

# Braille Monitor



APRIL, 1978

VOICE OF THE NATIONAL FEDERATION OF THE BLIND

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# THE BRAILLE MONITOR

PUBLICATION OF THE  
NATIONAL FEDERATION OF THE BLIND

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## THE BRAILLE MONITOR

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## THE END OF INSURANCE DISCRIMINATION IS IN SIGHT

by JAMES OMVIG

As Federationists are aware, the National Federation of the Blind has been working for many years to eliminate unfair discrimination against the blind in the sale of insurance. The problem can be simply stated: Because we are blind, we are believed to constitute poor risks—no facts, just beliefs.

As you will recall, the Iowa Insurance Commissioner last year issued a regulation barring discrimination on the basis of blindness, partial blindness, or physical disability. (This is another instance, like the civil rights protections in the white cane laws Federationists have gotten passed in state after state, where what we do to protect the blind also protects those with other handicaps.)

Solving the problem of insurance discrimination by regulation seemed a useful approach. (NFB affiliates in several other states have dealt with this by persuading their state legislatures to pass laws prohibiting such practices.) The Iowa Insurance Commissioner, Herbert Anderson, is also one of the leaders of the National Association of Insurance Commissioners (NAIC). The NAIC, among other things, proposes model statutes and regulations which can be adopted by state insurance departments.

Last fall Commissioner Anderson invited the National Federation of the Blind to appear before the winter meeting of the NAIC to try to convince its members to adopt a model regulation barring unfair discrimination against the blind. In this way we could achieve uniformity on a nationwide scale and eliminate yet another long-standing area of discrimination against the blind.

On December 6, 1977, I appeared before masse at the commissioners meetings. At as a representative of the Federation. I was well received, and a lively question period followed my presentation. The questions were mainly from representatives of the insurance industry, since they show up en masse at the commissioners' meetings. At

the conclusion of the discussion, a motion was made to establish a task force. The task force has two mandates: (1) It must study the problem in order to decide whether there is truly a need to regulate the insurance industry in this area. (2) If the task force concludes that there is a need, it is to submit a proposed model regulation to the next commissioners meeting, which will be held in June 1978.

In my capacity as an NFB representative, I have been appointed an advisor to the task force. There will also be advisors representing the insurance industry.

It is my belief that the commissioners will adopt a model regulation next June. If this is done, the commissioners will be under a moral obligation to put the regulation into effect in their states. At that point I believe that, on a nationwide scale, the insurance industry will accept our position; and for the first time in history, the blind of this nation will be treated as equals by the insurance companies in the country.

Sometimes people ask, Why the National Federation of the Blind? This is another example of the progress being made by the organized blind movement in this country, and why it is essential for blind persons to become actively involved in the movement.

It is important to realize that we are asking no special favors of the insurance companies. We don't want to be sold insurance at rates lower than the risks warrant, simply because we are blind and undoubtedly suffer from economic discrimination in other areas. It is that the companies discriminate because of their ignorance about our real condition, about our ability to lead normal lives without walking off cliffs or into machinery. It is a matter of education.

Following is the statement that was presented to the NAIC. Federationists should study this document carefully so they will be prepared to discuss the matter with people

in their own states as we continue to work toward ending this form of discrimination.

PROPOSED MODEL REGULATION  
TO PROSCRIBE INSURANCE DISCRIMINATION  
AGAINST THE BLIND

(Presented on behalf of the National Federation of the Blind by James Omvig before the National Association of Insurance Commissioners (NAIC), December 1977)

*Issues:* (1) Is it in the best public interest to permit insurance companies to continue to discriminate against blind persons in the sale of insurance on the theory that the blind as a class constitute poor risks when, in fact, such discrimination is based upon myth, ignorance, and prejudice rather than upon sound actuarial data?

(2) If not, is it within the power and scope of activity of the NAIC to adopt and actively support a uniform regulation aimed at barring unfair discrimination against the blind?

At the outset, let me discuss briefly blindness and the National Federation of the Blind.

### Blindness

So far as we are concerned (and according to Dr. Kenneth Jernigan, longtime president of the National Federation of the Blind), blindness constitutes a social, not a physical problem. It is now established fact that, with proper training and opportunity, the average blind person can do the ordinary job in the average community or place of business, and that he can do it on equal terms with his sighted neighbor. Putting it another way, with proper training and with opportunity, blindness literally can be reduced to the level of a physical nuisance or inconvenience.

At the present time, blind Americans are working successfully as lawyers, public school teachers, insurance salesmen and executives, computer programmers, legislators, electrical engineers, and farmers. In short, the *physical nuisance* of being blind is not a bar to regular employment, social

activity, participation in the community, or anything else.

If this be so, why are there any problems whatever connected with blindness? As we have said above, blindness is a social, not a physical, problem. To elaborate, we who are blind have a major problem confronting us as we attempt to participate fully in society. We must face and eliminate the wide range of myths and misconceptions about blindness that have existed for centuries, and we must also eliminate the discriminations and denials that result directly from the public's misunderstandings about us. So far as the social attitude about blindness is concerned (and if we strip away all of the niceties), the average citizen believes that blindness and helplessness are one and the same. To be candid about it, we are not thought to be capable of performing at all in any area where competence above that possessed by a child is required. In effect, the classification "the blind" is thought to designate a helpless and hopeless group of people.

On the other hand, if a blind person becomes an achiever, he is not regarded as an ordinary, capable person. His ability to function is then regarded as *remarkable*, and he is now the exception—the exception to the rule that blind people as a class are helpless.

What we are saying comes down to this: The physical fact of being blind is not really a bar to anything and may easily be dealt with the same way that actual limitations arising from other physical characteristics are dealt with. But because of myth and misunderstanding, blind people face tremendous social problems and are confronted daily with massive discrimination. We are, in the truest sense of the term, a minority group—facing all the problems that flow from a stereotyped group status: "All blind people are alike, aren't they?"

Many people find it difficult to believe that anyone would wish to discriminate against the blind. Therefore, at this point, a brief discussion of discrimination might be in order.

The word "discrimination" as used in connection with human rights and minorities means unreasonable and detrimental classification. It implies prejudice, denial of opportunity, unequal treatment, and exclusion from the main channels of economic and social life. But these are results, not causes—the results of unreasonable and detrimental classification.

To be discriminatory the classification must have both elements—that is, it must be both unreasonable and detrimental. Otherwise there is no discrimination. It is, for example, undoubtedly detrimental to the individual who has committed a crime to be classified as a prisoner; but it is not discriminatory, for the classification is reasonable. To be unreasonable, the classification must be made without relevance or logic.

In other words, unless the trait used as the basis for the classification is related to the purpose for which the classification is established and unless that purpose is socially desirable, the classification is unreasonable—therefore discriminatory.

In addition to the requirements that discrimination be unreasonable and detrimental, we believe there is a third component: It is that the person committing the discriminatory act believes he is acting rationally. At least, this is certainly the case when we are dealing with the open and flagrant discrimination continually practiced against the blind.

Of course, if the person committing the discrimination believes he is acting rationally, it follows that he believes he is guilty of no discrimination whatever. The fact that people discriminating against the blind do not regard their actions as discriminatory makes things no easier for the blind. Nor does it help that the average citizen in our society does not regard denial of opportunity for the blind as discriminatory. The failure to recognize that blind persons are openly discriminated against, and that blind persons constitute a minority group, means that the blind of this nation have much work to do.

### The National Federation of the Blind

This brings us to a discussion of the National Federation of the Blind (NFB)—our purposes and goals. The blind of the nation joined together in the organized blind movement—the NFB—in 1940. It was clear to leaders of the blind that since blindness is a social problem, a social action organization was needed. Therefore, while for years there had been organizations "for" the blind that provided services and attempted to speak for the blind, an organization "of" blind people was established. The National Federation of the Blind is not an agency speaking for the blind, but rather the blind speaking for themselves.

In short, we have joined together in the same way and for the same reasons for which other minority groups have seen fit to organize. In reality our problems are the same as those experienced by blacks, chicanos, Indians, and women, and we have joined together in the same kind of self-help organization.

The NFB has affiliates in each state and in the District of Columbia. In turn, each state affiliate has local chapters affiliated with it. The national body is the ultimate authority of the NFB.

In the broadest sense, the purpose of the NFB is to improve the social and economic well-being of blind Americans. We engage in the following types of activities: We educate newly blinded persons to the facts about blindness. We engage in an ongoing public education endeavor aimed at teaching the truth and eliminating the myths that exist among members of the public. We monitor state and federal legislative activities to make sure that laws and regulations are not adopted that will keep us down and out when we are trying to climb up and in. We provide information to state legislators, administrative officials, federal officials, and members of the U.S. Congress so that they will have accurate information upon which to make judgments when analyzing proposed laws and regulations. And finally, we go to court, when necessary, to secure and protect the rights of blind Americans.

### Our Problem With the Insurance Industry

In our experience, some insurance companies refuse to sell insurance to blind persons at all. Some will sell, but at a marked-up rate. Some will sell a basic policy at the standard rate, but will not sell extras such as waiver of premium or double indemnity. A very few will sell these extras, but at a marked-up rate. A very few will sell at standard rates and with the extras, but will sell only to the so-called "well adjusted" blind person. Almost no company will permit the parents of a blind child to purchase insurance, and almost no company will sell an "individual" health and accident policy to a blind person. *All of these practices are based on belief, not on fact.*

Generally, in the insurance industry, actuarial statistic has been regarded as the basis for reasonable classification. When dealing with blind persons, however, the "I believe" syndrome is practiced to an astonishing degree. While we continually ask for statistics, insurers continue to *believe* that as a class we are poor risks. It seems to us that in the area of insurance we should deal with fact, not fiction; with statistics, not stereotypes and myths. Those who believe we are poor risks must assuredly believe that they are being logical. However, logic based on belief is often misleading. No doubt seamen in the pre-Columbus era believed the world was flat since that seemed to be logical. They were proven wrong. The point here is that mere opinion and belief have no place in the insurance industry.

Let us make our position crystal clear: *The physical fact of blindness has no relevance whatever to risk of loss for purposes of insurability.*

It must be borne in mind that we are here dealing with blindness per se, not with *medical* problems that might ultimately result in blindness. To explain this, let me give you some examples of statements insurance companies have used in defense of their unfair practices. They are:

Some blind people have diabetes. Some blind people have multiple sclerosis. Some blind people have arteriosclerosis. Some

blind people have cancer. Some blind people have heart disease. Therefore, blind people as a class are poor risks.

We find this argument totally irrational and unacceptable. To demonstrate the irrationality of such a defense:

Some insurance underwriters have diabetes. Some insurance underwriters have multiple sclerosis. Some insurance underwriters have arteriosclerosis. Some insurance underwriters have cancer. Some insurance underwriters have heart disease. Therefore, insurance underwriters as a class are poor risks.

