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ABSTRACT

Written by the Administrator of Education and Professional Placement Sciences of the New York Association for the Blind (The Lighthouse), this manual was designed for use in a classroom situation, in a tutorial setting, or by a rehabilitation center as an informal training program. It also forms the basis for a correspondence study course as offered by the Hadley School for the Blind. Included in the manual is information on evaluating the labor market and the world of work and a presentation of methods and techniques for selecting a job. For those who lose their sight in adulthood, such chapters as the one on the effects of blindness in planning for employment can help in adjusting to the new environment of the blind. Other chapters deal with topics such as: (1) What Is a Career? (2) Factors That May Contribute to Individual Success, (3) Community Resources, (4) Measurement and Evaluation, (5) Self-Appraisal, (6) Should You Have Help in Getting a Job? (7) New Careers in Business or Self-Employment, and (8) Planning for Retirement. Also included is a Workbook for Career Planning. (Author/JS)

## CAREER PLANNING FOR THE BLIND

by FRED L. CRAWFORD, Ph.D.

*Career Planning for the Blind* is the first textbook of its kind developed specifically for use by blind children and adults. The book consists of fifteen chapters (listed on the back of the jacket), followed by a workbook for the preparation of written lessons for each chapter. The course may be used in the classroom and by tutors, by rehabilitation centers as an informal training program, by older persons who need information on retirement and social activities, and can be read with profit by anyone interested in vocational guidance for the blind. Mary E. Switzer, Commissioner of Vocational Rehabilitation, U. S. Department of Health, Education and Welfare, says in her foreword: "The detailed down-to-earth information characteristic throughout the entire text cannot help but make this an effective training tool for the rehabilitation of blind students and adults for many years to come."

Fred L. Crawford, Ph.D., the author, is Administrator of Education and Professional Placement Services

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of the New York Association for the Blind (The Lighthouse). Dr. Crawford was the first blind student to graduate from Spartanburg Junior College, in his native state of South Carolina. After attending Furman University and the University of South Carolina, where he received his LL.B., he was admitted to the South Carolina Bar in 1953. In 1956 he ended his law practice in order to devote himself to vocational guidance for the blind. Concurrent with working for the New Jersey State Commission for the Blind and later for The Lighthouse, Dr. Crawford completed his Ph.D. program in Vocational Rehabilitation Counseling at New York University in 1965. Dr. Crawford says, "I feel that my blindness has had little negative effect upon the development of my career," and in his book he encourages blind persons to recognize their potential and learn the ways and means in which they may advance their own careers.

*Design by Dorris J. Huth*

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NEW YORK 10003

**CAREER PLANNING FOR THE BLIND**

# **CAREER PLANNING FOR THE BLIND**

**A Manual for Students and Teachers**

by

**FRED L. CRAWFORD, A.B., A.M., Ph.D., LL.B.**

U.S. DEPARTMENT OF HEALTH,  
EDUCATION & WELFARE  
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**FARRAR, STRAUS AND GIROUX**

**NEW YORK**

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## FOREWORD

The privilege of introducing a new book in the field of vocational rehabilitation is always a pleasant and exciting experience. *Career Planning for the Blind* gives me particular gratification, since assisting disabled individuals in planning for new careers or in returning to former employment is one way to back up our rehabilitation philosophy with action. The utilization of all human resources is the very essence of our belief in the dignity of man.

The step-by-step presentation in this textbook lends itself to the methods used by residential schools, public schools, and rehabilitation centers in giving blind people realistic information about vocational opportunities. It will also prove unusually valuable in home study courses for newly blinded adults.

The specific information on evaluating the labor market and the world of work, coupled with the well-organized presentation of methods and techniques for selecting a job, will enable many blind persons to plan their careers in a wise and orderly manner. For those who lose their sight in adulthood, such chapters as the one on the effects of blindness in planning for employment, as well as that on personal char-



acteristics, can truly help to make a short cut in their socio-economic adjustment to a new and strange environment.

The detailed down-to-earth information characteristic throughout the entire text cannot help but make this an effective training tool for the rehabilitation of blind students and adults during many years to come.

We in the Vocational Rehabilitation Administration are indeed proud to have played a part along with Dr. Crawford, the author, and the Hadley School for the Blind in developing and publishing a textbook so essential to a practical course in vocational guidance.

MARY E. SWITZER  
*Commissioner of Vocational  
Rehabilitation*

## PREFACE

Career planning and development deserves the most careful individual attention. In a broad sense, careers encompass the way of life that includes employment, family relationship, social and community activities, and the fulfillment of personal ambitions and goals.

Those who have achieved successful careers have done so through initiative, positive planning, a willingness to work hard in order to give their maximum effort to obtaining their vocational objective, dedication, honesty, and sincerity. Always bear in mind that something worth having never comes easily—it must be earned!

Career planning requires a thorough analysis and understanding of one's self, including strengths, weaknesses, abilities, interests, and aptitudes. Plans must be made in advance; consultations should be had with others, and education and training are of prime importance.

This home study course cannot substitute for the professional help available from colleges and universities, employment services, agencies for the blind, psychologists, physicians, and the like. However, such a course can provide a student with valuable information useful in making appropri-

ate contacts in the community and the business world and in understanding the mechanics of developing a career.

Students should be prompted to establish a career plan, whether this represents a first career or a fourth career. To improve education and skills through home study, the Hadley School for the Blind offers, in addition to this course, a wide range of correspondence courses in many specialized areas.

This textbook is supplemented by a workbook that includes the assignments for each chapter. The Bibliography includes selected references related to subjects dealt with throughout the book. Some of these reference materials are available in Braille or on talking book records through the Library of Congress.

It is our hope that this course will provide meaningful signposts on the road to career planning so that the student can reap the rich rewards personally, financially, and socially.

FRED L. CRAWFORD

## INTRODUCTION

This textbook is one result of a National Training Institute on vocational guidance for the blind and visually limited, conducted under a grant from the Vocational Rehabilitation Administration to the American Association of Instructors of the Blind, and held in St. Louis, Missouri, in April of 1963 under the auspices of the A.A.I.B. and the Hadley School for the Blind.

Dr. Fred Crawford, who is Administrator of Education and Professional Placement Services of the New York Association for the Blind (The Lighthouse), participated in the National Training Institute, and presented to the group of some thirty-five vocational guidance specialists who attended the Institute an outline of this course as here developed. His outline represented the thinking of the entire group and was approved as representing the recommendation of the Institute for a specialized textbook.

Through a grant from the Mt. Prospect Lions Club of Mt. Prospect, Illinois, the Hadley School for the Blind was able to engage the services of Dr. Crawford to prepare the textbook. It is set up as a series of chapters followed by a workbook for the preparation of written lessons for each

chapter. The course may be used either in a classroom situation or in a tutorial setting, or it may be used by a rehabilitation center as an informal training program. It forms the basis for a correspondence study course offered to blind persons without charge by the Hadley School for the Blind, Winnetka, Illinois. The Hadley School provides the student with personal, individualized instruction and guidance, under the tutelage of Dr. Fred Crawford himself and specialists whom he will supervise as instructors of the course. Students interested in taking the correspondence course on their own or as a supplementary resource should write to the Hadley School, but those who are attending any school or training center or who are studying the course at the same time with a teacher or counselor will be asked to send the written approval of their adviser or instructor.

A Teaching Grant from the Vocational Rehabilitation Administration has made possible the publication of this textbook in braille, in print, and in recorded form—both tape and records. The braille edition is published and sold by the Clovernook Home and School for the Blind, 7000 Hamilton Avenue, Cincinnati, Ohio 45231. The print edition is published by Farrar, Straus & Giroux, 19 Union Square West, New York, New York 10003. For information regarding the purchase of the tape-recorded and the talking book editions, write to the Hadley School, 700 Elm Street, Winnetka, Illinois 60093. A large-type edition is available from Keith Jennison Books, 575 Lexington Avenue, New York 10022.

The braille and the talking book editions of this book will be available on loan from the Regional Libraries of the Library of Congress and from other Government sources. Students taking the course by correspondence will receive the textbook on loan from the Hadley Library.

It was the thought and the recommendation of the National Training Institute that blind students attending either public school classes or schools for the blind and reading this textbook as an extra resource will do well to ask their home room teacher or their adviser to obtain a copy of the book also, and thus through the specialized knowledge presented in this course the teacher will be better able to work with the student seeking vocational orientation.

The Vocational Rehabilitation Administration of the United States Office of Health, Education, and Welfare is to be highly commended for these invaluable grants providing new resources for the blind individual in his search for a secure and happy place in the world of work. The Mt. Prospect Lions Club of Mt. Prospect, Illinois, is also gratefully acknowledged and commended for its generous help in providing funds for both the writing of the textbook and the teaching services for the correspondence study version of the course.

DONALD WING HATHAWAY, *Executive Director  
and Director of Education*  
The Hadley School for the Blind

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A job applicant will be more at ease when he knows what to expect at an interview and when he is prepared in advance to complete an application form, present a résumé, and explain to prospective employers how blindness will affect his work. A prospective employee needs to know how to obtain necessary credentials such as a Social Security card or a union card.

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## **CAREER PLANNING FOR THE BLIND**

# 1

## WHAT IS A CAREER?

### *Introduction*

In a broad sense, a career is a journey through life; in a narrower viewpoint, a career is looked upon as a series of lifetime experiences with emphasis on the successful pursuit of an occupation. For our purposes, however, let us think of a career in its widest concepts. By this definition then, a career, or indeed a number of careers, can be developed throughout the life of an individual, beginning with childhood and extending through retirement.

If a career is a journey through life, this journey must consist of many phases—phases that will include such important factors as education, occupational development and growth, marriage and the raising of a family, and participation in civic and community activities.

### *Why do we need to plan for a career?*

Careers do not just happen to be successful! Outstanding careers result from hard work and careful planning. Things that are worthwhile in life usually require preparation, care-

ful planning, and the willingness of each person to do what is necessary to achieve his goals.

A famous Chinese Proverb says that a journey of a thousand miles must begin with one first step: it is, therefore, never too early, nor too late to begin planning toward goals that are desirable and that will add to a happy and successful life.

#### *Measuring the success of a career*

There are two yardsticks by which careers are most often measured. The first yardstick yields a measurement by which men and women evaluate themselves; this measurement takes into account only the goals of the individual himself.

