’s college in the United States. She was popular and active in college. In her junior year, she was elected class vice-president and in her senior year, president.

She took an unfeminine interest in science, and when she graduated, a canning factory offered her a job as an analytical chemist. But her father forbade her acceptance because he believed commercial employment was not proper for a respectable young lady. He also refused to pay for any postgraduate education, saying that she should find a suitable young man to marry. This family imbroglio was finally resolved when she took a job as a high school teacher in suburban Chicago in 1904.

Severn doesn’t explore Fanny’s relationship with her father, and doesn’t even tell us what her father did for a living. Martin, typically, is more thorough. He informs us that her father owned a stationer’s business and contends, without convincing evidence, that Frances and her father were on good terms.

FRANCES PERKINS: A Member of the Cabinet by Bill Severn; Houghton Mifflin Company, Boston, Mass.; 1976; 256 pages.


When you look at the photographs of Frances Perkins, she seems the embodiment of the New England Yankee-determined, forbidding, impassive.

She was all of that, and more. She was a gutsy little feminist who had liberated herself from many of society’s conventions long before Ms. Steinem and Ms. Abzug were born. And, just maybe, she was yet something else--a hell-bent lady who stepped over the wreckage of a husband and a daughter to sit in a seat of power.

Or again maybe--she was just one of those people who can love the masses easier than individuals.

Or maybe something else entirely.

Our library has both of the biographies now published on Frances Perkins. And even after reading both, it is difficult to bring Frances Perkins into focus because she took great care to keep her private life out of the public eye. And this privacy is one of the problems that confront a biographer.

Martin’s book, Madam Secretary, succeeds better than Severn’s because he had access to her personal correspondence, did indepth interviews with family and friends, and took greater care with detail. Not surprisingly, the better book is also more ambiguous about the character of the lady.

Both Martin and Severn structure their books chronologically.
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poverty was attributable to drinking,
her father’s wishes, she quit teaching
tween father and daughter must
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Frances apparently made it to her
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Committee on Safety with some big
names of the time in the forefront.
Severn says that “the committee
sought advice from the Consumer’s
League, for which Frances had been
making preliminary studies of fire
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pointed the committee’s executive
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to the New York State Factory
Commission as its director of inves-
tigations.
“Frances and the commission’s
investigators took to making sur-
pise visits by automobile, arriving
when and where they were least ex-
pected, driving over back roads,
changing their routes of travel.
Along with all sorts of fire, accident
and health hazards, they also un-
covered widespread violations of
the child labor laws.”

It was this year that the 30- (or
32-) year old Frances met Paul
Wilson, a 36-year-old Ivy League
economist working for the Bureau
of Municipal Research, “a private
organization dedicated to the reform
of city government through scientific
study.”
The thorn in this romance was
that Wilson was a Republican and a
foe of Tammany Hall politicians,
and Frances was an embryonic
Democrat with close ties to Tam-
many Hall political bosses.
But, as Severn states, “love over-
came.” Martin tells it differently,
quoting Frances this way: “. . . I
thought I had better marry my man get
it off my mind because I was always
being challenged by someone who
thought he should marry me or
wanted to recommend the institu-
tion.”
Regardless, Frances chose to re-
main as Frances Perkins in public
life and not use her husband’s name.
Remember that this was 19 13, and
you can imagine the sensation that
caused.
“My generation,” she said, “was
perhaps the first that openly and
actively asserted-at least some of
us did-the separate personal inde-
pendence in the family relationship.”
Today’s feminists will find inter-
esting her remarks from that period,
specifically to a 1914 rally dubbed
by the New York Times as “the first
feminist mass meeting ever held.”

“Feminism means revolution, and
I am a revolutionist. Z believe in
revolution as a principle. It does
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Frances earned as many enemies
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being housewives was a thoroughly
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Through the years of the First
World War, Paul Wilson was New
York City Mayor John Mitchel’s
executive secretary, and Frances
Perkins continued her work with
the Committee on Safety . . . and
had a daughter, Susanna, after two
miscarriages.
They were at that time a charmed
couple. Both articulate, politically
active, and successful. But there
were clouds on the horizon. Paul,
after the 1917 defeat of Mitchel,
began to show manic-depressive
symptoms. And his heavy social
drinking became a plunge into the
bottle. Worse, he lost what re-
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tance gambling on gold stocks.

By mid-1918, Paul Wilson may
still have had Frances’ love, but it
was mixed with a sizable portion of
Yankee scorn for his weakness.
Martin quotes Frances thusly: ‘I
saw that I must get more work to do
in nineteen eighteen. I had to hustle
to find things to do that would see
us through that crisis because the
money . . . had disappeared.”