False logic? You bet! No thinking person would seriously consider the establishment of a classification of insurance underwriters for insurance purposes. In both instances, whether we use the classification of the blind or of insurance underwriters, that classification has no relevance whatever to the question of insurability. Therefore, it is totally unreasonable to rely upon these classifications or even to refer to them when dealing with insurability. Rather, companies must use classifications that are relevant to risk of loss, such as: diabetes, multiple sclerosis, arteriosclerosis, cancer, or heart disease.

Putting it another way, where the insurance industry has actuarial data demonstrating that a particular characteristic (such as diabetes) results in poor risk, then it is reasonable to so classify since the classification is relevant to risk of loss. And although some conditions that cause blindness may reasonably be classified, blindness by itself may not be.

Let some insurance companies speak for themselves:

"Specifically, for individuals under age 15 who are blind in both eyes, the usual practice is to decline life insurance unless there is evidence that the individual is likely to become gainfully employed as an adult. At ages 15 and older, life insurance is generally available within the limits of insurable interest."

"The accidental death benefit is not available to individuals blind in both eyes because they are not able to avoid accidents as well



as those with sight. While this may sound like a tired old stereotype to you, the very small mortality margins in the premium for this additional benefit simply do not permit any excess deaths. It has been suggested that blind persons may in fact have fewer accidents than sighted persons. This may well be true for older blind persons who have become generally inactive because of this loss. However, those who would be applying for insurance are generally active in terms of earning a living and/or raising a family and thus would not 'benefit' from the limited exposure to accidents typical of the other group."

"Those who have some vision, although it is seriously impaired, and those who are blind in one eye only may be issued a policy of health insurance with some limitation in the benefits provided. Such policies are not, however, offered to those who are totally blind."

"Life Insurance: If both eyes are blind, if the person is well rehabilitated and emotionally adjusted, and if there is no associated or underlying disease such as diabetes or neoplastic disease, we would offer insurance on a standard basis. Those persons who are not well rehabilitated and emotionally adjusted to the blindness are offered insurance with a continuous extra premium of \$2.50 per thousand. This includes children and persons who have only recently become blind and have not as yet adjusted to their situation. This rating can be reviewed at a later date, subject to evidence of insurability when the person has reached a point where he is adequately rehabilitated and has become emotionally adjusted to his condition." [One wonders who will determine when a blind person is 'well rehabilitated and emotionally adjusted.']

"Health Insurance: We do not issue a hospitalization type of coverage. We do issue disability income and do not consider that we can issue this insurance to persons who are totally blind."

"For ages 16 and over, waiver disability is not available because our definition of total disability is such that a blind person

is considered totally disabled. The accidental death benefit is not available because we judge the accident hazard to be high."

"Health Insurance—Disability Income: Decline, since the company recognizes that total and irrecoverable loss of sight of both eyes does constitute total disability by definition."

As will be discussed later, since we are already blind, blindness would obviously be eliminated as a disability for which waiver of premium or other disability benefits would be available.

One final problem should be discussed. Many companies have come up with an interesting twist. When their unfair practices are challenged, they say something to this effect: "Although we have no data that would support it, we *believe* that you are poor risks, and accordingly, we will continue to deny you coverage on the same basis as the sighted. If you can provide us with data to support your claim that you are not poor risks, we would be glad to have it." In other words, many companies attempt to shift the burden of proof to the blind.

### The Iowa Solution to the Problem

The Iowa Commissioner of Insurance, Herbert W. Anderson, proposed the following regulation, based on Iowa's version of the NAIC Model Unfair Trade Practices Act:

#### 510-15.80 (507B) Purpose.

The purpose of this regulation is to state that individuals who are blind, partially blind, or have a physical disability do not, for that reason, constitute a class. Therefore, individuals who are blind, partially blind, or have a physical disability will not, solely on that basis, be unfairly discriminated against in the rates charged for any contract of life insurance or life annuity or in the dividends or other benefits payable thereon or in any other of the terms and conditions of such contract; and will not, solely on the basis of blindness, partial blindness, or physical disability, be unfairly discriminated against in the amount of premium, policy fees, or rates charged for any policy or contract of insurance other than life or in the benefits payable thereunder or in any of the terms or conditions of such contract, or in any manner whatever.

**510-15.81 (507B) Definitions.**

**15.81(1)** "Contract" shall mean "insurance policy" or "insurance contract" as defined in section 507B.2(3) of the Code.

**15.81(2)** "Person" shall mean "person" as defined in section 507B.2(1) of the Code.

**510-15.82 (507B) Applicability and scope.**

**15.82(1)** This regulation shall apply to all contracts delivered or issued for delivery in this state by a person on or after the effective date of this regulation and to all existing group contracts which are amended or renewed on or after the effective date of this regulation.

**15.82(2)** Nothing contained in this regulation shall be construed to prohibit discrimination between individuals of the same class who do not have equal expectation of life or who have an expected risk of loss different than that of other individuals of the same class.

**510-15.83 (507B) Prohibition.**

**15.83(1)** For the purposes of sections 507B.4(7)(a) and 507B.4(7)(b) of the Code, individuals shall not be considered to be of the same class solely because such individuals are blind, partially blind, or physically disabled.

**15.83(2)** For the purposes of section 507B.4(7)(a) individuals shall not be considered to have a different life expectancy solely because they are blind, partially blind, or physically disabled.

The required public hearing on this regulation was held in November 1976. The regulation was then put into effect, since industry representatives were unable to produce empirical data to support their discriminatory practices. In February 1977 the Administrative Rules Review Committee of the Iowa Legislature approved the regulation unanimously.

Since that time, several complaints have been filed against insurers who continue to practice unfair discrimination against the blind. In most cases, after our Commissioner's office informed the companies that they were in violation of state law, the companies took corrective action.

It will be observed from a reading of the Iowa regulation that, in addition to barring discrimination against the blind and partially blind, unfair discrimination against other disability groups was proscribed. Some in-

dustry officials suggested that our Insurance Commissioner was trying to require them to insure any disabled person regardless of risk of loss. This argument is obviously fallacious and was only raised to cloud the issue.

Finally, some insurers have asked why the characteristics of blindness, partial blindness, and physical disability were singled out in this regulation. We believe the "why" is simple. In this year of 1977, it is not necessary to issue a regulation forbidding discrimination on the basis of the irrelevant characteristics of race, color, creed, sex, or national origin. Sufficient social awareness now exists so that it would be unthinkable to discriminate unreasonably—at least to do it in writing—in these areas. On the other hand, it is not necessary to issue a regulation forbidding discrimination based on such physical characteristics as the color of one's hair, the amount of one's hair, the color of one's eyes, or left-handedness since insurance companies have generally not practiced unfair discrimination based on these irrelevant characteristics. Therefore, the characteristics that have been singled out are the only ones used as the basis for open unfair discrimination that is legally permissible.

Nowhere in any of the documentation on this problem does a clearer statement of the case exist than in the following letter written to Commissioner Anderson:

"DEAR COMMISSIONER: I strongly object to proposed 510-15.83(1) and (2). The statement which is proposed for adoption as law is completely wrong.

"Persons who smoke do indeed represent a different life expectancy than those who do not. Persons who are overweight do indeed represent a different life expectancy than those who are not. Persons with high blood pressure do indeed represent a different life expectancy than those who do not.

"*It is my belief* that persons who do not have functioning vision represent a different life expectancy than those who do. On what basis do you conclude that they are precisely the same?" [Emphasis added.]

The clarity with which Commissioner Anderson understands the problem is demonstrated by his response to this letter:

"I have your letter of November 15, and it will be considered when the record is closed on our proposed regulations . . . . However, I must tell you that you do not add anything of value to the record by asking me on what basis I have reached the conclusion that you assume I have reached. The matter which you should address is the basis for your belief 'that persons who do not have functioning vision represent a different life expectancy than those who do.' I have not seen any empirical data to support such a belief, and I challenge you to supply me with any. Remember that your statement is that blind persons have a different life expectancy than sighted persons. If you do not furnish evidence to support your statement, then your statement will be considered evidence of the strong need for a regulation such as that proposed. The regulation is directly aimed at preventing insurers from practicing 'blind' discrimination."

After the NAIC meeting, I wrote to the governors of the states about the problem of insurance discrimination and what we were doing to try to end it. The responses have been very favorable. They indicate what we have learned in other areas—when the public is informed about the unfair treatment we meet as blind people, they are usually strongly on our side. Here are some excerpts from the replies I have received.

Governor Robert Straub of Oregon wrote: "Discrimination that cannot be justified statistically is unfair and will not be tolerated in this state in the purchase of insurance. Discrimination in regard to the blind in the benefits and availability of life and health insurance has not previously been brought to my attention. I am instructing the insurance commissioner to cooperate in every respect with the National Associa-

tion of Insurance Commissioners to expedite the writing of model legislation or rules for insurance covering blind persons."

Governor John D. Rockefeller, IV, of West Virginia wrote: "I applaud this initiative to eliminate the kinds of nonfactual policies which work to discriminate against disabled Americans, and I am particularly pleased that [West Virginia Insurance Commissioner] Richard Shaw will be playing such an integral role in this effort. You can be sure that we will keep ourselves informed of the progress that is made."

Governor William Milliken of Michigan wrote: "You indicated in your letter that where such regulations have been considered, they have met with considerable insurance industry opposition. Please be assured that the commissioner of insurance will have my support in any action he takes to develop and promulgate administrative rules prohibiting unfair discrimination against handicapped persons."

Governor George R. Ariyoshi of Hawaii wrote: "I agree with you that unless the insurance carriers are able to supply credible statistics to support their position, the blind should not be discriminated against when purchasing insurance. My insurance commissioner will support efforts to have the National Association of Insurance Commissioners promulgate a model code to eliminate unfair discrimination against the blind."

And finally, John Evans, governor of Idaho, wrote: "I would like to take this occasion to express my admiration for the great progress that your National Federation of the Blind has made in attacking and overcoming the social and economic barriers placed in the path of the blind by well-meaning but thoughtless individuals and companies who insist upon looking at a blind person as one who is so handicapped that he cannot perform all of the vital functions in our complex society." □

## I AM A BLIND MOTHER FIGHTING TO KEEP MY CHILDREN FROM CORRUPTION

by RAMONA WALHOF

I am blind, and I have two sighted children. When they started school, I found it necessary to work hard to guard them against corruption. I am not talking about drugs, vulgar language, crime, or any of the things with which all families must cope. My children faced a very special, if unintentional, kind of corruption.

It never occurred to my husband and me that blindness could be considered a reason not to have children. We were both blind. We did some research to find out whether our particular eye conditions could be passed on to our children, and we learned that my blindness might be inherited. We wanted to know the likelihood, but the possibility did not frighten us. We considered blindness a nuisance, but it didn't prevent us from living active and productive lives. We both had college degrees and good jobs. My husband was a rehabilitation counselor for the Idaho Commission for the Blind. I was teaching in the Head Start program. My class consisted of 15 four-year-olds from deprived families. The real problem of blindness was that sighted people much too often treated us as if we had no ability, intelligence, or skills.

After we were married, we worked hard to save enough money for the down payment on a house. We found one we could afford on a bus line in North Boise. It was old-fashioned and comfortable, and we bought it.