The second yardstick is the measurement used by friends in evaluating human achievement. Guidelines for determining the standing of an individual in a community and in business, as defined by others, are difficult to establish. What is considered successful by one person may not be considered a noteworthy achievement by another.

In order to maintain self-respect each member of the community, when viewing himself, must be able to feel that he has made some positive contribution to the world around him and to believe that most people recognize some value in the contribution he has made.

#### *How to get started*

In the same way that anyone plans for a journey, the person about to embark on a career must first ascertain where he is now and where he wants to go. Applied to the subject of education, this means that a student must view his present progress and set his sights on goals ahead. At the same time,

the student must meet on a day-to-day basis each challenge that makes up a part of his long-range plans.

*Major phases of a career*

**EDUCATION.** This first challenge to be met by a career planner is the formidable task of securing an adequate education. Education is not merely the process of spending a specific number of years in the classroom, but rather it is the way in which people learn basic skills. These skills include reading, writing, basic concepts of mathematics, and effective speech. In addition to acquiring the facility of communicating complex thoughts and ideas to others, the student must learn social skills and develop an awareness of his role as a member of society. The thorough mastery of these basic tools adds greatly to the career possibilities for each student.

Any deficiencies, if not eliminated, will restrict the student and may reduce his chances of success throughout his entire life.

**OCCUPATIONAL DEVELOPMENT AND GROWTH.** During a lifetime, it is not uncommon for anyone to have worked in a number of occupations; however, almost everyone chooses a major occupation and fully prepares himself for the practice of it. As education is important in the mastery of academic skills, training is essential to the successful practice of an occupation. The major elements which contribute to the qualifications for work are training and experience.

In our complex society, technological developments have lead to the need for specialization. To be specialized merely means that the specialist is thoroughly trained, skilled, and capable of performing those tasks essential to his job. As a result of specialization, therefore, few jobs remain for those

who are merely willing and able to work but who lack the required training or experience.

The first step in planning a work career is to choose an occupation and to begin to learn as much as possible about all phases of how the work is done. For example, a student who wishes to become an engineer, but who is still enrolled in school, can begin by regularly reading science magazines and technical publications whose content he can grasp at his own grade level.

Those who find it difficult to choose a career may find it helpful to get as much general experience in the world of work as possible until such time as they are in a position to make a definite occupational choice.

**MARRIAGE AND THE RAISING OF A FAMILY.** One of the major goals in adult life is marriage, planning a family, and establishing an independent household. Realization of this goal requires a great deal of advance preparation and may represent the greatest expenditure in time and money for most people. Almost universally, an adult wants to have his own home, whether it is rented or purchased, elaborate or modest.

The choice of a wife or husband is the first step toward the establishment of a home and the raising of a family. The utmost care is required in making this choice if for no other reason than that people spend more time at their homes than anywhere else; home is the place where mankind turns for love, understanding, comfort, and relaxation.

**PARTICIPATION IN CIVIC AND COMMUNITY ACTIVITIES.** Being a good citizen in the community requires positive action. A good citizen is not merely one who refrains from acts which would violate the customs or laws by which the community is governed and governs itself.

Positions of responsibility and leadership are available to

those who are willing to give some time and attention to an activity of special interest to them. Among the choices are: service and civic clubs for men and women, church activities, youth work (such as the Boy Scouts, Girl Scouts, and the YMCA), political clubs, and volunteer functions of all kinds for work at hospitals and other social service and nonprofit organizations.

As the length of the work week decreases, there is a greater demand for leisure time activity. There will always be ways in which civic minded citizens can use their time to advantage in the community.

Most people participate in these activities because they have free time, enjoy their assignments, and hope to benefit the community. New friendships; business contacts; and an opportunity to meet neighbors, political leaders, and others who hold positions of responsibility are some of the fringe benefits.

#### *Summary*

In the chapters ahead, these and other ideas will be developed more fully. Students who can appreciate the value of active and busy lives will be challenged by the wide range of opportunities available to them.

Those who look ahead at life with a spirit of adventure and who are willing to work will find that life, at all ages, is worthwhile, challenging, and rewarding!



*For Thought and Discussion*

1. Looking ahead, what will be the most important steps that you plan to take in the development of your career plans?
2. What steps have you already taken that you feel are important toward the fulfillment of your ultimate aims and goals?
3. At what point in your career plans do you feel you should consider the establishment of an independent household? marriage? and the raising of a family?
4. How do you view the responsibility of an individual for participating in the affairs of the local community? What would you plan to do to add to the growth and development of your neighborhood?
5. What standards would you use in evaluating the relative success of your career as you view it in terms of your future planning?

## 2

# A VIEW OF THE LABOR MARKET AND THE WORLD OF WORK

### *The labor picture*

The work force in the United States is made up of more than 35 per cent of the total population. Although this percentage varies from time to time because of seasonal employment, the state of the economy, and other factors, our country has experienced a high level of employment and prosperity during recent years.

The work done by these millions of workers represents many kinds of activities. The United States Department of Labor has listed more than twenty-two thousand job titles and their definitions in the Dictionary of Occupational Titles. Although many of these job titles are similar, there are an endless variety of job descriptions and responsibilities available.

Within a given job title, daily routines and assignments of individual workers may vary. A specific job title is therefore felt to be flexible enough to allow for workers to perform some of the duties of a job more often than others.

*Labor market trends*

From time to time, the demand for one type of worker increases greatly in the labor market. Other jobs may become obsolete due to automation or a change in the way the work is done. This change in demand for workers with skills of one kind or another accounts for some of the variations that occur in the nature and composition of the work force.

*Churning of the labor market*

Employment specialists refer to the "churning of the labor market" to describe changes in the number and composition of the work force and the turnover that normally occurs in employment. There are new kinds of jobs enlarging the labor market constantly. Some of these require skill and experience; people who fill these new positions may be hired from other employers who have offered workers an appropriate background giving them the necessary qualifications. The new jobs may also be filled by unskilled or inexperienced people who are entering the labor market for the first time.

Another factor affecting the labor market is the death or retirement of workers. Those who leave the labor market in this way often create jobs indirectly. Often those who retire have reached a point at which their skills have been well developed. The worker next in line may be promoted to replace the person retiring, and workers may move up through the ranks from job to job so that the vacancy that occurs may be at a much lower level.

In recent years, automation—perhaps more than any other single factor—has changed the composition of the work force. On the one hand, workers are released from their jobs in

order to be replaced by machines. With the machines, however, must come workers and technicians who know how to operate and maintain them. Many new machines are so complex that workers require special training programs in order to use them.

The character of work done has changed in such a way that the number of white collar workers has greatly increased in the labor force, whereas the number of laborers has decreased.

The most important fact to remember is that there are always jobs of all kinds which need to be filled by capable people.

Employment services, both state and private, are in the business of bringing jobs and people together.

#### *Employment and statistics*

In the same way that there are forces at work which affect the availability of jobs, there are also forces at work which affect the availability of workers. The unemployment rate, or number of people who are looking for jobs, generally remains in the area of 6 per cent of the work force at any given time. The reasons why these workers do not enter the labor market are many, and it is not important to try to enumerate the causes of unemployment.

The student should, however, understand that part of the 6 per cent of unemployed workers are people who have left one job and who find it takes some time to find another.

There are also those who are looking for specific jobs and are willing to wait until a vacancy occurs with a particular employer. Others are willing to work, provided the job is lo-

cated near their homes and the working arrangements are satisfactory.

Some jobs attract workers, and this places the employer in a highly favorable position: examples of this situation include work with the airlines, the United Nations, or the Peace Corps.

Students should carefully consider their reasons for desiring work of a specific type. Students should be selective in choosing their careers, for work can and should be interesting. A choice which offers opportunities for advancement and which gives a high degree of job satisfaction is most desirable; nevertheless, it is not desirable to choose a job primarily because the work is glamorous or because it is likely to offer social status to the workers. Placing too much emphasis on these superficial values may lead to a lack of true job satisfaction at some later time.

#### *A philosophy of the dignity of work*

Students need to develop wholesome attitudes toward the subject of work. Work may be defined as an activity in which the worker would not engage except for the fact that he is paid for his services. In a narrow sense, perhaps, this definition is correct. Ideally, however, work is most rewarding when it is possible to perform tasks that bring pleasure and satisfaction to the worker who also happens to be paid.

Many people attach a great deal of value to the title of a position or the nature of the work done. A student who views the world of work should strive to attain a goal that will fulfill his maximum employment potential. At the same time he must recognize that all types of work are necessary. Each job must be performed by some person, and if the work done is necessary and useful, it is honorable.

*Standards for hiring*

There are three types of job demands that have a bearing on the hiring policy of most employers: first, there is the person with ideal qualifications whom the employer would like to hire; second, there is the person with fewer qualifications but whom the employer is willing to accept; and, finally, there is the person with the absolute minimum of essential skills.

It is understandable that employers will set their sights high in seeking new employees. Quite often, however, workers are unavailable who meet the high standards the employer has established and who will accept the price he is willing to pay. In order to fill the positions, employers are frequently willing to make compromises with respect to the amount of experience an applicant must have, the type of experience, or his educational level. There is a point, however, beyond which the employer will not compromise; it is somewhere in this area that many employers secure most of their employees, that is, around the level of minimum qualifications.

When a job is thoroughly evaluated, it may be that a level of ability or qualifications different from those specified is essential to the performance of the work, and often this level may be below the minimum standards established by the employer.

Studies made from time to time have shown that a great many jobs with high qualification standards could be performed by people with academic skills no higher than the mere ability to read and write. Yet, employers still require job applicants to be high school graduates.

Those people who have serious disabilities, such as blind-

ness, must also compete in the labor market. There are no established customs or practices regarding how an employer may choose to evaluate the subject of blindness in relation to the performance of a specific job. Each employer will ultimately weigh the matter, exercise his judgment, and arrive at a final decision. General statements on this subject are of little value, but it is safe to say that employers are likely to view a well-qualified applicant for a job with more favor than one who has minimum qualifications.

Blindness is viewed as a liability and not as an asset. To offset this liability, therefore, a job applicant who happens to be blind should make certain that his qualifications are equal or superior to those of his sighted competitors.