Late that year, New York State
elected Al Smith as governor, and

One of these was Jane Addams of
Hull House, and in 1906, against
her father’s wishes, she quit teaching
and became a full-time, unpaid resi-
dent worker at Hull House. Severn
tells us that her father believed all
poverty was attributable to drinking,
so whatever affection remained be-
tween father and daughter must
have been strained.

Hull House led to a paid social
work position in Philadelphia be-
tween 1906 and 1909, at which time
she was awarded a fellowship to
Columbia University in New York
City. She earned her master’s degree
in sociology in 1910 and took a
position as executive secretary of
the New York Consumer’s League.

She lived in Greenwich Village
during this period, dated Sinclair
Lewis, and led a very active life.
Frances apparently made it to her
late twenties without any great per-
sonal problems, loves, etc. It was
also at this time that one of the
determining events in her life took
place.

Author Severn hits full stride as
a writer only in his description of
the New York Triangle Shirtwaist
Factory fire of 1911. (This event
was the subject of a recent tele-
vision movie.)

“Frances Perkins (then 29) was
visiting friends at Washington
Square in the late afternoon of
March 25, 1911, when they heard
clanging fire engines and excited
shouting. Across the square, in
Washington Place, smoke and flames
were billowing from the top of a
10-story building. As she looked
up, a screaming girl, hair and cloth-
ing ablaze, leaped from a ninth-floor
window and plunged to her death on
the pavement below. Frances
watched in shock as others, driven
by flames, leaped from the win-
dows.”
The witnessing of this fire, in
which 146 young women died, com-
mited Frances Perkins’ next years
to a fight for industrial reforms. In
the wake of the tragedy, there were
many converts to the cause. Money
and politics created a New York
Committee on Safety with some big
names of the time in the forefront.
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elected Al Smith as governor, and

May 1979
he appointed her to her first public office as one of five members of the New York State Industrial Commission.

From this point on, both books do a workman-like job of outlining a political career that eventually led to her long tenure as Secretary of Labor. And it reads much like the career of any other successful politician—Frances Perkins in the right place at the right time with the right friends.

Frances made the most of her opportunities, however. In a chapter devoted to her role in bringing about the Social Security Act, Severn says that between 1933 and 1935 she made 200 speeches in support of the Act. He also points out that she had expected that the Social Security Board would operate within the Labor Department.

"The House had removed it and set it up as a separate agency; the Senate had restored it to the Labor Department; finally the conference had decided to keep the board independent. 'Rather than have any delay,' Frances said afterward, 'I readily agreed to an independent agency. . . . The matter . . . was not a major one on which to make a fight retarding passage of the bill.' "

Frances arranged a "little ceremony" in the White House to mark President Roosevelt's signing of the Social Security Act. According to Severn: "She had provided pens for him to give to each of the congressional sponsors as he wrote his signature. Roosevelt asked why there was no pen for her. When she shook her head, he said she was responsible for the whole thing and told his secretary, 'Give me a first-class pen for Frances.' "

What Severn doesn't note, but Martin does, is the private anguish Frances had to conceal on that day. Minutes before she left her office to go to the White House for the historic signing; she received a call telling her that Paul had evaded the watchful eye of his "attendant" and disappeared.

So Frances left the White House, took a train to New York City, and with a few close family friends spent the evening searching New York's bars and subways for Paul. He was found unharmed, but the incident tells much about their marriage. Much of his life was a succession of "attendants," hospital stays, and "disappearances."

The daughter, Susanna, was raised in New York by a succession of nurses and nannies. And, predictably enough, this unusual familial arrangement earned Frances a great deal of criticism. Martin, despite his obvious admiration for Frances Perkins, says: "It may be that anyone who works long in high public office risks becoming defective as a human being."

Frances did consider resignation more than once, but in the end she stuck with politics until 1945. Although 65, she did not enjoy retirement and a year later, after Roosevelt's death, Truman appointed her to the Civil Service Commission. She accepted, although it was not the appointment she wanted. She had asked Truman to give her a seat on the Social Security Board because the Social Security Act was "the measure dearest to my heart."

In her later years, she did visit the Social Security Administration's headquarters and spoke about the period in which the social security programs were created.

But enough.

Anyone who wants to know something of the political battles won and lost in the glory years of Ms. Perkins' career, or the last years of her life, can find them faithfully recounted in even the lesser of the biographies, and OASIS will leave the reader to his or her own curiosity.

We certainly think this remarkable woman is worth knowing about. She gives lie to the medieval proverb that "words are women, deeds are men." And she provides today's feminists who are searching for their ideological roots with a noteworthy forebear.

The books can be ordered from the SSA Library, Room 571, Albert B. Meyers Building, Baltimore, Md. 21235.