When we discovered that I was pregnant, we were delighted. Both sets of grandparents-to-be were also thrilled. We learned that when parents become grandparents, they are able to relax and enjoy the children. They are not expected to do the discipline. It must not have occurred to any of them that blindness could be considered a reason not to have children. But then they knew us pretty well, and they had learned some things about blindness as we learned them.

We bought a crib and borrowed a basket. I bought diapers, undershirts, baby blankets, and the like. I got out the sewing machine to make maternity clothes. We were still budgeting carefully. That session of Head Start ended in May when the school year ended, and we still had a month to wait for the baby. It was the longest month of my life. My husband and I always made plans to attend the conventions of the National Federation of the Blind over the Fourth of July weekend, but that year we stayed home. Our friends went camping, fishing, water-skiing, etc.; and we read books at home.

Finally, on July 9, Laura Kathryn decided to enter the big, wide world, and she didn't waste any time once she started. We arrived at the hospital at 9:35 a.m., and Laura arrived at 10:13 a.m. My husband didn't complain about not getting the boy he had wanted. He was extremely proud. I was feeling fine, and it became almost a race to see which of us could reach our friends first to tell them the baby had finally arrived.

The hospital where Laura was born had a practice of having new mothers assist with the bathing of the baby at least once before taking it home from the hospital. I had changed diapers and given bottles many times, but I had very little experience with a baby that weighed 7 pounds, so I was eager for some suggestions. I was lucky that the nurse involved did not get upset about the blindness. She just told me what to do, and I did it. Seldom since then has anyone been so matter-of-fact, and I appreciated it. Sight, as I expected, was not necessary. Babies are fragile and delicate, but they want and need to be touched.

After Laura and I came home from the hospital, my mother came from Nebraska to stay with us for a week. She was truly helpful. She did the housework and most of the cooking and left the baby care to me.

From her own experience she came up with some suggestions I found useful. By the end of the week I had most of my energy back, and Grandma went back to Nebraska.

Laura was a pretty baby, healthy and alert. She obviously was not blind. She responded to color and movement when only a few days old. We spent a few nights up—baby screaming with a tummyache. For the most part, however, everything continued to go smoothly.

By the time Laura was 3 months old, I began to grow restless. I wasn't used to staying home all day, even with a baby for company. Sometimes my husband had to be out of town for several days at a time in his work, so I began to look for some other things to do. Head Start was beginning a new program in November, so I applied for a teaching job. When I got the job, we started looking for a baby-sitter. We were happy to find a good one.

By Christmas Laura was crawling and pulling herself up on her feet. I have a picture taken of her at Christmastime crawling into the dishwasher. She had become quite a flirt by then also. She squealed at her daddy and played peak-a-boo with her grandpa.

We knew that if we were to use a baby buggy or stroller we would need to pull it behind us, using the white cane in the other hand in front for safety. We found a buggy that converted into a stroller. This met the need, and we used it a great deal. It even folded up, so we could take it on the city buses. With a little practice we also became proficient at carrying Laura in an infant seat balanced on both forearms and one hand. We could dangle the diaper bag from an elbow, leaving the other hand free to use the white cane. Since Laura stayed with a baby-sitter during the day while I worked, I took her with me as much as I could. She seemed to like people; and I suppose what pleased me most was that people everywhere admired her.

By Mother's Day Laura was walking. My father-in-law took us all out to eat, and here was Laura all dressed up in yellow and white,

toddling around awkwardly and with a smile for everyone. My first Mother's Day was very special. For both my husband and me, it was a day we would always remember as ours.

In July of that year my husband and I did get to go to the convention of the National Federation of the Blind, which was in Houston, Texas. Laura celebrated her first birthday at her grandparents' house in Nebraska. When we returned there from the convention, she was thrilled to see her daddy, but mother was ignored. However, by the time the birthday cake appeared, she had hugs and kisses for me, too.

Shortly after that convention, there was a letter to the editor in the local newspaper—a letter that disturbed us. It was written in response to an article about abortions. The letter apparently was in favor of abortions, but what disturbed us most was the argument used. It said that the writer was personally acquainted with a blind woman. He had asked her if she wasn't afraid her children might be blind. Her answer had been that she really thought she could handle it if she had a blind child. It was clear that the writer of that letter did not believe blind parents could be good parents, and that he considered it totally irresponsible for anyone to have a child that might be blind. What an attitude toward blindness! Since I knew the man, I was sure he was talking about me. It didn't matter that our lives were going smoothly. That man really considered us irresponsible because we had a child! Laura was as precious and delightful as ever a child could be. That kind of attitude toward blindness was not new to us, but it hurt just the same. I had had trouble gaining admission to the student teaching program in college because of my blindness. I had been denied entrance to some rides and exhibits at the World's Fair in New York because of my blindness. In both cases it was because people didn't understand that blind people can function competently and independently.

All we could do was write our own letter to the editor. The president of the local

chapter of the National Federation of the Blind also wrote a letter. And we became more watchful of attitudes toward us, because of course we knew this man was not alone in his thinking.

We were expecting another child in the fall. My husband still wanted a boy, and I thought two children close together in age would entertain each other. They did and they do. They also fight.

I had been managing a cafeteria during the summer, and I quit in September to do some work at home before the new baby arrived. Among other things I wallpapered the kids' bedroom with a nursery print. Laura loved it. She would point to the various animals and figures happily. Gradually she learned to say their names. She would take guests by a finger and lead them upstairs to show them her pretty wallpaper with the pictures. She had been eating with a spoon since about 13 months. I didn't let her pick up food out of her plate with her hands, so she really wasn't as messy an eater as some small children just learning.

Our little boy was born on December 20, and we named him Christopher John. Chris was healthy, alert, cuddly, and always hungry. One evening just before we took Chris home from the hospital, one of the nurses stood watching me feed him and commented, "You handle him so well." I knew she meant that since I was blind this surprised her, but I only smiled at her and asked if she worked in the nursery. She said she did and added, "We had a blind woman in here a while ago who couldn't get her baby to nurse very well." So I knew there was more involved than the usual lack of knowledge about blindness. I figured that blindness had nothing to do with whether a mother had trouble getting her baby to nurse or not. I have several sighted friends who had trouble at first.

"That's interesting," I said. "I've known several people who had trouble getting started, but none of them were blind." Of course the nurse wasn't convinced. She gave me enough information that I realized I knew the woman she had mentioned. Her

baby was about six months old by this time, still breast-feeding and doing fine. The trouble must have been very minor, because my friend had never mentioned it. I took note of an example of people attributing every problem a blind person has to the blindness. It just didn't seem fair. If my kids ever got hurt (and all kids do), would people blame me? I was forced to conclude that many would.

Chris and I went home from the hospital the day before Christmas. Luckily all the shopping was done, and most of the presents were wrapped. My mother-in-law had invited us to their home for Christmas dinner, and I was glad to take it easy.

That Christmas Laura was the center of attention and was enjoying herself. She wanted to share everything with her baby brother whether he cared or not. In a way she thought he was one of her Christmas presents, although we had been waiting even longer for his arrival than for Christmas.

I could put Chris in the infant seat in the stroller with Laura beside him, and we could take short trips like that. There wasn't much snow that year in Boise; so often when we went out, Laura would walk. I could let her walk only if we weren't in a hurry, for she made lots of detours off the main sidewalk, and I would have to stop and wait or bring her back. My husband was glad to have a little boy, but his daughter really was his pride and joy.

Shortly after we brought Chris home from the hospital, my husband began to have problems with his health. We saw a specialist who told us the condition would become stable with medication, but that didn't happen. I was glad both children were healthy, but I didn't have time to consider going back to work myself. My husband was in and out of the hospital for the next couple of months, and in April he died. It was a hard winter and spring.

Laura insisted on having some explanations, and I did my best to help her understand. Her daddy had come home from the hospital many times; and no matter how he

felt, he always had a smile and a hug for Laura. She could not believe she could not see him anymore. It was hard enough for me to accept the whole thing. How could I explain it to a child 21 months old and help her to accept it? But I had to go on. I had two babies depending on me, and I would not let them down if I could help it.

Before my marriage I had worked as a teacher for the Iowa Commission for the Blind. My employer had been Dr. Kenneth Jernigan, who was also President of the National Federation of the Blind, the organization to which we belonged and which was changing so many things for the blind in the 1960's and 1970's. I turned to Dr. Jernigan, hoping I again could find employment at the Iowa Commission. The jobs I had held in Boise hadn't paid enough money to support a family now that there was just one salary. Dr. Jernigan told me there would be an opening at the Commission in June. I thought I could be ready. I put our house in Boise up for sale, and it sold. We moved into an apartment in Des Moines, Iowa. A cousin of mine who was in high school came to stay with us for the summer until I could find a regular baby-sitter. I was ready to go to work by the second week in June.

The new job was a demanding one and a rewarding one. We settled in and started over. By October I had found a house and made the down payment. It had three bedrooms and a nice backyard. The day we moved into our new house, Christopher started to walk. He had been slow to roll over, sit up, and crawl, but not to walk. Our new house had all hardwood floors. His little tennis shoes got good traction, and he had a whole house to explore. He didn't sit down all day long, except for a nap. By the end of the day he was running. I had planned to let him stay in the playpen while I unpacked. That was one of those plans that get rejected by the next generation. He enjoyed walking so much, and he had so much space in the new house to investigate, I just didn't have the heart to coop him up in the playpen.

As might be expected, Chris' character

was entirely different from Laura's. He could then and still can be very demanding. Laura got attention, for the most part, with smiles and flirtation. Chris knew how to do that, but he also made use of tantrums from time to time. Laura wanted to be where I was as much as possible. Chris, even when he was tiny, did not mind playing by himself for an hour at a time.

When the weather turned nice in the spring, Chris was curious to explore the neighborhood. I could count on Laura to stay in the backyard, but not Christopher! When he went outside that year, Mother went along. One day he climbed to the top of the iron grillwork on our front stoop. He couldn't get down, and I couldn't reach him. I said nothing but went into the house to get a chair to climb up and get him. He wasn't frightened, but I was glad to have him back on the ground.

I suppose Chris was too busy to talk much that summer. Only occasionally a word slipped out. Sometime in October—all of a sudden, just the way he learned to walk—he started talking. And he talked all the time. And then the questions began. Laura had been asking some questions, of course. But Christopher wanted to know everything: "Why, Mommy? When? How?"

By this time both children liked books. My baby-sitter read to them during the day, and I read to them at bedtime. I was able to borrow books for small children from the Iowa Commission for the Blind. The books had the text and pictures in both Braille and print. These are known as Twin-Vision books and are produced by the American Brotherhood for the Blind. I read with my fingers; others read with their eyes. My children grew up finding this quite natural and uninteresting.

By the time Laura was four, she began to ask, "When can I go to school, Mommy?" There were no children her age in the neighborhood, but she played with the children of friends. She knew the alphabet and numbers and had known them since the age of two.

Laura was a quiet child and sometimes a

little overwhelmed by crowds, but if she found kindergarten frightening, she never let me know. She made many new friends; and for her, that was the best part of starting to school.