### *Upgrading*

Workers who begin with a specific employer hope that through the performance of good quality and quantity of work they will be upgraded to higher and higher levels of responsibility. Although this is what often happens in a typical work situation, there are, of course, no guarantees that a worker with a good work record and years of experience will be automatically promoted by his present employer. For one thing, there are many occupations that do not necessarily lead to higher level positions, for example, being a secretary or stenographer does not carry with it the training or experience necessary either to perform managerial duties or to practice a profession. Many school teachers spend most of their lives working in the same community, teaching the same subjects, and often at the same school.

It is not undesirable for people to remain in a career, profession, or with the same employer for many years; neverthe-

less, many workers become disillusioned because they have expected an opportunity for advancement which never materialized.

In order to secure advancement, many workers change jobs or enroll in training programs or evening classes. Employers frequently pay for training which will make an employee more valuable, and should always inquire whether or not their employer has a training program or is willing to pay tuition costs for workers.

#### *Job security*

A worker's best job security is based on his own ability. This may include not only the ability to perform well on a present job but also the ability to learn new ways and means of performing similar work as changes occur. The United States Department of Labor, in its publications, advises employers and workers alike that retraining may occur several times during the working careers of employees. Employees must, therefore, be prepared to put forth time and effort toward the development of new skills as these changes occur.

For many years, labor unions have been successful in holding jobs for workers even though the employer wished to eliminate the work or change the nature of the work done. This practice is based on the theory that workers who had given many years of their lives to a company, in the performance of tasks assigned to them, should not now be deprived of the opportunity to continue on their same jobs. These trends are now losing ground in favor of programs that offer replacement and retraining for workers whose jobs have been abolished.



*For Thought and Discussion*

1. What are the labor market conditions that appear most favorable to you as you look at the job market in your community?
2. What does job security mean to you, and how much job security in your opinion should be guaranteed to each worker?
3. What should an employer consider in deciding which workers should be promoted to jobs involving greater responsibility?
4. Think of as many reasons as you can that contribute to make jobs always available for qualified workers in the labor market.
5. How do labor shortages, caused by changes in the size of the labor force, affect the standards of employers who are hiring new workers?

# 3

## CHOOSING AN OCCUPATION

### *Introduction*

An occupation is an activity that requires either experience or skill and engages a major part of one's time and attention. Occupations are defined by the United States Department of Labor in a *Dictionary of Occupational Titles*, which is revised from time to time. In the 1949 edition there were approximately 22,000 occupations listed and defined. The 1964 edition included 6,000 new job descriptions, whereas many occupational titles found in the previous edition had disappeared because the work described is no longer necessary and these occupations have become obsolete.

### *How, where, when, and why do we choose an occupation?*

This is a subject which should be explored by each student and discussed with his guidance or rehabilitation counselor in order to weed out negative influences that may affect an occupational choice.

Writers have expressed numerous theories regarding forces at work in the area of occupational choice. Exploration of

these forces will probably clarify some of the most common problems of students.

Robert Hoppock, a well-known authority on the subject of occupational choice and a Professor at New York University, states the theory that the occupation we choose is the one we believe will best meet the needs that most concern us. He believes the individual is influenced in his choice of an occupation by his desire to be more comfortable and less uncomfortable, more satisfied and less frustrated; this theory, in effect, conveys two important ideas:

- a. In choosing an occupation, an individual directs his attention to needs which he recognizes. These may well be needs of a general or specialized nature, for example, a teacher may feel strongly that there is a great need for good education and therefore the goal of meeting that need strongly influences occupational choice.
- b. The desire to be comfortable and satisfied, as opposed to being frustrated, is no doubt closely linked to the way in which a student views his own abilities and potentials. These self-appraisals may be unrealistic or they may be reasonably accurate. The result of self-appraisal is that in considering the choice of a number of possible occupations, the student is likely to select the one in which he feels he is most likely to succeed.

Another theory holds that people are aware of their socioeconomic status and what is easy, as well as what is hard, for them to achieve within their own socioeconomic group. The child whose family is made up of unskilled workers and the

child whose family income is low may want to take the line of least resistance when confronted with the structural plan necessary in order to climb up to a higher socioeconomic level. Often students whose parents did not graduate from high school are not encouraged to consider higher education, and they are often encouraged to take jobs below their level of ability, that are not well suited to their aptitudes and interests and that are far below their maximum potentialities.

On the other hand, students themselves may suffer from a lack of motivation and interest and may not be willing to work hard in order to achieve higher goals than those of their parents. Such students also do not have the benefit of a close association with people whose occupations require a great deal of training and skill. Without proper influences and good guidance, it is understandable why many students do not attain a level of maximum achievement simply because they lack interest and motivation and are unaware of what they really can do.

Another factor that is a part of this theory relates to the social status of each individual. There seems to be a great deal of pressure on each of us to maintain a social status that is acceptable to our families, our friends, and our neighbors. In a community where it is uncommon for students to attend college and where it is not necessary for them to consider doing so, it is hard for a student making a decision, to break with tradition, separate himself from his friends, and pursue a career plan that is contradictory to his socioeconomic group or in his family culture. There is often a financial problem among low income families as to how to provide sufficient financial aid for those family members who wish to pursue careers that require years of study.

Of equal importance to consider is the pressure placed on

students whose families are in a high income bracket and contain many successful people who work in business and industry or in the professions. Here students may be subjected to considerable pressure by their families and friends who encourage the students to follow patterns established by their parents. Sometimes this tends to limit the choice of an occupation to the ones which have been previously and successfully pursued by family members and friends. These choices are strongly advocated by parents and are selected and based on the career of the father, mother, or other family figureheads. Such a situation is unhealthy for it may fail to take into consideration the student's interests and aptitudes, the measurement of which is sound basis for choosing an occupation.

A third theory rests on the belief that choice is based primarily on psychological factors. Those who rely heavily on this theory believe that a student creates in his mind a picture of the kind of person he would like to be. This takes into account such factors as the body image and the need for status. A student who pictures himself as an athlete may strive hard to develop occupational opportunities that will enable him to use his athletic ability to the maximum possible extent. One of the weaknesses of this theory is that if the decision is based on the mental picture which the student has of himself, he is unlikely to heed the advice and suggestions given him by competent authorities. He will merely pursue in his own way, reducing his chances of real success because he does not explore the subject of occupational choice with an open mind.

Theodore Caplow, the sociologist, believes that most occupational choice is based on error and accident, and that the incidence of this is much higher than people are willing to

concede. Such choices may often occur because people who are looking for work are frequently quick to accept whatever jobs are available. After some experience and familiarity has been acquired during a few months on the job, there is a strong tendency on the part of most people to remain in that same occupation. Aside from whether or not the worker may choose his occupation, most employers and employment agencies are quick to encourage continued use of the same skills; therefore, some experience in one occupation may often be an asset only if the individual likes the kind of work he has done previously.

Few workers with family responsibilities find it practical or convenient to lose time from work or to discontinue work altogether while they learn skills necessary to enter another occupation. Through chance, then, and sometimes without a thorough appraisal of actual skills, abilities, and interests, many workers find themselves in occupations for which they are not suited and in which they find very little job satisfaction.

A final theory of occupational choice holds that occupational choices are made most frequently in the classroom, under the pressure of the curriculum and remote from many of the realities in the world of work. Those who stress this theory believe that the comments and suggestions of a teacher, textbook stories, or general conversation which may occur between students and teachers, implant occupational ideas in the minds of students in such a way that these ideas take priority over all other influences relating to the choice of an occupation. Teachers are highly respected in our society; nevertheless, their ability to give information and advice about occupations will vary.

*Awareness of influences affecting occupational choices*

A student should be influenced by factors that contribute to the making of a suitable occupational choice. It is essential that the student recognize the nature and sources of these influences and that he be in a position to evaluate soundly the appropriateness of these ideas as they relate to him. To help the student make a satisfactory choice, there are a number of tools, such as interest and aptitude tests, visits to business places of employers who are likely to hire the student, and good occupational literature that will give some insight into the demands and requirements for each job.

The goal of guidance counselors, rehabilitation workers, and those interested in career planning is to assist each student in choosing an occupation which will utilize his maximum abilities, is in keeping with his interests, and will offer full job satisfaction with opportunities for steady employment and future advancement.

*Individual and group guidance*

There are two types of guidance information which are vital to each student. Individual guidance information is offered to students to assist them in learning as much as possible about their own specific career plans. Such information may include: Should I or should I not go to college? If I go to college, what college should I choose? For what occupation, or occupations, am I best suited, taking into account my interests and abilities? How can I finance further training or education? It is obvious from the nature of these questions that matters of this kind must receive individual attention and personal interviews with the guidance counselor or with

some other competent person in order to obtain advice and assistance which may be helpful.

Group guidance, on the other hand, embodies information which can be given to groups of students or which is of such a general nature that students may investigate these subjects for themselves with little or no help. The kinds of information associated with group guidance include the sources of good occupational information. A visit to the school library or a public library may be all that is required for a student to locate a good supply of literature that tells about many occupations in detail. Labor laws relating to wages, hours, working conditions, and age for obtaining employment in certain occupations are all available from the State Employment Service or the State Department of Labor.

Disabled students will want to know what is needed to enable them to enroll with a vocational rehabilitation service. This information is usually available upon request, either by letter or telephone, from the nearest state rehabilitation office.

Students who are blind or who have serious visual limitations generally receive vocational rehabilitation service through their state agency for the blind.

#### *Three primary sources of occupational information*

Students who wish to read about an occupation or who wish to investigate the type of work done and the requirements for doing the work should know that there are three primary sources of occupational information. These include: (1) the worker who does the job; (2) the employer who hires the workers and who pays to have the work done; and (3) the government agency which licenses the em-



ployer, regulates the work, and compiles statistics relating to the workers and the work done.

Secondary sources of information—which may be less accurate—include public relations and recruitment information or occupational abstracts and briefs, which are not based on information obtained from primary sources. Newspaper articles, magazines, and books frequently discuss or describe an occupation in connection with a story or an incident. The purpose for which the information was included and the emphasis given may sometimes distort the picture of the work done and of the workers who do it. It is therefore essential that students recognize as they read, attend movies or listen to radio and television programs the possibility that some information may be exaggerated or inaccurate.