Both children when tiny had accepted my blindness as normal and okay. I carried a white cane and used it to find steps, curbs, and other obstacles when we went away from home. We rode on buses and in taxicabs more than some people, because I did not drive a car. I read Braille with my fingers, while others read print with their eyes. That's about all there was to it. If the children had a toy to be fixed or a question to be answered, I was the first person they asked to do it. Sometimes I couldn't or wouldn't do what they asked, but most of the time I could and did.

When Laura started to school, she began to hear some different things about blindness. I can only guess what happened. Someone must have said to her, "I'll bet you're a big help to your mommy, aren't you?" At first she must have smiled and nodded proudly. Then she began to understand they were saying that something about her mommy was different. Someone must have pointed her out on the playground and said in a whisper, "That little girl's mother is blind." And soon I became aware of a change in her attitude toward my blindness.

One day when Laura was helping me find a spool of red thread in the sewing machine drawer, she said to me, "Mommy, I wish you could see."

"Well, so do I, if I ever think about it," I answered. "But why do you bring it up?"

"Well—" She couldn't quite find the words to say what she meant. "Well, then I might not have to help you so much."

I began to understand what was happening to her. I thought a minute; then I took her on my lap.

"I have some Braille labels for the thread and for the cans of fruit and vegetables in the kitchen," I told her. "We can put them on, and then you won't have to help me with those things anymore." Chris and

Laura regarded it as a real privilege to choose fruit or vegetables for dinner, so she didn't like that idea very much. Laura was a little confused.

"I just wish you could see like other people," she said. It had never bothered her before, so something or someone at school, it seemed to me, must have made Laura think blindness was a problem. I gave her a hug and told her not to worry about it.

"You know better than most people," I said, "that blindness isn't really as big a problem as people think it is." I knew, though, that I needed to get busy and help the people at school learn some things about blindness.

The PTA scheduled an ice cream social in October. I baked brownies for it, and we went. When we walked in the door, no one knew what to do. One woman tried to drag us through a line backwards. Another was so worried about how we would get our ice cream and cake that we could hardly get her to sell us tickets. Others ignored us completely when we tried to get directions. I felt like a ghost or a body from outer space. No one was able to converse with me like a normal human being. But we did get our ice cream and cake. We sat down and ate them and left. I knew I must do more than that if my children's attitudes about blindness were not to be totally ruined.

At the end of the first quarter, parents go to the school for conferences. Laura's teacher said my daughter was doing fine—there were no problems in school. The teacher was a little uneasy about the blindness, so I asked her if she would like me to come and talk to the class about Braille and blindness sometime. This pleased the teacher, and she also wanted Laura to bring a book with Braille in it that she could show to the class. This, I thought, would help Laura understand that people who know little or nothing about blindness are curious. It did.

By the time I actually went to the school to talk, the project had broadened, and I was asked to speak to the entire school, two grades at a time. The students loved it



and had lots of questions—things their teachers would have been embarrassed to ask. “Why do your eyes wiggle?” “Do you have school books in Braille?” “How do you get to work?” I assumed the teachers were listening, and I told the kids what I wanted them and their teachers to know.

I told them, for instance, that the fact that I (and others) are blind is not a big problem, that the problems we face are a result of the fact that so many people who can see think blind people cannot do all kinds of things that we really can do. It made good sense to the kids, as is often the case. It helped the teachers also, and they were genuine in their thanks for a presentation that was helpful to the kids.

Since then I have been to the school many times. I am much better acquainted with the teachers and parents and many of the kids. Many of them think of me as the blind lady, but they don't worry about it. We have had birthday parties and Easter egg hunts at our house. I have helped with Laura's Blue Bird Club, and we had a club meeting at our house. Kids float in and out regularly, especially when the weather is nice.

Chris is now in kindergarten, and Laura is in second grade. Some things are very much different. After the first few weeks of school, Chris came home and told me,

“My teacher says I can bring a Braille book to school tomorrow if I want to.” This is the same teacher who taught Laura in kindergarten. Chris was pleased to be asked to do that.

Somehow, the whole neighborhood seems more friendly.

I have always tried to teach my children to respect their teachers and baby-sitters. Now I must teach them that, at least with respect to blindness, they have more knowledge and experience than many adults they will meet. It is risky to tell children that is so about anything at such a young age. Yet it is important to me and to them that their thinking about blindness remain what it is. Laura helps me with the grocery shopping, just as she helps clean up her room. Chris helps take care of the dog, just as he helps sort socks in the laundry. Blindness is a characteristic. It is not to be forgotten or ignored, but it is only a characteristic.

Mothers make their kids keep dirt outdoors (if they can). Mothers prepare meals. Mothers don't like kids to fight. Mothers sometimes have money kids can help spend. Sometimes mothers make rules kids don't like. Sometimes mothers help make kids feel better when they have a problem. Blind mothers are like other mothers. My kids know it, and their friends know it. □

## THE NFB OF PENNSYLVANIA WINS A VICTORY FOR THE BLIND OF THE NATION

by TED YOUNG

When everyone—including the top officials and attorneys of a federal department—says you are wrong, they must know what they're talking about, right? Not if you have the conviction and determination of a Federationist and a movement to support you. Let me explain.

In 1973 the Social Security Administration held meetings throughout the country to explain the new Supplemental Security Income (SSI) program. In Pennsylvania we sent representatives to these meetings. We

were concerned that since our state had a liberal federal-state blind pension program, blind Pennsylvanians might lose income or other benefits when SSI went into effect.

“Fear not,” came the word from Social Security: “the new program has a ‘grandfather clause’ to ensure that no one will lose benefits.”

Having a healthy pessimism about promises made by administrators of income maintenance programs, we obtained the Social Security Act and read this “grandfather

clause." Sure enough, there it was. Section 1611(g) guaranteed that, with respect to resources, eligibility for SSI would be determined using the same method as the former state plan. And regarding the amount of income that would be disregarded in determining SSI eligibility, section 1611(h) stated that it would be, at the least, the maximum amount of earned or unearned income that could have been disregarded under the former state plan. (The applicability of these two clauses depended on your having lived continuously in the state since 1973, and having been eligible under the state plan.)

Then came the fiasco called implementation. In January 1974, with no warning, many blind Pennsylvanians suffered decreases in their benefits or total loss of them. Contrary to the practice of the former program, blind people found that even small amounts of income earned by their spouses acted to reduce benefits. Those who had been getting the highest amount possible under the former program now found their checks reduced by one third if they lived with parents or other relatives. Working blind people had their grants reduced or terminated altogether.

In short, there was a total mess; and the Federation advised the Social Security Administration that its promises had been empty. We finally persuaded the regional commissioner to hold meetings with our representatives.

The Social Security Administration now put forth another interpretation of the "grandfather clause." It was that no blind person would receive less in benefits than he received in December 1973 *unless* it was necessary to apply rules of the new program, such as those concerning the income of a spouse or those pertaining to living in a room-and-board situation.

We disagreed and said that Social Security had no right to apply new rules to those who had been "grandfathered" in. We argued further that section 1611(h) required the income of those who were "grandfathered" in to be calculated with the formula of the former program, including the person's

special needs. When it was obvious that agreement was impossible, we decided to go to court.

In late 1974, Community Legal Services, in Philadelphia, provided us the excellent assistance of Linda Bernstein, a most capable attorney. We held one more meeting with Social Security. The regional commissioner and officials from the main office in Baltimore declared that we were wrong and that the only way they would change their opinion was if a court forced them to. We instituted a class action suit.

The federal district court stated that it could not rule on all of the cases brought before it since most of the plaintiffs had not "exhausted their administrative remedies." But ruling on the case of the one plaintiff who had done so, the court said that our interpretation of the act was correct. Finally, the court questioned whether it was proper for the Federation to be a plaintiff and whether a class action could be brought in this situation.

The Social Security Administration appealed the single ruling in our favor, and we appealed on behalf of the other plaintiffs, as well as for the right of the Federation to be a plaintiff, and for the right to bring a class action. We pointed out that Social Security's top officials and attorneys had already made a decision on the issues and that it would be a painful and unnecessary burden if all the plaintiffs had to go through the long administrative process only to obtain the same negative decision. In the words of Linda Bernstein, "Exhaustion of remedies is exhausting."

In October 1977, the case was heard by the U.S. court of appeals. The court ruled in our favor on every one of the issues. Indeed, the case has national significance and goes far beyond the question of SSI: The court stated for the first time that, with regard to legislative questions, the individual need not exhaust all administrative remedies before seeking judicial relief.

Where are we now? The Social Security Administration can take one last step and

appeal to the U.S. Supreme Court. It may choose to do this because of the national precedent mentioned above. The Supreme Court may refuse to hear the case, which would automatically affirm the decision of the lower court. Of course, the Supreme Court can hear the case and overrule the favorable decision, but we believe this will not happen and that we will prevail.

In the event that no appeal is filed or that we win at the Supreme Court level, there is still much work to be done. We need to sit down with Social Security and work out procedures for implementing the decision.

arranging for retroactive payments to those who did not receive the proper grants, and ensuring that all future payments will be in accordance with the policies of the former federal-state blind pension program.

Let those who ask, "Why the National Federation of the Blind?" take note of this case and its far-reaching consequences. Without our movement we would never have achieved the sense of self-confidence that enabled us to stand up when we knew we were right. From past achievements we gain strength, and from this achievement we will proceed with more strength. □

### ACCOMPLISHMENT IN IOWA: THE ANNUAL REPORT OF THE IOWA COMMISSION FOR THE BLIND

The Iowa Commission for the Blind has issued its report for fiscal year 1977. The report is called "Accomplishment," and the title is appropriate. For one thing, fiscal 1977 marks the 20th year the Commission has been directed by Kenneth Jernigan, and the annual report is a good summary of the strides made during that time. Federationists are familiar with the basic statistics about the Iowa program. In 1957 it was the worst in the nation (in terms of rehabilitations per 100,000 population). It consisted of a handful of employees operating out of three rooms. Now the program employs over 100 people and occupies a seven-story building. In 1957 there were 12 rehabilitations (as opposed to more than ten times that many in 1977). There were no library services. Now the Iowa Commission contains the largest library for the blind in the world—several times the largest. The program has become a model to the rest of the country. The former Commissioner of the federal Rehabilitation Services Administration appointed Dr. Jernigan a special consultant on programs for the blind.

A great deal of the credit for this growth is given to Kenneth Jernigan, but he would be the first to point out that it was possible only because of two factors. During the last 20 years, the organized blind movement in

Iowa has grown steadily in numbers and strength (at even a faster rate than it has grown throughout the country). The support of an active and enlightened consumer population has provided the backbone of the program. Blind Iowans have enlisted the support of the general public and the state legislature. This has created the context in which the philosophy of the Commission programs could operate.

And of course it is the Federation philosophy exemplified in the Commission's programs that has made possible the notable accomplishments of blind Iowans. As the annual reports says:

"It is respectable to be blind. This statement cannot be emphasized too strongly or made too often. A great percentage of the population (blind as well as sighted) still do not believe it. The Commission's job? Make it a reality—otherwise, nothing else counts. Everything depends on it—self-confidence, belief, skills, techniques, the courage and the will to venture.

"The Orientation staff at the Iowa Commission for the Blind not only develop new techniques and improve old ones; they also teach the hundreds of proved ones to new students. It would be impossible for a single individual to devise or think of all these on his or her own. By attending the Center,

the student can quickly learn long cane travel, Braille, typing, the use of the abacus, wood and metal work, personal grooming and hair styling, cooking and shopping techniques, and other skills.

"More important, the student must learn new attitudes about blindness. It may be on a field trip around a campfire; it may be water skiing, woodcutting, or attending meetings or visiting programs for the blind in another state; or it may be sitting in the recreation room at the Center, talking with a fellow student or staff members, or cooking meat on a charcoal grill. The where doesn't matter. The critical thing is for the blind person to come to have belief in himself, to realize that he can be self-supporting, to learn that he can give as well as take, to be glad that he can have responsibilities—to dream the impossible dream."

Another section of the report explores what it means to base the training of skills on the philosophy that it is "respectable to be blind." It shows that the rehabilitation of attitudes can be a subtle thing, but overwhelmingly important. The discussion accompanies the picture of a blind woman wearing sleepshades and operating a power saw. It reads as follows:

"Blindness won't keep her from operating a saw. Don't underrate her cut. Blindfolds (called sleepshades) are used in class by those students with some remaining vision, to overcome false dependence on inadequate sight and to learn faster the alternative techniques of blindness. If the individual continues to try to use visual techniques (even though they are inadequate to her), she will probably not learn blind techniques at all. Also, if she has 10 percent or less remaining vision (the generally accepted definition of blindness) and learns (without blindfold) to operate a power saw or some other tool, she will likely think the reason she can do it is because she still has some sight. She wonders what will happen if she loses any or all of the remainder.

"If, on the other hand, she blindfolds herself and learns that she can function with safety and efficiency in the manner of a

totally blind person, it tends to remove the fear. When the techniques have been learned to reflex perfection, she can remove the sleepshades and use the combination of visual and blind techniques best suited to her own personal need. Her willingness to undergo such training will depend almost entirely on whether she perceives it as 'relevant' to her situation—which, in turn, will largely be determined by whether her instructors have the experience and maturity to see the 'relevance.' If the atmosphere is such that the student must be 'required' to wear the sleepshades, use a cane, or employ any other technique, the value is probably already lost. At the heart of the matter are the subtle and often unrecognized attitudes about what blindness really is and what it really means—whether the blind person can truly compete on terms of equality, whether she can actually perform as well as others, and whether she can really be a full-fledged first-class citizen with all the rights and privileges and also with all of the responsibilities. Here, in this crucial area, many professionals in the field fall short (often without even knowing it) and do much damage. They lack understanding and skill. Even more, they lack belief that the blind can truly achieve a full life and real accomplishment."

The annual report notes a number of honors granted to Dr. Jernigan during 1977. Some of these have been reported in the *Monitor*, but one very signal honor has not. The following letter gives the details:

"NATIONAL COMMISSION ON LIBRARIES  
AND INFORMATION SCIENCE,  
*Washington, D.C., January 24, 1977.*

"Mr. KENNETH JERNIGAN,  
*Director, Iowa Commission for the Blind,  
Des Moines, Iowa.*

"DEAR MR. JERNIGAN: I am pleased to inform you that the President [of the United States] has appointed you to the Advisory Committee to the White House Conference on Library and Information Services.

"This Committee, established in Public Law 93-568, has the responsibility of assisting and advising the National Commission on Libraries and Information Science in

planning and conducting the White House Conference on Library and Information Services. The purpose of the Conference is 'to develop recommendations for the further improvement of the nation's library and information centers and their use by the public.'

"Sincerely,

"ALPHONSE F. TREZZA,  
"Executive Director."

This appointment recognized more than the vitality of Iowa's programs for the blind. It was a recognition of the important role of the National Federation of the Blind, and of Dr. Jernigan as its National President, in improving library services to the blind. Dr. Jernigan is the sole representative from the field of blindness. This appointment was a welcome acknowledgement that if you solicit the input of the president of the largest organization of the blind—representing consumers in all areas of the country—you gain the collective expertise of those most directly acquainted with library services to the blind.

A similar recognition noted in the annual report was a request to Dr. Jernigan to be a special advisor to the Smithsonian Institution. As the letter of invitation stated:

"We would like you to advise us, not only on our own programs within the Smithsonian, but also to advise on program development nationally. . . . The Smithsonian Institution has been asked by the Bureau of Education for the Handicapped, U.S. Office of Education, to write guidelines that all museums in the United States can use in implementing programs for handicapped visitors. We believe that the programs and philosophy of the Iowa Commission for the Blind should be applied to museums, and that your help and advice are essential for the successful implementation of museum programs for the blind throughout the nation."

With recognition and opportunity come responsibility. This was discussed by Dr. Jernigan in a guest editorial that appeared in an Iowa newspaper and was reprinted as

part of the Commission's annual report. Some excerpts from this are a good summary of the experience in Iowa, and this experience applies as well to the rest of the nation. The editorial reads as follows:

"When Iowa's new programs for the blind were inaugurated in 1958, the problems were difficult—but they were of a different nature from those facing the blind today.

"A building had to be found for the Commission for the Blind; a staff had to be assembled and trained; and blind persons had to be encouraged to self-confidence and belief and be given instruction in skills and techniques.

"The governor, the legislature, and the general public had to be persuaded to provide the money and support to make the programs possible.

"Difficult problems, but essentially non-controversial. On the surface there was no violation of traditional notions about extending a helping hand to the blind and the fact that the blind needed that helping hand.

"In those days (almost 20 years ago) it was not uncommon for passersby to watch with tears in their eyes as blind persons learned to use their canes to cross streets and go independently through busy traffic.

"So the program was launched in an atmosphere of general acclaim. . . . Then, something started happening. Trained for full participation in community life, the blind began to seek it—talking not just about gratitude but also about their rights as citizens.

"They called denial of equal consideration for jobs discrimination—they asked that they receive insurance on equal terms with others unless it could be shown that they were a greater risk, and the State Insurance Commissioner agreed and issued the rule.

"They asked for equal rights in the rental and purchase of housing, attendance at educational institutions, use of public transportation, and access to all public accommodations available to others.

"And this is the source of the problem. This new role of the blind is taking some

'getting used to' on the part of the public.

"Some of the very insurance companies and landlords and employers who supported the training programs that led inevitably to the present insistence of the blind that they be allowed to participate are now resenting the results.

"In effect they are saying, 'The blind are getting too pushy. They should stay in their place.' . . .

"There is no such thing as a free lunch, so the blind will have to pay for the new freedom they seek. They will have to be willing to assume responsibilities as well as rights. They will have to give up the security of being taken care of and the countless

little privileges which they have enjoyed.

"The public, too, will have to give up some of its cherished traditions—the pleasure of treating the blind like pets and children instead of equal members of the community—its feeling of superiority.

"But what an exciting and challenging opportunity! It has never happened in any state or nation before. Iowa has the chance to take another step in leadership and pioneering. The blind are ready, and we believe the public is ready.

"The future looks better for the blind in Iowa today than it has ever looked at any other time or any other place in the entire history of the world." □

### MARYLAND LEGISLATURE HONORS PRESIDENT SANDERS AND THE FEDERATION

On January 11, 1978, the House of Delegates of the Maryland Legislature passed a unanimous resolution that read as follows:

#### "OFFICIAL CITATION

"Be it hereby known to all that the House of Delegates of Maryland offers its sincerest congratulations to Mr. Ralph W. Sanders in recognition of his election to the presidency of the National Federation of the Blind, the largest organization serving the blind in this country."

It is a tradition with the Federation that the leaders we elect lend honor to the office of President, and that the NFB presidency lends honor to those who occupy it. The resolution passed by the Maryland House of Delegates indicates that the tradition continues. The Federation is strong in Maryland, and as the result of contacts, legislative dinners, and public education, Maryland legislators are aware of who we are and what it means to be chosen our President.

On the other hand, the legislature is becoming well aware of the qualities of Ralph Sanders. In the short period since he came to the state to take charge of services

to the adult blind, as president of Blind Industries and Services of Maryland (BISM), the state's programs in a number of areas have been completely turned around. A series of *Monitor* articles discussed the problems that plagued BISM prior to October 1975 when Ralph Sanders was named president.

Some of the problems grew out of the arrangement of state services—for instance, BISM, which manages three sheltered plants, the vending stand program, and some other services to the adult blind, is separate from the state rehabilitation program with its job placement staff. This problem, which still exists, makes it hard for BISM to move blind workers into private industry. But in 1975, the problems extended beyond the confusion caused by organizational structure. An audit called for by the governor found misuse of funds and general mismanagement. The whole operation was close to bankruptcy.

Since then, however, BISM has progressed steadily and quickly. In 1975, the average wage of shopworkers was \$1.79 per hour, and some workers received as little as 51 cents an hour. Today the average wage in

BISM's three plants is \$2.86 an hour, and no worker receives less than \$2.65 an hour.

In 1975, one section of BISM performed endless and meaningless work evaluation (particularly meaningless since it led to nothing but subminimum wages and placement in the workshop). Today this unit is the rehabilitation division, which teaches independent living skills. The vending program

remains one of the best in the country in terms of wages and independence of the vendors. The overall budget of BISM has increased from \$3 million to \$5 million.

The key to this progress, as in Iowa and a growing number of other states, is that the programs are based on Federation philosophy and supported by the blind consumers of services. □

## IN THE JURY BOX

by MARY BARBER

[Note: The January 1978 *Monitor* published the story of Jim Nelson's efforts to serve on a jury panel in Virginia. The road to removing prejudice against the blind in the legal system has been a long one. In *Hope Deferred*, the study of public welfare and the blind written by Jacobus tenBroek and Floyd Matson and published in 1959, the following case was cited:

"A superior court judge, duly elected by the voters of his county, was threatened with disqualification—not on the ground of bad character, inexperience, or lack of knowledge (he had been a police court judge and justice of the peace for eleven years)—but on the ground that he was blind. Immediately after his election a bill was introduced into the state legislature to disqualify blind persons from sitting as judges in any court of record in the state."

[The situation has improved since then, yet instances of this type of discrimination have continued through the years. The February 1976 *Monitor* reported the decision of a Washington State superior court judge who ruled that the decision of a state human rights commission tribunal was invalid because the tribunal included a blind woman, Federationist Sue Ammeter. The judge declared: "A person who is legally blind is not qualified to serve as a fact-finding tribunal member." The decision spurred the NFB in Washington to seek a state law protecting the right of blind persons to serve on juries, a project that was successful. Recently, the NFB in California secured the

same law; and again, the campaign grew out of the experience of a man who was barred from a jury because he is blind.

[But as the following article shows, we are making progress, and the end of this sort of ignorant and arbitrary discrimination may be in sight.]