In order to find a primary source of information relative to a given occupation, consult the telephone directory, the local Chamber of Commerce, or a branch office of the State Employment Service. Any of these sources should help the student locate employers or workers in almost any occupation. Many employers are glad to offer guided tours to students, and workers are glad to explain the nature of their work in detail by letter, telephone, or interview.

*Using a questionnaire form in learning about an occupation*

Students and guidance counselors may find it helpful to develop a questionnaire when investigating a possible occupational choice. Some of the more important items to be included in such a form would be:

- a. Is there likely to be an increase or decrease in the future demand for workers and the work done?

- b. A description of the typical tasks performed.
- c. A description of the surroundings where the work is performed—factory or office, indoors or outdoors, whether it is cold, hot, wet, or dry.
- d. What upper or lower age limits are generally applicable for entry and retirement?
- e. Is it necessary to join a union, and will it be possible to obtain a union membership card?
- f. Are the physical demands of the job within the practical limits of the particular student's ability?
- g. How long does it generally take to train for the job?
- h. What is the current hiring standard used by employers in evaluating training, and is experience of some kind also a prerequisite in addition to training?
- i. How does one get into that field? Is there an examination or is graduation from a training program necessary? Does one merely look for a vacancy?
- j. What are the opportunities for advancement and increased earnings in the occupation?
- k. Are paid vacations, retirement programs, insurance, and other benefits usually offered by employers in this field?

*Making a specific occupational choice*

A great deal of thought, planning, and research should be done before a student settles on the choice of a specific occu-

pation. The student should, as a minimum, know the following:

- a. He should know the range of opportunities that are open to him and some of the alternatives to be considered in making one choice over the other.
- b. The student should know how to obtain occupational information and should have carefully appraised the accuracy of the information upon which he has relied.
- c. The student should know how to weigh evidence in its proper perspective, crystalize his thoughts, and then settle on a definite choice. Family influences, careers of friends, an attractive pay scale in the occupation, knowing that another blind person is doing this particular kind of work—these items are of minor importance here.
- d. Using information provided by teachers and guidance counselors, or the results of psychological tests, the student should make an appraisal of himself, taking into account his strengths and weaknesses that relate to his adequacy to perform a specific occupation.
- e. Weighing the time required to prepare for work in the selected occupation, the cost of obtaining the training, and all other factors, the student should be able to affirm the choice he has made with definite self-confidence.

*For Thought and Discussion*

1. What steps should be taken first by students who are beginning to plan a definite occupational choice?
2. What are the community resources available to help guide students toward the right occupational choice?
3. How do most people you know choose their occupations?
4. List as many questions as you can that would be important to ask a worker in the occupation you would like to enter.
5. Why is the income from an occupation an unwise basis on which to rely in choosing one occupation in preference to another?

# 4

## FACTORS THAT MAY CONTRIBUTE TO INDIVIDUAL SUCCESS

### *Introduction*

In earlier chapters we have explored the various facets which together make a career. We have also viewed the labor market and explored the world of work. It has also been determined that in choosing an occupation each student should utilize his best talents and develop career plans along avenues which relate to his strongest interests and aptitudes.

In this chapter we shall explore in some detail the subject of individual differences. It is correct to say that in one sense we are all alike and in another sense each human being is different from all others.

Exploring the subject of individual differences, it becomes obvious that there are basic differences where we have little or no control. Our population is made up of people who are male and female, tall or short, fat or thin, and of various ages. All people are believed to be different in at least one respect: each has his own set of fingerprints. Factors that make us somewhat different from one another and over which we may have some control include educational achieve-

ment, general appearance and good grooming, manners, impressions which we make upon others, correctness and quality of speech, self-expression—verbal or in written form, and our own personality.

There are other characteristics that may or may not lend themselves to improvement. For example: there may be health problems that do not respond to treatment and that may deprive an individual of the opportunity to engage in many activities. Environmental factors may include the necessity of living in a remote or rural location; extremely limited financial resources may hinder the pursuit of a normal way of life (this simply means that because of lack of money a well-rounded social life, suitable clothing, a good diet, and proper living accommodations are unavailable at the present time).

In this chapter we shall stress those factors which lend themselves to development or improvement, thereby greatly enhancing the opportunities for success of each individual.

#### *A formula for success*

Another way of defining success is in terms of achievement. Achievement represents the successful completion of specific assignments or tasks or an overall measure of individual accomplishments. There are definite ways and means for measuring academic achievement through testing or by reviewing a student's academic records. It is important to bear in mind, however, that most measures of achievement are relative and are not absolute. No instrument will serve to measure completely an individual's index of achievement.

The field of psychology has contributed a formula on the subject of achievement which is worthy of consideration

here. This formula states that achievement is equal to capacity, times motivation and opportunity, to be divided by factors which are represented by algebraic expression of  $F$  plus  $E$ .  $F$  pertains to the necessities for human existence, such as food, shelter and clothing.  $E$  denotes emotional factors. We shall explore each of these.

Achievement, as previously noted, is mainly an index of accomplishment. It is not essential that the achievement being measured relate to a specific subject such as education, although the level of achievement in each such area will vary somewhat. This is an extension of the theory of individual differences. In measuring individual success, another way of expressing the relative measure of success is to say that success is the sum total of many achievements.

Our formula begins: achievement is equal to capacity. In the same way that success is made up of many achievements, it is also true that achievement requires the use of many capacities. The mental capacity, or capacity for learning, is one of the most important. This is most often expressed in terms of the Intelligence Quotient (IQ). The IQ is nothing more than a measure of mental age (MA) in relation to chronological age (CA). If a student's mental age is in excess of his chronological age, he is considered to have intelligence which is above average; if the reverse is the case, the student is considered to be below the established average for the general population.

Another measure of capacity is physical capacity. In many endeavors to achieve success, physical capacity is of great importance. This is especially true in such sports as boxing, football, baseball, swimming, and wrestling.

Turning again to the formula: the next elements are moti-

vation and opportunity. A synonym for motivation is drive, and a word often substituted for opportunity is chance.

Let us then consider motivation: motivation, or drive, is a form of energy generated by each individual, the purpose of which is to accomplish a task or attain a goal. Motivation is not directly related to intelligence, capacity, opportunity, or any other such factors, but is a separate driving force aimed at achievement. Highly motivated people frequently achieve the seemingly impossible; those who have little or no motivation may perform poorly in tasks for which they have ample capacity. Both capacity and motivation are necessary if there is to be maximum achievement. Also, consistent determined effort and perseverance are likely to yield good results.

Opportunity is frequently the key to achievement in that it is the end result of effort, planning, and waiting. Those who have the capacity and motivation often do not have the opportunity to demonstrate what they can do. Opportunities are not the result of waiting on the part of the student; those who sit and wait for the rigid opportunity rarely find that it will present itself. Opportunities, therefore, have to be sought, and this search ties in closely with the desire to find opportunities as expressed through motivation and effort.

Assuming that a student has the capacity, motivation, and opportunity, there is every reason to believe that this student will achieve his goals and thereby implement his own formula for success. There are, nevertheless, forces at work which may limit achievement: these include the struggle to obtain the necessities of life as represented by *F* in our formula, and the presence of emotional factors designated by *E*.

Let's first deal with the acquisition of the necessities of life. This was originally represented in the formula as food, since food is the basic necessity. It is important to consider



the problem of satisfying the basic needs essential to survival because a great deal of our daily effort and energy are devoted directly to that end. If most of our effort must be spent earning an income with which to purchase the necessities of life, there may be little time, energy, or money left to use in pursuit of other goals.

Prior to the days when there were laws requiring students to remain in school, children were frequently employed in industry. The necessity of going to work often took priority over all other needs for achievement, thereby leaving young people with few choices or alternatives. Those with talent and ability were unable to fully develop their maximum potential and were assigned tasks which often required minimal training or skill.

Some of the major benefits of the era of prosperity that followed World War II have been a trend toward young people's entering the labor market at an older age, shorter working hours in business and industry, and a standard of living high enough so that most people need not spend their entire income for the basic necessities of life.

Automation is another factor that has eliminated many of the problems associated with the struggle for food, shelter, and clothing. Automatic equipment has reduced the demand for physical energy in many jobs and also has reduced the time required for performing household chores. The washing machine, dishwasher, vacuum cleaner, and a host of services that are commercially available have given the individual more time and energy that can be directed toward other pursuits. These pursuits may include reading, writing, home study, travel, or additional formal education and training taken after regular working hours.

Emotional problems when present may reduce maximum

efficiency relative to achievement because they are time consuming. This subject is broad in scope, and it is somewhat difficult to define when specific emotional factors are likely to stand in the way of a student's progress. Students who give this subject some thought usually know what emotional factors may be responsible for impeding their progress. The root for many emotional factors may sometimes be excessive or constant worry. Worry is not an emotion but it is more likely to be a state of anxiety, depression, or deep concern. Preoccupation with concern about anything may tie up or limit the free use of mental processes. A tendency toward prolonged and excessive worry may consume a great deal of time and energy that could be directed elsewhere. Emotional factors that fall into the category being described here may include fear, anger, and anxiety. It is essential that the student find a way of controlling these negative emotional factors so that they do not get out of hand and thereby begin to exercise control.

Our formula is now complete. This is one approach to the process of gaining an understanding of what actually takes place in life and in day-to-day situations that occur in the lives of most people and that have a direct bearing on their ability or inability to attain their goal.

#### *Other factors contributing to success*

Using a different approach, it is possible to take another look at important factors that relate to success, and the student should bear in mind that all of us have the same rights with regard to voting, holding public office, and exercising the freedoms of speech and religion, as well as the same oppor-

tunities for free basic education through public, elementary, and secondary schools.

**EDUCATION.** Educational level and quality of educational achievement are generally given considerable weight in our society. Whatever may be required in the day-to-day performance of a job, employers frequently restrict their hiring policy to persons who have graduated from high school; a college degree may also be an entry requirement for other jobs. Those who hold a doctoral degree—whether earned or honorary—are looked upon with respect by the public whatever their occupation may be. Because our society has adopted this policy of giving weight to those who acquired certain levels of educational achievement, this fact cannot be ignored.