An opportunity was given to me recently that I would like to share with other *Monitor* readers. In mid-December of 1977 I received a letter from the district court in Des Moines, Iowa, saying that my name had been drawn for jury duty. I really wanted to serve but was unfamiliar with the whole procedure.

I didn't know whether my employer, the Des Moines public schools, would allow me to serve. Also, people can be excused on the basis of disability or other problems. So I thought I might not be allowed to serve because I am blind. The principal at my school encouraged me to serve, indicating that it would be good experience. That question was solved.

There was a brief form to fill out which asked, among other things, my occupation, my husband's occupation, and "Do you hear well?"—nothing about vision. The term of service was from January 3 to 27.

I appeared at the courthouse on January 3, very eager and not knowing what to expect. Perhaps they would remind me that I could be excused because of disability, at which time I would insist that I was able and willing to serve. Instead, when I stepped

up to the clerk's desk, a pamphlet, juror's button, and parking permit were routinely pushed toward me. No questions, no protest.

For the next four weeks I went about a juror's business like everyone else in the group: waiting around to be called, going into courtrooms, answering attorneys' questions, hearing witnesses tell contradictory stories, and bringing back verdicts.

During those weeks I served on three jury panels: two minor criminal cases and one competency case. I was questioned for a murder case; but after two and a half anxious days, I was not selected. That was rather disappointing. Of course, lawyers reject jurors for all sorts of reasons, but I would not rule out the possibility that blindness was a factor. It would be interest-

ing to know whether a blind person has served on a major felony case.

Considering the caseload that month, my experience was probably about average. Some people in the group had fewer cases, some had more. It was a very interesting, worthwhile experience.

I hope I changed some attitudes by going about a juror's business. There was one bailiff who thought it was quite wonderful that I walked up the stairs to the third floor where jurors were selected.

We still have a way to go in the area of jury service. I feel that I gained as much from the court proceedings as the sighted juror who sat next to me. Judges and attorneys need to know that blindness is not an impediment to bringing back a just verdict. □

### LIZ WESTON BEATS THE BLUES

Elizabeth W. Weston died October 21, 1977, at the age of 69. She was a member of the Washtenaw County Chapter of the NFB of Michigan. Jan Clausing of that chapter sent the *Monitor* an obituary that had appeared in the *Ann Arbor News*. In her cover letter she wrote: "Most of us in this area have only gotten to know Liz well within the past year or so, . . . so we cannot give you much information as to Liz's past role in the Federation. We can tell you, however, that we will miss her very much. Though she was the oldest member of our chapter by several years, her spunk, vigor, and fighting spirit equaled, and probably surpassed, that of our younger members. Whether in support of a general cause, or as an individual member, Liz was always willing to take a stand."

As it happened, the NFB's Washington staff was in a position to know a good deal about Liz Weston's past role in the movement; she had been corresponding with us for several years, and her last letter was written shortly before her death. Her story is worth telling.

Elizabeth Weston spent her career as an attorney for the National Labor Relations Board in Washington, D.C. She joined the NLRB during the first term of Franklin Roosevelt and continued until 1964. As she wrote to Dr. Jernigan some years later, "I was blinded by optic nerve atrophy at the end of 1963 and thereupon forced to retire from active federal service . . . It was soon after that personal crash that a friend sent me to John and Virginia Nagle, and I joined the Federation and started getting rehabilitated—no thanks to the D.C. vocational rehabilitation agency."

Mrs. Weston moved to Michigan in 1971. She had a small amount of peripheral vision, and on the advice of her doctor, purchased two hand-held magnifiers that allowed her to use this remaining vision. Later, when these were no longer useful, she purchased an Apollo Electronic Visual Aid (EVA)—a closed-circuit television magnifying device. She submitted the bills for the hand magnifiers, and later the EVA, to Blue Shield of Michigan, which administers the Medicare program in that state. Her request for



repayment was denied.

In May 1974 she wrote to Perry Sundquist, at that time editor of the *Monitor*, as follows: "I am having a battle with Medicare of Michigan (which in this state is Blue Cross and Blue Shield) over the magnifier issue. They pay for crutches, wheelchairs, and artificial limbs, not to mention psychoanalysis and lots of other nonsense. But not one penny for even my little magnifiers of the type you and I both carry around with us. White canes are out, too."

Mr. Sundquist replied: "I can see that you are really mad at Blue Cross-Blue Shield. . . . Stay mad, though, Liz- it becomes you." He referred Mrs. Weston to Jim Gashel, who had succeeded John Nagle as Chief of the NFB Washington Office. Mr. Gashel wrote to her, expanding on Perry Sundquist's letter. He wrote: "Certainly I agree with you that the blind (actually of whatever age) encounter massive discrimination in health insurance, both public and private. . . . From your letter I can tell that you are not one to be content with things as they are if you can think of a better way to do the job that must be done."

This was one of Liz Weston's notable characteristics—she stayed mad and she was willing to take on whatever was thrown in her path. She wrote back to Jim Gashel:

"As for discrimination against the blind in the present Medicare and private insurance systems, you are quite right in pointing out that it's not confined to my age group. I do think it's somewhat more aggravated in our case, however; because we're unemployable as a practical matter, hence ineligible for vocational rehabilitation assistance in obtaining such things as visual aids and other 'hardware.'"

In July 1974 Mrs. Weston began to plan an appeal of the Medicare refusal to pay for her magnifiers. She wrote to Jim Gashel again on July 23. The letter showed her understanding of the Federation point of view—the broad perspective rather than immediate personal gain. (In this and Mrs. Weston's other letters, the references to "the Blues" are to Blue Cross-Blue Shield.)

She wrote, in part:

"[A]s soon as I get my ducks in a row and get organized, sometime within the next six months, I'm going to appeal this Medicare ruling. I almost hope they (i.e., the Blues) turn down the appeal, because I might just possibly have enough resources and energy to sue Medicare of Michigan and the Blues in the federal district court—I suppose that would be the right forum, since the Blues purport to be relying on federal legislation and rules. . . . I think I have them dead to rights legally; and if I could sue and win by any chance, it might be a helpful way of calling public attention to one more form of discrimination against the blind in general."

As the case evolved, it turned on the legal meanings of the terms "prosthetic lenses" and "durable medical equipment." In rejecting Mrs. Weston's claim, Dellmas Williams of Michigan Blue Shield wrote: "[A]lthough an item may be classified as durable medical equipment, it may not be covered in every instance. Coverage is subject to the requirement that the equipment be necessary and reasonable for the treatment of an illness or injury, or to improve the functioning of a malformed body member. These considerations will bar payment for equipment which cannot reasonably be expected to perform a therapeutic function."

About this response Mrs. Weston commented: "In trying to convince me that my magnifiers are outside the Social Security definition of 'medical equipment,' Williams assumes two things that are simply untrue; namely, that they are 'generally useful in the absence of . . . injury,' and that they are *not* 'necessary and reasonable . . . to improve the functioning of a malformed body member.' As applied to my damaged eyes and my magnifiers, this is utter nonsense."

At her request, Jim Gashel explored the matter with the Social Security Administration in Baltimore. He reported as follows:

"The precise meaning of 'prosthetic lenses' is actually spelled out in Social Security Administration guidelines for administering the act. As I read . . . the guidelines, a 'prosthetic lens' must perform the function

of replacing the 'crystalline lens of the eye' in order to be covered. . . .

"As I talked with personnel in the Bureau of Health Insurance in Baltimore, I explored the possibility that your magnifiers might be covered under 'durable medical equipment' as provided for in section 1861(s)(6) of the act. . . . I argued that it seems inconsistent for Medicare to approve the purchase of wheelchairs, crutches, braces, and similar devices which fully or partially restore a lost body function, while not approving the purchase of magnifiers which supplement the sight of those with impaired vision. Medicare's response was: 'This may be so; therefore what you should do is tell the Congress about it.' I responded that I am on speaking terms with some members of the Congress who could perhaps be of help, but that the administration of the Medicare law concerning this matter seems somewhat restrictive and arbitrary. At this point I was told that the Social Security Act virtually excludes Medicare coverage for 'eye care' . . . .

"Well, Liz, there you have the results of my investigation of this matter. I must say, everyone I have talked to (including persons both inside and outside our movement) is dubious concerning the success of any appeal to get Medicare to cover the magnifiers. Perhaps, though, we are dealing with a gray area in the law. Maybe there is a loophole, or perhaps you can be successful in arguing that these magnifiers should be regarded as 'durable medical equipment.' In any event, you are an old government lawyer, and if there's a way, you will likely find it."

Liz Weston was undaunted. She replied: "I agree with you that my magnifier appeal doesn't stand much chance. But the initial stage won't cost me much either, and there's always a chance that I can smoke out a ruling which might be helpful in future efforts in behalf of blind people who need something more than cataract lenses. In any event, it seems worth trying, if only because, as you say, magnifiers for the partially sighted are in a gray area - a gray void, in my curbstone opinion."

Two days later, on August 27, after Mrs.

Weston had examined the law, she wrote again: "Section 1862(a)(7) is very interesting; and in my opinion it has no such scope as those Social Security people try to give it. In case you didn't keep a copy, it lists the following under the heading 'Exclusions from Coverage':

"(7) . . . routine physical checkups, eyeglasses or eye examinations for the purpose of prescribing, fitting, or changing eyeglasses, procedures performed (during the course of any eye examination) to determine the refractive state of the eyes, hearing aids or examinations therefor, or immunizations . . . ."

"I'll be damned if that excludes any kind of 'eye care' except for the specific purpose of checking or changing 'eyeglasses'—and I wouldn't think Social Security would call my magnifiers 'eyeglasses' just because they are made of glass.

"On the affirmative side—well, if Social Security could squeeze cataract lenses—correction, I mean 'prosthetic lenses,' which are defined in terms which seem to exclude everything but cataract lenses—into section 1861(s)(8), it would be easy enough to fit my magnifiers into that or one of the adjoining sections. The trouble is, they don't want to, so they probably won't. I'll give them as hard a time as I can, and that will be that. . . . Contrary to what the man [you talked to] said, there's no statutory basis for the general thumbs-down attitude about 'eye care.' That, I surmise, is just a bad old habit of the Blues. It's too bad that my case is so off-beat—and that the unit cost of most magnifiers is too low to be worth a lawsuit."

The appeal dragged on for more than two years. As Mrs. Weston wrote in March 1977:

"It's still at the Blue Shield level, believe it or not. A re-run of a hearing which the Blues loused up nearly two years ago is to be held here in Ann Arbor on Tuesday, April 5. With my counsel's enthusiastic approval, John Halverson is going to sit in and say that the NFB of Michigan supports my position. Neither one of us will mention the new federal-level NFB proposal, but we'll have it in mind and won't compromise

it either. The whole story of this case would fill a book."

(The NFB proposal Mrs. Weston mentions is the Comprehensive Services for the Blind bill that was introduced in the Congress in February 1977. Among other things, the legislation would provide services and funds for aids for blind persons not eligible for vocational rehabilitation—in other words, young blind persons and those over age 65. This bill is the Federation's remedy for a number of problems, including Mrs. Weston's. It is our plan to seek to have the provisions of the bill included in the federal Rehabilitation Act when that act is extended this year.)

Mrs. Weston's appeal was successful. As hearing officer Clarence Bornheim wrote, on September 29, 1977:

"After an extensive and time-consuming investigation, the hearing officer was able to establish that this item could be covered under the State of Michigan Medicaid Program as durable medical equipment. It was further established that an item similar to the Apollo, called an 'Optacon,' is utilized by a blind legal clerk in the Flint, Michigan, Social Security Administration Hearings and Appeals Office. The machine makes it possible for totally blind persons to read standard print. . . .

"It does not appear that the Apollo could be classified as a prosthetic device since it does [not] replace all or part of an internal body organ.

"However, by applying a broad interpretation of the durable medical equipment rules of the Social Security Administration, in this instant case the Apollo could be considered durable medical equipment since it clearly serves a therapeutic purpose and makes a meaningful contribution to the treatment of the claimant's illness or injury."

The hearing officer then reversed the decision of Blue Shield and authorized payment for the Apollo EVA and the hand-held magnifiers. The decision closed with the following:

"This decision is applicable only to this instant case and is not precedent-setting for any future claims."

Despite the hearing officer's caution, this decision is a real victory. It indicates that in situations such as Mrs. Weston's, Medicare can pay for low vision aids. Her situation was not peculiar or out of the ordinary, so there is reason to believe the same decision will be reached in other cases.

When she first got word of the decision, Mrs. Weston wrote to John Halverson, at that time president of the NFB of Michigan, as follows:

"DEAR JOHN: You and Jim Gashel—to whom I am sending a copy of this letter—will be pleased to know that I won my battle with Medicare over magnifiers. Hands down. Bornheim, the hearing examiner, held that the two little hand-held visual aids, as well as the closed-circuit TV magnifier, are covered by the Medicare B insurance as 'durable medical equipment.'

"It's a real break-through for the partially sighted blind. Maybe even for the totally blind, since the opinion compares my devices to the Optacon,

"Not that I've seen the opinion yet. It just came through Friday afternoon, and Maxine Virtue [Mrs. Weston's attorney] read it to me over the telephone. Despite the favorable signals we all picked up at that April 5 hearing, Maxine was beginning to get worried about the delay. She figured that some high-level HEW type was vetoing release of the Bornheim opinion.

"But no, we *don't* expect the Blues to appeal.

"I'm about to start a long-delayed trip to Colorado to visit grandchildren. But I'll leave word with my secretary to get umpteen copies of the opinion and send one to Jim. Translation and analysis for the *Monitor* will come along later, when I get back and catch my breath.

"Warm regards,

"LIZ WESTON."

This was the last we heard from Mrs.

Weston. Three weeks later, while visiting her daughter in Colorado, she suffered a stroke and died.

But Elizabeth Weston lived to see her case won and her point proved. It was a particularly Federation style of victory that she won. She was thinking not of her own situation, but of other blind people who were getting the same raw deal—blind people who had neither the money nor the legal experience to contest an arbitrary bureaucratic decision. By the time the hearing officer awarded Mrs. Weston the cost of her visual aids, she had spent more than that amount on legal fees. When it was all over, she had lost money on the deal.

From time to time Liz Weston wrote to the Washington Office about what sometimes seemed to be a personal battle with the Blues. She wondered whether the national organization might not want to take over the appeal. After some deliberation it was decided that a legislative route might handle the problem more thoroughly (and, as noted, we are now taking this route); but we encouraged Liz to keep on with her appeal. As we wrote:

“The Federation makes immense demands of its members in terms of time, effort, and even money; but this is because these demands are made by the members of themselves. You have already spent more than the cost of the EVA on trying to recover the cost of it. This would be foolish if you were acting only for yourself, but of course your goal is much broader. You are what we need most—members who meet discrimination, who understand the implications of it not only for their own case but for thousands of others in the same situation, and who are willing—on their own—to devote time and money to correcting it.”

Mrs. Weston replied to this letter with characteristic modesty. She wrote: “You credit me with too much altruism in pursuing this case as far as I have. At least 50 percent of my motivation has been simply outraged professional pride—i.e., as an old federal administrative lawyer.”

As outraged federal lawyer or Federationist, Liz Weston was a valuable member of the movement. She is gone, but the victory she achieved and the example she set remain. □

## CONVENTION RESERVATIONS

If you have neglected to send in your reservation for this summer's NFB Convention in Baltimore, don't put it off any longer. On the last page of this issue, underneath the PAC Plan card, is a special reservation form. Use this if you have not already made a reservation. Remember that you must send ten dollars to secure the reservation (this money will be applied to your hotel bill). On the reservation form are places to note what kind of room you want, and to give your first and second choice of hotels. These hotel preferences can be honored only so long as there are rooms left. All three hotels are within a block of the convention center where the Convention sessions will be held.

We are using this reservation form to ensure that you provide all the information needed to make your reservation. Once again, do not use this form if you have already made a reservation. The Convention will be from Sunday, July 2, through Friday, July 7, 1978. Here are the correct room rates at the various hotels. (The room rates for the Holiday Inn listed in the February issue were incorrect.) Lord Baltimore: singles \$10, doubles \$14, triples \$19, four in a room \$24; Baltimore Hilton: singles \$12, doubles \$16, each additional person in the room is \$5; Holiday Inn: singles \$12, doubles \$14, triples \$16, and four in a room \$18. This will be our biggest and best Convention yet, so send in your reservations now. □

## FEDERATIONISM AT WORK AT SEATTLE COMMUNITY COLLEGE

The excitement surrounding the Program for the Blind on the Central Campus of the Seattle Community College, Seattle, Washington, is understandable. The year-old program has already made an impression on the Puget Sound region, and its influence is likely to grow.

The program, funded by the Washington State Commission for the Blind, is a career exploration course. Students are referred to the program by the Commission. An interview with coordinator Ed Foscoe, program manager Mary Jacoby, and program assistant Denise Wyatte determines whether the student will profit from what the program has to offer.

What is offered is a broad vista of job explorations, practice for career and life decision-making, field excursions, and hands-on experience in any realm of work that interests a student. For some this is the first introduction to kinds of work and schooling traditionally considered closed to the blind. The explorations may include air transportation, carpentry, meteorology, speech and hearing clinician, biomedical electronics, and interpreter for the deaf, among others.

The students work hard in the program. They are largely responsible for setting up their own interviews and job explorations. They report on areas they explore, the reasons for accepting or rejecting interests, and plans for pursuing the chosen career through schooling and training.

A high standard of success was set by Colin Malcolm, one of the first students to enroll in the program. After a variety of interviews and research into training programs, Colin completed a two-year broadcast technology course in nine months. In January 1978, he began work as a chief engineer for radio stations KGHO and KBKW in Aberdeen, Washington.

Incorporated into the program is constant communication with and support from the

staff. Daily planning sessions and weekly rap sessions are part of the schedule. The rap sessions provide a chance to develop group awareness about attitudes of and toward the blind. Other student groups and guests have participated and valuable sharing has occurred.

In 1977, in order to improve service to the students and gain support from the community, the staff planned and participated in three workshops. In May, a workshop to introduce the program to the rest of the Seattle Community College system was presented. Chuck McNeil, an aviation mechanics student at the South Campus and part-time staff member for the program, offered straightforward information and personal examples of the wealth of opportunities available when blindness is accepted as a characteristic, not a handicap. A demonstration of alternative techniques and an appraisal of Chuck's work by one of his instructors cracked open some doors in areas that were tightly shut before the workshop.

A more specific presentation, titled "The Blind Secretary: In Training and In Practice," reached further into the Puget Sound region in December. Invitations were sent to instructors in vocational and technical high schools as well as community colleges. Darleen Walker, who has worked as a secretary for the California Department of Rehabilitation for the past nine years, was the guest speaker and primary source of information. In spite of its seemingly narrow topic, the workshop presented a broad message of positive attitudes and the independence of the blind.

While these workshops were aimed at public information, the program recognizes that to continue providing the most useful service to students and the community, staff development is necessary. A week-long training session in November provided this.

Working under sleepshades in a kitchen and in a wood-working shop was a new experience for some of the staff. Cane travel through a major business district resulted in some amusing and aggravating experiences. (One quickly learns about societal attitudes toward the blind when directly confronted with them.) The week also included discussions led by Al Fisher and Nancy Brenton of Spokane's Lilac Blind Foundation, and as a result of all these

experiences, awareness and sensitivity grew. All of these factors—the purpose and implementation of the career search, the high expectation of success, the demands made of the students and staff, and the workshops for public information—make this program valuable and exciting. Most of the staff are strong members of the NFB; and from this description of the program, it will be clear that Federation philosophy and spirit are alive and well in Seattle. □

### KURZWEIL READING MACHINE TESTING PROJECT NEARS A SUCCESSFUL CONCLUSION

The Federation's testing and evaluation of the Kurzweil Reading Machine is nearing its conclusion, and the results have been well worth the effort. The project has taken longer than expected, and this has been due to the emergence of small but difficult-to-correct problems with many parts of the system. Yet this is the most valuable aspect of the testing. For instance, the design of the book holder has been changed a number of times. In early models of the machine, either the book holder would break or it would damage the books being read. It was the sort of problem not likely to concern computer engineers working in isolation in their laboratories, but it is important to blind people using the machine.

The Federation purchased five of the reading machines; and as of February 1978, 75 blind persons had used them for a total of more than 1,100 hours of reading. Heavy day-in-and-day-out use like this has enabled the Kurzweil engineers to locate problems before the machine is on the market in its final form. The difference is between a machine that startles the public with its technical sophistication and a machine that is actually useful to blind people. It is a difference that the blind know well in an age when every laboratory of advanced research in the country seems intent on producing some miracle for the blind.

The basic technology for turning print into speech has been around for several

years, and a number of companies have demonstrated the use of it. What emerged as the Kurzweil machines were spread around the country and used for routine reading chores was that the basic translation of print was just the beginning. As reported in the June 1977 *Monitor*, Kurzweil Computer Products had made great progress in dealing with the enormous variety of typestyles used in printed matter. Originally restricted to a single typewriter type, the machine now comprehends more than 200 different styles.

Yet it turned out that this was just the first step. The traditions of book formatting have been developing since the middle ages, and the innovators in the field never worried about what sense a machine would make of their work. Multiple columns, headings at the left or right margins, page numbers in a dozen places, pictures, graphs, and the paraphernalia of scholarly texts—all of these have proved a nightmare for the engineers. Beyond this, the mechanics of the machine have come in for extensive comment. The placement of keyboard buttons, the pressure it should take to press one down, the spoken commands, even the kinds of screws and handles that will permit easy maintenance and replacement—all of these have been tested and altered and tested and altered again.

It has been an eye-opening experience for everyone involved, but the result will

be a machine that is not just a technical breakthrough but a useful tool.