**TRAINING.** In many occupations, education alone is not enough to qualify the applicant for a position. Although training and education are frequently confused, they should not be assumed to be the same by the student. While education is generally acquired in a classroom setting, training is most likely to take place much closer to where the work is actually done. Our current pattern of education is such that high school or college students will often be required to spend some time in an internship or in a field work setting where the knowledge gained through education may be put into practice through a supervised work-study program. For example, a medical doctor may receive his education during the hours he is in the classroom at a medical college, but his practical training is received during the hours he is assigned to a hospital. The student who is planning a career must carefully explore what he will need to learn through education and what skills must be acquired through training and

practice. As long as these two areas are not confused and each is dealt with separately as required, a student should be able to thoroughly prepare himself for the occupation he has specifically selected.

**EXPERIENCE.** One of the most important factors contributing to success is experience. Here emphasis is given to work experience, although all types of general experience, whether voluntary or paid, are likely to be beneficial. In general, those who have experience are most likely the candidates who will qualify for positions of greater and greater responsibility. A key level in experience for those looking toward positions of leadership is the experience they may have had in supervising the work of others. For the young person seeking his first full-time position, work experience of almost any type from which references are available may be a great help. Experience may have been acquired through summer employment, volunteer work, or on a part-time job.

**PERSONALITY.** Personality characteristics are a part of the subject of individual differences dealt with earlier in this chapter. Although each of us has a different personality, some characteristics are considered pleasing and desirable and some are likely to detract from the overall impression we wish to make on others. It is sometimes difficult to make an effective appraisal of one's own personality characteristics, but it is generally possible to observe the reactions of others and thereby judge whether or not one's personality does what it should in promoting good human relations. Some of the positive characteristics of personality may include the following: a good sense of humor, manners that reflect concern and interest in others, temperament that is likely to show good control during times of stress or when it is necessary to work out difficult situations. Negative personality

traits may include the following: a violent temper, lack of concern for the rights or needs of others, and a tendency to have moods which vary greatly in range from time to time.

**QUALITIES OF LEADERSHIP.** There are a number of qualities which should be mentioned here because those who have them will find that they are valuable assets in all aspects of life whether in personal relationships, in business, or in social contacts. These include integrity, ability to inspire and maintain confidence, ability to carry responsibility, sensitiveness to human needs, compassion, and a capacity for analysis and determination of relative values. In addition to these, other positive qualities may include ability to organize and administer, to show initiative and display originality, to maintain self-control, and to be tactful and open-minded. Among these qualities, perseverance, integrity, cooperation, and teamwork are among the most valuable assets. Many of these will be dealt with in greater detail in later chapters.

*For Thought and Discussion*

1. Think of at least three people you know, whom you would consider to be successful, and list their outstanding personal attributes.
2. Formulate the best definitions you can of the words achievement, capacity, motivation, and opportunity.
3. Explain the formula for success as outlined in this chapter, denoting the elements that are positive and the elements that may tend to limit achievement.
4. Define education and training, pointing out their differences and likenesses.
5. In addition to the qualities of leadership listed in this chapter, what others seem to you to be important?

# 5

## HOW BLINDNESS MAY AFFECT THE DEVELOPMENT OF A CAREER

### *Introduction*

Students enrolled in this course are likely to have little or no sight; therefore, it is worthwhile for us to explore the subject of how blindness may affect the development of a career. Sight is one of five senses, the others being hearing, taste, touch, and smell. People react in very different ways to the loss or partial loss of one of their senses, such as sight. Two people of the same age, educational background, and socioeconomic status may view their loss quite differently. In some instances, an individual may learn to substitute one of the other senses for the use of sight rather quickly, either through trial and error or as a result of special training.

Often there are people, some of whom have been blind since childhood, who are unable to make a satisfactory adjustment to the loss of this sense. This lack of adjustment to blindness will surely interfere with successful progress in career planning and development.

As compared with other senses, our society places great value on the ability to see. Many things that are closely

linked to the everyday habits and routines of most people are of little or no use to blind people: among these are the automobile, newspapers, television, libraries, and motion pictures. Of course, sighted people can share these things with a blind person, but the full benefit and impact of their use cannot be realized by a blind person.

The blind person must therefore seek ways and means of substituting for loss of sight in order to master the many chores essential to active daily living. In a broad sense, what a blind person gains through the mastery of techniques and the use of devices is speed—an important key to overcoming the loss of sight in the development of a career.

#### *Getting started*

This chapter deals extensively with the relationship of blindness to the development of a career. The student must carefully consider a number of areas essential to a career as outlined in earlier chapters. These areas require new learning or careful planning on the part of the student in order to meet the competition in the seeing world. Failure to fully develop the social, recreational, educational, and training areas will result in a way of life that is limited or confining. Mastery of many skills and the cultivation of abilities that enable a student to compete effectively with others will offer a richly rewarding and satisfying way of life.

#### *Affect on occupational choices*

In choosing an occupation, many people without sight rely strongly on occupations that have been practiced successfully by other blind people. For many years, this was considered to be a wise and logical approach to occupational choice. Today, however, this approach is unwise and is no



longer necessary! Day by day, blind people are venturing into new occupations and developing careers that would not have been possible a few years ago.

What steps must be taken to determine whether an occupation is suitable? First of all, a study must be made of the demands of the job to determine whether sight is required. Second, a study must be made of the tasks that are usually performed visually to determine whether another sense, such as touch or hearing, can be substituted in some way. It may be possible to substitute the use of a gauge or automatic device or to do the work visually with the aid of a magnifying glass if the legally blind person has sufficient sight remaining. Other jobs may involve only minor tasks requiring the use of sight, and these minor tasks may be performed with minimum inconvenience by someone who can see. To illustrate: a person who has good touch typing skills taking dictation from a dictaphone or other recording devices may develop a level of accuracy that requires little or no proof-reading by others; an accurate touch typist usually knows when there is a mistake and has ways and means of making many corrections without the use of sight.

The important lesson to be learned here is that in choosing a career, blindness must be considered in its true perspective and in relation to the way it may affect each individual and his performance of any occupation.

*Occupations that cannot be performed by a blind person*

There is no way of knowing what percentage of occupations could not possibly be performed by blind persons. Although there are specific job titles from which a blind person would be automatically eliminated, there are activities asso-

ciated with most occupations that can be performed by a person without sight.

It stands to reason that a blind person could not be an airplane pilot; however, there are many aspects of airline activities in the sales and management areas which could be performed by blind persons.

In recent years, occupations hitherto thought impractical for any blind person have been entered or practiced by small numbers. Among these are electrical engineering, chemistry, and public school teaching. Although a blind person may be unable to secure the education necessary to become a medical doctor, doctors who have lost their sight after having entered practice have found ways and means for continuing in the medical profession. A medical doctor may turn to teaching, may study further to become a psychiatrist, or may practice in partnership with another physician who handles the visual aspects of the work.

#### *Time lost*

Learning the skills that a blind person needs to compete successfully in a seeing world takes time. A student who is blind from birth or early childhood may learn to travel and to read and write braille as a regular part of his school program; nevertheless, being without sight throughout so great a portion of the time during which learning processes take place, the student is likely to be behind in other areas. On the other hand, a student who becomes blind during adulthood after having learned to function as a seeing person will require time to regain independence.

The best way to reduce time loss caused by the onset of blindness is to secure good counseling as early as possible

and to work out a program that will include all skills necessary to make the student as independent as possible at the earliest time.

### *Training*

There are major areas of training to which a blind person must devote himself in order to cope with the serious problems imposed by blindness relative to mobility and communication.

Mobility can be defined as the ability to travel independently. To that end, a blind person must learn new ways and means of travel in familiar, as well as unfamiliar, places. For the totally blind, mobility is usually accomplished through the use of a cane or dog guide. Those with some vision remaining frequently find that they can learn how to use this sight to advantage and thereby travel without a travel aid.

One mode of travel which is not acceptable from a point of view of independence for the individual is a human guide. Human guides are kind and considerate, but their normal schedule is rarely likely to blend with that of an active blind person. Since no two people are likely to have the same daily routine schedules, relying on a human guide should be only a temporary way of getting from place to place. Aside from routine schedules, changes in plans would necessitate rearrangements for two people in order to accommodate the needs of one of them.

Reading is the second vital area in which blindness takes its toll. Here again a blind person must look for substitutes. Although there are many devices and aids which may be useful, there is no substitute for the use of braille for a totally blind person. The use of braille enables a blind person to communicate with himself and to make notes which can be

read later at his own convenience. Braille is quite helpful in working out complex mathematical problems and in keeping addresses, telephone numbers, and other information which must be checked from time to time.

It often requires a great deal of effort on the part of a student to master the reading and writing of braille. However, the student who has done so has at his disposal a valuable tool.

Other devices useful to blind persons as substitutes for reading include the talking book machine and the tape recorder. The talking book machine, using long playing discs, enables a blind person to read books supplied, free of charge, by the Library of Congress and its distributing branch libraries for the blind. Although the lists of books available may not include specific book titles of interest to every reader at any particular time, books now available include a wide and varied range of subjects.

Perhaps the tape recorder is one of the most useful devices—as useful as any other invented in this century—to blind people. Tape recorders are constantly becoming more compact, have higher quality construction, and are priced reasonably enough for almost everyone. The battery-operated units now available allow reading or composition almost anywhere without concern for the availability of an electrical outlet. It is possible to compose letters, speeches, or do written work for school while in transit or while waiting for others. Library research can be done with the aid of another student who reads passages from books on to tape, thus making assignments in the library much less of a chore.

The student should bear in mind that although a tape recorder is convenient and useful, it will not substitute entirely for braille! Developing a personal filing system or listing

mathematical formulas is impractical and almost impossible without the use of braille.

For students with some residual vision there is the possibility that their sight remaining can be used to advantage in order to read and write printed matter and script. An ophthalmologist, a medical doctor specializing in the care and treatment of the eyes, can make the proper determination for the fitting of low-vision or subnormal-vision lenses. In recent years, many people have found that carefully fitted eyeglasses will enable them to read print or script, but in order to do so they must hold the reading matter at a distance somewhat nearer to the eyes than is the customary reading distance. A blind person may find that a great deal of practice is required in order to use some optical aids and to develop a useful reading speed. Others find that although they are unable to read a great deal of printed matter at one time, the ability to read personal mail, check a telephone number, or to balance their bank account gives them great satisfaction and is of immeasurable value.