Kurzweil Computer Products is presently at work on what is called Model III. This model will incorporate the alterations made as a result of suggestions from users in our testing project. It will be unveiled for the first time at the NFB Convention in Baltimore this summer. The Model III will be smaller than previous models, and the price has dropped from \$50,000 to just under \$20,000. This is still beyond the reach of most consumers, but it is a first step. Eventually, the price should come down to about \$5,000.

All five of the reading machines purchased by the NFB are now in operation. The NFB machines are in the following locations: the New York Public Library's Main Branch, in Manhattan; Blind Industries and Services of Maryland, in Baltimore; Norlin Library at the University of Colorado, in Boulder; the Iowa Commission for the Blind, in Des Moines; and the State Orientation Center for the Blind, in Albany, California.

It takes about a day of training to use the machine proficiently, and schedules of use have been set up to ensure constant testing; but interested blind persons and the general public can see the machine in operation at any of these sites. And of course, the new Model III will be on display at the Baltimore Convention in July.

Although the Kurzweil testing project will end this June, the experience gained by the Federation in this area will not go to waste. The value of large-scale consumer testing has not been lost on other producers of technical devices for the blind. We have been approached by several companies interested in setting up formal testing projects for their machines; and we are prepared to work with any firm that wants the input of its consumers. Particularly in the area of technical advances, it is far more productive to solicit the input of consumers in the development stage than to work without their input and then wonder why the result is rejected by them. We are the ones, after all, who have to use the devices. □

## RECIPE OF THE MONTH

by ARLENE GASHEL

*Note: Arlene Gashel is secretary of the NFB of D.C. and the wife of Jim Gashel, Chief of the NFB's Washington Office.*

### CHEESE SOUFFLE

#### Ingredients

6 oz. natural cheddar cheese (not processed cheese)	1 teaspoon salt
6 tablespoons flour	1-1/2 cups milk
3/4 stick butter or margarine	Pinch of red cayenne pepper
	1/2 teaspoon paprika

Butter a two-quart casserole. Separate the eggs. In the top of a double boiler over boiling water, melt the butter; blend in the flour, grated cheese, and seasonings. Add the milk and stir constantly until thick and smooth. Remove from the boiling water and let stand. Beat the egg yolks until thick. Stir the yolks into the other mixture. Beat the egg whites until stiff. Put them in the buttered casserole and gradually pour in the cheese mixture, folding very carefully until well blended. Bake for 45 minutes in an oven preheated to 350 degrees. Serve at once. (Note: This recipe may be prepared and refrigerated for up to ten hours before baking. If you do this, place the refrigerated souffle in a cold oven and bake for 50 minutes at 350 degrees.) □

## MONITOR MINIATURES □□□□□□□□

□ On November 9, 1977, the Colonial Life and Accident Insurance Company honored NFB First Vice-President Donald C. Capps. Approximately 100 employees of Colonial Life were on hand as Mr. Capps was honored for 30 years of service to the company. During the ceremony, Leon S. Goodall, president of Colonial Life, presented Mr. Capps a 5-piece inscribed silver service and said about him: "He began with Colonial in April 1947 as a claims examiner-trainee. He was later assistant manager of the claims department, and his present position is manager of the death claims section. Don is truly a fine example of a person who becomes involved in community affairs. He is active in church work, a former president of the Forest Acres Rotary Club, member of the state and national Federation of the Blind, and on the Governor's Committee on Employment of the Handicapped. This year, Don received the Jacobus tenBroek Award which is given to the blind American making the greatest contribution to the blind during the year. He and his wife Betty have two children. Don is proud to be a part of an organization which has experienced tremendous growth over the years, and we are very proud to have him as a part of our organization." The organization Mr. Goodall was referring to here was Colonial Life, but the same is true of the NFB: We are very proud to have him as a part of our organization.

□ Blind junior high students of either sex interested in attending Phillips Academy, in Andover, Massachusetts, should contact Mr. Donald Montgomery Reynolds, 4 Parkside Drive, Davis, California 95616. The academy's standards are high, but the administration is serious about enrolling qualified blind young men and women. Mr. Reynolds was instrumental in creating this receptive atmosphere, and he can assist with admission procedures and scholarships.

□ The NFB of Indiana plans to offer a scholarship to a legally blind resident of Indiana who has graduated from high school or will graduate in 1978 and who is studying in

college or plans to enter college for the 1978-79 term. To apply, send your name, address, the name of your high school, an official high school transcript, an official statement of grade-point average, what year of school you are in, the name of the college you attend or plan to attend. Applications should be sent by July 1, 1978, to Russell Getz, 321 North Main Street, Goshen, Indiana 46526. The scholarship will be awarded at the Indiana state convention this fall.

□ Federationists are invited to attend the 1978 convention of the NFB of New Jersey, to be held May 5 through 7. It will be at the Gateway Motor Lodge, Raymond Boulevard and McCarter Highway in Newark.

□ The NFB of the District of Columbia will hold its annual convention April 28-29, at the Central Holiday Inn, 1501 Rhode Island Avenue, Northwest, Washington, D.C. Registration will open Friday, April 28 at 4:00 p.m., and the convention will close with a banquet at 7:30 p.m. the next night.

□ The NFB of Mississippi Newsletter has the following note: "Everybody is heading for the Jacksonian Motel on Interstate 55N in Jackson the weekend of April 21-22. Our sixth annual state convention will be held in this excellent facility."

□ The *Greater Columbia* magazine, published in Columbia, South Carolina, has recently had several articles about the activities of the NFB of South Carolina. The February 1978 issue had an excellent write-up about Federationist Suzanne Bridges, the executive director of the Federation Center for the Blind. The Center is owned and run by our South Carolina affiliate.

Here are some quotes from the article: "Perhaps very few people know that Suzanne is part of a new and fast-growing militancy among America's over half a million blind people who are seeking equal rights in the areas of employment, housing, and transportation. They want to create a new image of themselves and help open new doors for themselves along with determining their own destiny. The prejudice they face is 'all the worse because it is based not



on fear or hatred but on pity.' They are tired of the over-protection by society which 'prevents them from ever reaching adulthood.' . . . 'We are a proud bunch of people who ask for an equal opportunity and equal consideration.' says Suzanne Bridges: 'we are not asking for special privileges. Our biggest problem is not our own blindness but the attitude of the people towards our blindness.' Due to this courageous stand of the blind, the National Federation of the

Blind has gained over 10,000 new members in the past five years and is continuing to gain strength . . . . Suzanne sums up the present thinking and feelings of the blind this way: 'The day the blind can adopt children without a court fight, serve on a jury or acquire such a simple luxury as a safe-deposit box, will be the day that we know we're on our way. We're not less intelligent or less capable than the next person.'" □

**PRE-AUTHORIZED CHECK PLAN** (*Instructions on back of the card*)

I hereby authorize the National Federation of the Blind to draw a check to its own order in the amount of \$ \_\_\_\_\_ on the \_\_\_\_\_ day of each month payable to its own order. This authorization will remain in effect until revoked by me in writing and until such notice is actually received.

\_\_\_\_\_

*Bank signature of donor (both signatures if two are necessary)*

\_\_\_\_\_  
*Address*

We understand that your bank has agreed to cooperate in our pre-authorized check plan on behalf of your depositor. Attached is your client's signed authorization to honor such checks drawn by us.

Customer's account and your bank transit numbers will be MICR-printed on checks per usual specifications before they are deposited. Our Indemnification Agreement is on the reverse side of the signed authorization.

**AUTHORIZATION TO HONOR CHECKS DRAWN BY NATIONAL FEDERATION OF THE BLIND**

Name of depositor as shown on bank records \_\_\_\_\_ Acct. No. \_\_\_\_\_  
Name of bank and branch, if any, and address of branch where account is maintained \_\_\_\_\_

For my benefit and convenience, I hereby request and authorize you to pay and charge to my account checks drawn on my account by the National Federation of the Blind to its own order. This authorization will remain in effect until revoked by me in writing, and until you actually receive such notice I agree that you shall be fully protected in honoring any such check. In consideration of your compliance with such request and authorization, I agree that your treatment of each check, and your rights in respect to it shall be the same as if it were signed personally by me and that if any such check be dishonored, whether with or without cause, you shall be under no liability whatsoever. The National Federation of the Blind is instructed to forward this authorization to you.

\_\_\_\_\_

*Bank signature of customer (both signatures if two are necessary)*

\_\_\_\_\_  
*Date*

**NATIONAL FEDERATION OF THE BLIND 1978 BALTIMORE CONVENTION**

Date of Arrival \_\_\_\_\_ a.m. □ p.m. □ Date of Departure \_\_\_\_\_

Name \_\_\_\_\_  
*(Name of Registrant)*

Address \_\_\_\_\_

\_\_\_\_\_  
*City, State, and ZIP Code*

TYPE OF ROOM	HOTEL	1st Choice	2nd Choice
Single <input type="checkbox"/> Triple <input type="checkbox"/>	Lord Baltimore	<input type="checkbox"/>	<input type="checkbox"/>
Double <input type="checkbox"/> Quad <input type="checkbox"/>	Baltimore Hilton	<input type="checkbox"/>	<input type="checkbox"/>
Twin <input type="checkbox"/>	Holiday Inn	<input type="checkbox"/>	<input type="checkbox"/>

Mail completed form with \$10 deposit to: Baltimore Convention, Box 4422, Baltimore, Maryland 21223.

YOUR CHECK OR MONEY ORDER SHOULD BE MADE OUT TO: BALTIMORE CONVENTION

**NFB PRE-AUTHORIZED CHECK PLAN.** This is a way for you to contribute a set amount to the NFB each month. The amount you pledge will be drawn from your account automatically. On the other side of this card, fill in the amount you want to give each month and the day of the month you want it to be drawn from your account. Sign the card in two places, where the X's are. The rest will be filled in by the NFB Treasurer. Enclose a voided check with the card, and mail it to Richard Edlund, Treasurer, National Federation of the Blind, Box 11185, Kansas City, Kansas 66111. Your bank will send you receipts for your contributions with your regular bank statements. You can increase (or decrease) your monthly payments by filling out a new PAC Plan card and mailing it to the Treasurer. Also, more PAC Plan cards are available from the Treasurer.

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#### INDEMNIFICATION AGREEMENT

*To the bank named on the reverse side:*

In consideration of your compliance with the request and authorization of the depositor named on the reverse side, the NATIONAL FEDERATION OF THE BLIND will refund to you any amount erroneously paid by you to the National Federation of the Blind on any such check if claim for the amount of such erroneous payment is made by you within twelve months from the date of the check on which such erroneous payment was made.

Authorized in a resolution adopted by the Board Members  
of the National Federation of the Blind on November 28, 1974.

THE NATIONAL FEDERATION  
OF THE BLIND

BY: \_\_\_\_\_  
*Treasurer*



THE BRAILLE MONITOR  
218 RANDOLPH HOTEL BLDG.  
DES MOINES, IOWA 50309

ADDRESS CORRECTION REQUESTED

NON-PROFIT ORGANIZATION  
U.S. POSTAGE PAID  
PERMIT NO. 581  
DES MOINES, IOWA