#### *Public reaction to blindness*

Even though a student may have learned skills allowing him to drastically reduce the effects of the disability of blindness, it may still be necessary to convince sighted people that the student has now become essentially an independent, capable human being. This difficulty arises chiefly because most people regard blindness as a disability that is so incapacitating as to make a normal way of life difficult, if not impossible.

A part of the process of adjusting to the loss of sight includes the ability to cope with the various reactions of the public to this disability.

Often it is a good idea, when meeting strangers, to briefly mention the disability at an appropriate time, indicating whether or not assistance may or may not be needed. Having heard the problem stated frankly, strangers are quickly put at ease, and if they wish to ask questions they then feel free to do so.

Blindness is regarded as a dull topic of conversation by many blind people. When curious people wish to ask questions about the subject, a blind person should be courteous, friendly, and honest. This is likely to create a good public image, as well as good public relations and will help people to recognize that a blind person, aside from his loss of sight, is likely to be the same as anyone else.

#### *Recreation and social activities*

In many ways, blindness may interfere with recreation and social activities. Recognizing this fact, everyone should give some thought to this subject and then plan how disadvantages can be compensated for or overcome.

At parties and large social gatherings, it is difficult for a blind person to recognize people in a crowd. Even voices may be hard to identify if there is a great deal of activity taking place at one time. To overcome this problem, a blind person should plan to spend time with one or two friends who will assist in making introductions and helping the blind person to become acquainted with everyone and share in the activities.

Spectator sports, although difficult to follow from the stands, can be enjoyed with a friend, or in the case of a baseball or football game, a small portable radio taken along may serve as a good source of information.

Bowling has become a very popular activity for blind people. In order to bowl, a blind person may require the use of a portable guide rail. A colleague will need to call the pins left standing after each ball has been thrown; a blind person is then able to position himself for his next try after the pins standing are identified by their number. Those who have some sight remaining frequently bowl without the aid of a guide rail.

There are many games appropriate for people without sight. Cards with braille symbols may be used for playing most card games. Checkers, a favorite game, is played with a checker board having indented squares; round and square checkers have been designed to make playing easier. For chess, chessmen are available that can be identified easily by touch. Those interested in these games should inquire about their availability through the local agency for the blind.

Water sports are favorite summer activities for young people and adults alike. Water skiing, boat riding, rowing, and swimming are common in camps operated for the pleasure of blind people. If there is adequate supervision, these same activities should be practical almost anywhere.

Dating presents somewhat of a problem for many young people without sight. For men a major obstacle seems to be the inability to use an automobile when the occasion necessitates moving about. Although it is not always possible to do so, it is often practical to arrange for double dating when someone is available who drives an automobile. Parties and other activities can be planned and arranged so as to require as little travel as possible. Usually some thought and careful planning will result in an active social life for an enterprising and resourceful blind person.

*For Thought and Discussion*

1. What factors do you feel are of greatest concern to an adult who has recently become blind?
2. What steps do you feel are necessary for a person who has recently lost his sight to take in order to continue with the development of his vocational plans and goals?
3. Why do you feel it is important for a person who has recently lost his sight to maintain a balance between training, recreation, and other social activities?
4. What can blind people do in their day-to-day contacts with the people who are members of the general public in order to give them a better understanding of what blindness is, and what it is not?
5. Think of as many occupations as you can that are practiced by your friends and relatives, and then think positively as to what ways and means could be used so that a blind person could work effectively in each of these occupations.



# 6

## COMMUNITY RESOURCES

### *Introduction*

In this chapter, we shall explore the community resources which are available to assist in the planning of careers. For young students of school age, the first resource may be the school. Within the school, students may often find the information needed to enable them to locate suitable employment or secure additional training. Outside the school, there are established community resources which are available to all.

### *Student services*

In most schools a guidance counselor is available to students, and he is in a position to review school records and interpret the results of various tests to the students. Guidance counselors have occupational literature and know where to get additional material and that may not be readily available at the school. The guidance office is also the place for a student to go for help in discussing plans for attending college.

Schools that do not have guidance counselors may have a librarian who can assist the student in locating books and

pamphlets that tell about the world of work. If the librarian does not have books available at the school, she may be able to telephone the public library to learn what is available there.

#### *Employment services*

There are two types of employment agencies: private employment agencies, which charge for their services; or state employment services, which are free to the public. Lists of both agencies are usually found in the yellow pages of the telephone directory.

Both, state and private employment agencies, have offices that specialize in recruiting certain types of workers, especially in large metropolitan areas where there may be an industrial, clerical, professional, or domestic branch office. It is important, therefore, to register with the appropriate branch office.

- a. State employment services are located throughout the country and have offices in most counties and every large city. Their services are paid for by the government and they therefore charge no fees. Although state employment services do secure a great many jobs for people, the students should bear in mind that they are but one resource. The state employment service does not have all jobs listed, but generally is familiar with local firms that are hiring in the various job classifications.

Applicants who are disabled are directed to the selective placement counselor or a staff member who is assigned to find jobs for disabled people. Selective placement counselors are trained in the best

methods of how to serve disabled applicants. These counselors devote their time to making contact with employers on behalf of disabled people.

- b. Private employment agencies are licensed by the state, and their fees are regulated. They hire their own staffs and operate on the fees they collect through getting jobs for people. Many private employment agencies have contracts with large employers in the community. These agencies advertise in the newspapers and elsewhere in order to locate their clientele. For some jobs listed with private employment agencies, the employer pays the agency's fee.

The exact procedure for getting a job through a private employment agency may vary somewhat from state to state. Some agencies charge a registration fee, while others do not. All private employment agencies use contracts signed by the job seeker that spell out in some detail the terms and conditions under which the agency will work on behalf of the applicant.

Depending on the terms of the contract, it may not be necessary to pay the employment agency the full amount of their fee at once; payments may extend over a period of one year. Professional jobs, such as teaching, often provide for payment over a longer period of time than is the case for most types of work. Those interested in registering with a private employment agency should feel free to visit the agency and inquire about their services. There is no

obligation unless a contract is signed and a job is accepted.

Private employment agencies frequently specialize in one or more fields of employment: there are those which specialize in recruiting medical workers of all kinds; others are geared to the recruiting and placement of clerical workers; and still others are geared to accept applications from teachers only.

Blind persons who register with private employment agencies may need to take along someone who can assist in filling out the necessary application forms. Often these forms are given to those who wish to apply in advance of the time of the interview. If no one is available to assist with the application forms, it may be possible to take the form home and return it on another day. This same procedure may be applicable with state employment services, too.

Over the years, attitudes of employment agency personnel and of employers toward the placement of blind persons have improved somewhat. In general, however, employment interviewers are not qualified to place disabled people. Applications from blind people are often discouraged since placing a blind person would take a great deal of the agency's time. Agency personnel may also feel that putting a blind person to work entails risk and undue responsibility on their part. Although blind persons are encouraged to use all community resources, including state and private employment services, they should not be disappointed if their applications do not result in immediate employment.

### *Telephone directories*

Telephone directories can be very helpful to those who are seeking employment. The directory will list the address of a prospective employer and is useful in selecting three or four employers who may be telephoned in advance in order to obtain an interview.

The term yellow pages refers to the classified section of the telephone directory. Listings are arranged by subject, such as schools or employment services. Choosing a specific heading, a student may write or telephone a number of employers who specialize in a type of work for which the student may be qualified.

Aside from local telephone directories, many libraries or the Chamber of Commerce may have directories from other cities. These would be useful in developing a list of names and addresses of out of town employers.

### *Newspaper advertisements*

Most newspapers have a classified section for employment advertisements. These advertisements are usually classified as "male help wanted" or "female help wanted." Individuals may advertise their availability under the heading of "personal notices" or "situations wanted." It is often a good idea to make a habit of checking the classified sections of local newspapers if you are looking for a job.

### *Vocational rehabilitation services*

Each state has a program of vocational rehabilitation services designed to offer employment assistance to disabled persons. In most states, blind persons are served in a separate program; nevertheless, the services offered are the same.

Rehabilitation services include the following: physical restoration, vocational training, counseling, guidance, and job placement.

Physical restoration may include medical treatment or surgery aimed at reducing the effect of the disability. Persons who need crutches, eye glasses, or other prosthetic devices are fitted with these aids.

Vocational training is made available to people who do not have sufficient skills to engage in productive employment. Such training may range from a few lessons of instruction to a program that calls for several years of college. The purpose of offering training to disabled persons is to equip them with a means by which they can earn a livelihood despite their disability. After training, many applicants are able to get their own jobs.

Counseling and guidance are offered throughout the rehabilitation process to help the applicant prepare himself for the most suitable type of work. Also, applicants need help in planning their careers and in making a good adjustment to the effect of their disabilities.

Job placement may be handled in a number of ways. The vocational rehabilitation counselor may know an employer who has a suitable job vacancy, or he may visit any number of employers in the applicant's behalf to inquire about employment.

Vocational rehabilitation services are free to those who have a disability that represents an employment handicap. In some states, there are services for which the applicant must establish economic need. However, services which are always free to applicants, regardless of their financial status, are counseling, guidance, and job placement. In most in-

stances, training will also be available without cost, particularly training in mobility and how to read and write braille.

*Resources available to blind students*

Students who are without sight frequently have a counselor assigned to them if they attend public schools. Students who are becoming interested in their future plans should discuss their interests with their educational counselor, who may know the source of books in braille, on talking book records, or on tape that will be of special assistance to blind students.

*Private agencies for the blind*

While state employment services and vocational rehabilitation services are generally paid for by public funds, there are a number of agencies for the blind which are privately supported and endowed. These agencies may offer counseling and guidance, adjustment training, vocational training, and job placement. Private agencies usually serve a specific geographical area, whereas state vocational rehabilitation services operate on a statewide basis.

It is usually a good idea for a blind student to register with local agencies and learn as much as possible about the programs that may be available to him.

*Religious and charitable organizations*

In many communities there are religious and charitable organizations offering services that may be of help to those planning a career. These are usually listed in the telephone directory under the heading of Social Service Organizations.

In large cities, the Young Men's Christian Association (YMCA) and the Young Women's Christian Association

(YWCA) offer assistance in securing employment, give some courses that provide job training, and have well-rounded social and recreational activities.

Goodwill Industries, which derives support from the Methodist Church, offers employment opportunities and counseling to many disabled persons; most of their work opportunities involve the restoration of used items that are donated and later sold in Goodwill Stores.

The Salvation Army, aside from offering food and lodging to destitute people, may also assist in helping people from out of town locate the particular services they need.

#### *Summarizing available community resources*

There is no specific rule to offer students in locating the kind of information they may need about the availability of community resources. Most often, schools are familiar with all kinds of local programs available to disabled and non-disabled people. Employment offices—which may or may not be in a position to assist a blind person—may be willing to offer information about the sources of help in the community.

As already outlined, a telephone directory is useful in locating both employment services and social service organizations, along with schools which specialize in training of all kinds.

It is not necessary for the student to locate all community resources or to become an expert on that subject. It is important however to get help when it is needed. Blind students will need help in planning their education, getting their reading done, in securing specialized training, and obtaining suitable job placement. A diligent search in the community should result in a student's finding and getting the help he needs.



COMMUNITY RESOURCES

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*For Thought and Discussion*

1. If you are a student attending high school or college, find out what services available to you at school will be of assistance in the development of your career plans.
2. If you were planning to look for a job immediately, where in your community would you go to seek advice and assistance?
3. What directories and books available to you would give the names and addresses of employers in your community?
4. If asked by an employer, how would you explain to him your ability to work successfully despite the fact that you are blind?
5. What agencies for the blind are active in your state and serve your local community?

# 7

## MEASUREMENT AND EVALUATION

### *Introduction*

In Chapter 4, the student studied, in some detail, aspects of individual differences. This chapter is devoted to an explanation of the tools used in measuring individual differences and will explain why it is important to know the results of these measurements.

Student achievement is usually measured by the use of the grades which they received in various subjects. In one system, the letter grade of "A" usually means excellent, "B" means good, "C" is fair, "D" is poor, and "F" is failure. There are many types of grading systems and the numerical values assigned to letter grades often vary from school to school. Unfortunately, students often place the results of psychological tests in the same frame of reference; they believe all tests are designed to have perfect scores and make the mistake of trying to interpret tests in rank order in relation to others. This is not the approach to use in understanding the process of measurement and evaluation as it is explained in this chapter.

Each of us is a composite of assorted skills and traits which, to some extent, can be isolated and measured: among

these are personality factors, manual dexterity, vocational interests and aptitudes, attitudes, and intelligence. Let us now take up for separate discussion the measuring devices used in each of these areas.

#### *Personality factors*

There are many kinds of personality inventories which have been used to measure one factor or another. Personality tests are not administered at random to everyone; they require careful use and interpretation and are most commonly administered when a student develops a problem in getting along with others, or complains of social inadequacies, or exhibits behavior that is unusual, expressing unexplainable preoccupation with worry and concern.

Among the methods of personality appraisal are such well-known tests as the Rorschach Inkblots Test and the Thematic Apperception Test (TAT). In the Inkblots Test, the student is asked to look at a card showing an ambiguous pattern or blot of color that cannot be readily interpreted. The student is asked to look at each card and then to explain what he sees. Standard interpretations have been formulated for each card, and psychologists are trained to understand reactions and responses to each of the cards.

The Thematic Apperception Test (TAT) is made up of a series of nineteen cards bearing vague pictures about which the individual being tested is asked to tell stories.

There are other personality tests as well. One of these is quite simple and requires that the student draw a picture of a house, tree, and a person. Psychologists with many years of training know how to properly interpret the sketches of these familiar objects. Like all personality tests, however, the re-

sults are relative, lend themselves to interpretation, and require other supporting data in order for the psychologist to give proper interpretation.

Some personality traits are obvious and they are associated with specific people in our minds, indicating to some extent how one person may differ from another. There is the theory of introversion and extroversion which holds that some people, to varying degrees, wish to be alone most of the time, while others especially enjoy association with people. The extrovert, therefore, has an outgoing personality; whereas the introvert is likely to work more comfortably when alone.

In summarizing what the student should know about personality tests, it should be made clear that there are no absolute measures of personality. These tests are considered to be standard measuring tools which require careful training for meaningful interpretation.

#### *Manual dexterity tests*

There are many types of manual dexterity tests in common use. Among the simplest of these is the Pennsylvania Bi-Manual Test which requires the assembling and disassembling of nuts and bolts. Picking up nuts and bolts and quickly assembling them may not seem to be an important task, but simple operations of this type are common in industrial plants, and they do give some clue as to the ability of a person to use coordination with speed and accuracy.

A second test which is quite commonly used for measuring dexterity is the Minnesota Rate of Manipulation Test; here the test requires the turning of blocks and the replacement of them in the proper position on a board, or the moving of blocks from one position to another at a maximum speed.

The most important thing to know about manual dexterity tests is that they measure the ability of a student to use his hands for certain types of routine, repetitive tasks.

#### *Vocational interest inventories*

Vocational interest inventories simply try to measure the interest of a student, either in a specific occupation or in a particular type of activity. Interests are not being confused with aptitudes: a simplified comparison of the two is that interests reflect what the student wants to do, and aptitudes relate to what the student actually can do when trained and put to the test.

The Kuder Preference Record—Vocational is one of the best-known interest inventories that measures interests in broad vocational categories. Some of the general categories include: social service, outdoor, persuasive, literary, and clerical. These designations can be used by the counselor in helping the student to think about a number of occupations which fall within these broad general classifications. Within the persuasive category you will find most good salesmen are likely to rate high on the scale. Those who score high in the social service column are likely to want to work with people in one of the helping professions.

The Strong Vocational Interest Inventory compares the student's interest to those of people in specific occupations. There are a great many questions, and once these are scored, the student will learn whether his particular interests are similar to those of accountants, lawyers, teachers, clergymen, morticians, or a host of others.

As a rule, people rarely choose the specific occupation to which they most closely relate according to this inventory;

however, the information does serve as a guide for both the counselor and the student.

#### *Aptitude tests*

Testing the aptitudes of people is one of the most difficult areas in psychology and personnel work. For this reason, a great many types of aptitude tests have been developed. Tests that try to predict who may be a good mechanical engineer, for example, would have pictures of machines, pulleys, gears, and of other working devices with questions relating to their practical use for performing specific tasks. A typical example might be the question "Would it be easier to hoist a heavy weight using pulleys and ropes as pictured in diagrams A, B, or C?"

For those interested in becoming lawyers, no precise system of evaluating the many skills required for that profession has been devised. In admitting law school students, one university simply measures the student's ability to read well and to give an accurate interpretation of what he reads. After all, inspecting documents and interpreting laws and law cases are, in fact, a major part of a lawyer's work; however, lawyers also need to become adept at interviewing in order to get the essential information required to prepare each case. Being able to speak effectively in court is also important, but neither of these latter skills are measured by a reading and interpretation test.

There are occupations that lend themselves to the effective use of aptitude tests in determining which students are likely to do well after training, or which job applicants are likely to perform well if employed. Clerical skills, such as typing, bookkeeping, and filing, are among those for which

aptitude tests are available and which have been successfully put to use by business schools and employers. For typists, ability to spell is essential. This can be measured by giving the student a list of frequently used words some of which are misspelled. The student will then indicate which words are correct and which are incorrect. Sentences which require punctuation are also provided, some of which may have misplaced subjects and predicates or incorrect verb tenses. These tests, therefore, are likely to give a reasonably clear picture of the basic educational skills of a person who may wish to devote time to handling correspondence, typing reports, or proofreading important documents.

### *Intelligence*

One of the most common types of tests in use, both by schools and psychologists, is the intelligence test. These intelligence tests yield an IQ Score which is based on the relationship between mental age and chronological age. The best known tests are the Stanford-Binet for children under the age of 16 and the Wechsler Tests for both children and adults.

Intelligence tests have been well standardized on thousands of people of all age levels and from various parts of the country. They are, therefore, considered to be highly refined instruments.

Intelligence is only one measure of human capacity. So long as intelligence levels are within normal ranges, students should be able to perform reasonably well. College students however, especially those who need to earn more than one college degree in order to work in their chosen profession,

will need to have superior intelligence in order to master the academic materials required.

Fifty per cent of those who take intelligence tests fall within the "average range." This means that their intelligence scores are quite similar to those of one half of the entire population and they should have no difficulty in competing in all areas where normal intelligence is required.

Twenty-five per cent of those who take intelligence tests will fall below the "average range." Such persons may perform well in many areas, although they may have difficulty with some academic subjects such as mathematics or the sciences.

The remaining 25 per cent will have IQ Scores that are above average. Within this group are those who are most likely to succeed in a variety of academic pursuits. They often find that difficult tasks in school can be performed quickly and easily. It should be emphasized, however, that having intelligence is not a substitute for hard work or thorough study; intelligent people should be among the first to recognize this fact.

Students should know that of the various types of tests available, intelligence tests have been developed and refined to a most high degree. They generally consist of both, a verbal and a performance section. Individual intelligence tests are administered privately with the psychologist carefully supervising the student. There are also group intelligence tests which may be somewhat less reliable.

In developing a program of future planning, intelligence is likely to be weighed most heavily when a lengthy program of study at a college or university is under consideration. Persons whose level of intelligence is well below average may find it necessary to discontinue their education early.



### *Achievement tests*

Achievement tests are among the best known and commonly used measuring devices, and they are of special value to schools. The chief purpose for achievement tests is to evaluate the progress made by both, individuals and groups of students, in the academic subjects of their school program.

There are achievement tests for reading, mathematics, science, English, and other subjects; the results are expressed in terms of academic standing according to grade level. This helps the school and the student to determine what subjects have been mastered well and in what subjects the student has a deficiency.

### *Other methods of measurement*

Thinking broadly, it is possible to consider many kinds of measurement that do not take the form of a written or oral test. In effect, the information given during the course of an interview may determine whether an applicant will secure a position. During the course of any day, most of us will meet people who are unknown to us and who may make an evaluation based on their first impression.

Many training courses of a vocational nature do not have batteries of tests that measure exactly what the student has or has not learned; whether or not a student is rated competent may depend on the observations and opinions of instructors.

Measurement is therefore a consequent and continuing process; although every individual test does not have great significance or value.

*Measurement and evaluation of blind people*

A great number of tests commonly employed today require the use of sight. Tests that require the interpretation of pictures, drawings, or rapid reading are not suitable for blind people in their standard form. Tests have been devised that are effective for use with blind people in many areas. Vocational interest inventories and the verbal section of Wechsler Intelligence Scales can be administered to blind people in the same way they are taken by sighted individuals.

Tests which are suitable usually undergo two modifications if they are to be used by a person without sight: first, the test information is read aloud if the student cannot read the test for himself; second, a time extension is given either to compensate for inability to read rapidly or the fact that the test must be read aloud. With these modifications, blind students are able to undergo measurement quite similar to the procedures used with seeing students.

*Tests for those who are going to college*

For admission purposes many colleges now use standardized tests that must be taken by all students. The Scholastic Aptitude Test (also referred to as CEEB) is available in braille, or large print. It may also be read to students who have not mastered braille and whose residual vision is too poor to use large print. A sufficient number of blind students have been tested over the years so that norms have been established for the mathematics and English sections of the Scholastic Aptitude Test.

Other tests also in common use and required of college students who are advanced may include the Graduate Record

Examinations (GRE), generally used for those who wish to enter graduate school. The National Teacher Examinations (NTE) are used by colleges and state Departments of Education.

Many of the tests yield a score which is valuable to the individual. Also, these tests are used to evaluate the effectiveness of college programs. Average scores are computed for all graduates and provided for use by the college.

There are sections of the Graduate Record Examinations and other similar tests pertaining to such subjects as music and art and which require visual inspection.

*For Thought and Discussion*

1. Do you feel that everyone who is seriously considering their career plans should have psychological tests and their interpretation?
2. Why is it more difficult for a psychologist to test a blind person using standard tests and materials?
3. What is the difference between interest inventories and aptitude tests, and how is each useful to the process of choosing an occupation?
4. Two people having the same IQ scores may perform quite differently when working on a job. Name as many qualities and traits, in addition to intelligence, as you can that may enable a student to successfully perform on a job.
5. How would you define personality? Think of as many desirable personality characteristics as you can, and decide what you can do to further develop your own personality in order to make it as pleasing as possible to others.

# 8

## OCCUPATIONAL INFORMATION

### *Introduction*

Chapter 3, entitled "Choosing an Occupation," contains an explanation of the three original sources of occupational information. In the Chapter dealing with "Community Resources," students were given orientation to the resources from which it is possible to obtain occupational information.

This chapter stresses in detail the evaluation and collection of accurate data pertaining to work. It also gives the student an opportunity to look back on principles discussed earlier, and ahead to those important considerations which are to be discussed later in connection with "Career Planning."

### *A look at the best sources of occupational information*

We have learned that the best sources of occupational information are as follows: the worker who performs the tasks, the employers who hire the work force, and the government agency that regulates the employment of people and the ways and means by which work may be done.

To the student this means simply that an interview with two or three workers who are currently employed in a spe-

cific occupation should give a reasonably clear picture of the activities and responsibilities that are an essential part of that occupation. Interviews with logical or prospective employers will allow the student to better understand current standards for hiring new personnel, wages, salaries, and other benefits that may be available to those now taking entry positions.

The Government, through the U.S. Department of Labor, Bureau of Labor Statistics, compiles data regarding workers and the work done on a nationwide basis. Although local situations may vary somewhat, it is possible to learn from Government reports how many workers there are in a specific field of work, what their average salaries may be, the length of the working day and work week, and whether labor market trends and the employment outlook is favorable for the hiring of more workers in the future.

Secondary sources of occupational information include newspaper articles, radio and television programs, books, movies, and any other media, including stories or advertisements pertaining to the world of work and workers. The reliability of information obtained from these secondary sources will vary greatly and should, therefore, not be depended upon entirely by the student. It may be that only one aspect of an occupation will be stressed and made glamorous, leaving the student with a distorted picture of that occupation.

A fairly reliable secondary source of information will be found in occupational information literature selected by the school guidance counselor or rehabilitation counselor. Much of this material is prepared by sources other than the U.S. Department of Labor or the state employment services. These sources have been in direct contact with workers and

their employers before writing their occupational briefs or monographs.

Occupational briefs or monographs, which are usually from 500 to 1,000 words in length, define occupations and describe where you will work, what you will do, how much training is needed, and opportunities for advancement. They also discuss earnings and working conditions. Good occupational briefs and monographs will also tell the student where to go for further information. Often there are associations, research foundations, and manufacturing and trade groups that give advice and assistance, along with literature, to those interested in the pursuit of a particular occupation.

Students are advised to develop their own occupational information relative to the career they wish to pursue. Since it is customary for many of those entering the world of work to spend forty years or more of their lives engaged in some type of employment, careful research and investigation, along with future planning, is of primary value.

The *Dictionary of Occupational Titles*, commonly referred to as the D.O.T., was described in an earlier chapter as a publication of the U.S. Department of Labor.\* This dictionary gives a brief description of occupations, listed in alphabetical order. If the library at school, college, or in a small town does not have this dictionary available, the state employment service office nearby should be glad to look up the definitions of one or two occupations for the benefit of the student.

Getting the definition of an occupation is only the beginning. A second step is to secure a brief or monograph of an

\* The D.O.T. is available from the Government Printing Office, Washington, D.C. 20402: Vol. I, Definition of Titles, \$5; Vol. II, Occupational Classifications, \$4.25.

occupation from the U.S. Department of Labor, Bureau of Labor Statistics. These are for sale through the Government Printing Office, Washington, D.C., at a cost of from 25¢ to 35¢ for each occupational brief or monograph available. This same material is available in a bound volume entitled "Occupational Outlook Handbook," which contains complete descriptions of hundreds of occupations. Most libraries should have the "Occupational Outlook Handbook" for use by students, and the Library of Congress Room for the Blind has put portions of it into Braille and on Talking Book Records; lists of the Braille and Talking Book briefs and monographs are available from the Library of Congress.

*Effective use of occupational briefs and monographs*

Before a student has narrowed his choice to one or two occupations which seem to be of major interest to him, he might well read or scan through a wide selection of occupational information, making notes on his reactions to each job description. Having settled on one or two choices, more thorough treatment is required. First choice occupations should be written up in the form of a theme in which attention is given to all information collected.

Several pages of information should be developed for permanent use, including a definition of the occupation, training and education requirements, opportunities for advancement, where workers are employed, what qualifications employers look for in addition to training and education, and where jobs are most often located.

Many occupations require that workers live in a particular part of the country. Those who are interested in federal employment will often be expected to live near Washington,



D.C. Work involving the field of imports and exports, for example, is most often available near large port cities, and those who work in this field must be willing to relocate so as to take advantage of job opportunities.

*Blind persons should have additional  
occupational information*

After talking with workers, employers, and reading current literature pertaining to an occupation, a blind person must expect to consider how it would be possible for him to perform duties that normally require the use of sight. In working out a system whereby a blind person can work effectively in a specific occupation, there are some basic rules to follow.

First of all, a student should not think of how any or all blind persons may be able to do the job, but rather should concentrate on how he, as an individual, will be able to do so. Some blind people have enough residual vision to read print, others are adept at the use of Braille, and still others have individual abilities and capacities which they may be able to substitute for sight. Since each blind person is different from all others, the individual approach, therefore, is sound.

Second, in addition to working out methods for performing a task, a blind person will need to become informed about tools and devices, both how they are generally used and how they may be adapted to his own needs, that enable blind people to substitute for the use of sight through mechanical means. A simple example of this is the use of a dictating machine in an office whereby a secretary may leave important messages or select specific information to be read on to a tape or disc for review by a blind person at some later time.

Agencies for the blind in local communities have vocational rehabilitation counselors and other workers who are in a position to assist students in working out the mechanics relative to employment in specific occupations.

*A final step*

After having collected all of the available information pertaining to successful entry into an occupation, a student would do well to study the information carefully. He may also wish to submit the information to a guidance counselor, rehabilitation counselor, or to a prospective employer for review and comment. By so doing, matters which may not have come to the attention of the student may be clarified or commented upon so as to improve the value and effectiveness of the investigation. When a student applies to a state agency for the blind for vocational rehabilitation services, the result of his investigation, including the occupational information collected, will be of help to the counselor in planning a program of training and services. If the student has followed a course of careful planning, is aware of his strengths and weaknesses, and has taken a practical approach to his career planning, it is likely that his choice of an occupation will also be acceptable to the state rehabilitation counselor.

On the other hand, students who have been unrealistic or who have not planned carefully may find it necessary to modify their goals and objectives with the help of vocational counseling and guidance services.

OCCUPATIONAL INFORMATION

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*For Thought and Discussion*

1. Where is occupational information literature likely to be available in any community?
2. List the things you feel that are important for a student to know about the occupation he chooses.
3. What are some of the primary and secondary sources of occupational information?
4. What would you expect to find in an occupational monograph or brief?
5. After you have investigated occupations that are of the greatest interest to you, how can you effectively use this information in the planning of your career?

## 9

# SELF-APPRAISAL

### *Introduction*

Each of us has a mental picture of ourselves. In Chapter 7 we focused attention on the measurement of the individual in terms of dexterity, intelligence, occupational interests and aptitudes, and personality. Although these measurements are important, they are by no means a sum total of the components which together comprise the total individual.

The emphasis in this chapter is on the development of ways and means whereby an individual may measure himself. The aims of self-appraisal are toward self-improvement in that an individual first determines his present status in many areas and then decides what his future goals and ambitions should be.

### *Independent living*

Few people stop to think, how often do I depend on others to do the things I should be able to do for myself? As members of families, it is common to engage in a way of life in which the activities of daily living are shared by all members of the family group. This is desirable and is likely to result

in a happier way of life for everyone. Some family members will cook, clean, take care of the laundry, select and purchase the food; others must mend clothes, make household repairs, and attend to the gardening. A first test is as follows: how many household chores are you able to perform quickly and easily when it is necessary for you to do so? Considering the daily routines of all family members, are you as a member of a family group contributing your share of time and effort to doing the necessary work?

#### *Disposition*

We hear our own conversation more often than anyone else. We are always with ourselves, and no one individual is likely to be with us all of the time. Everyone comes in contact with many people during the course of each day. If some event has occurred, the result of which has made us irritable, it may be that our contact with others will expose our unpleasant disposition. Most of the time, changes in disposition occur so gradually that we may unconsciously find ourselves with negative attitudes and without proper regard for others. We may acquire a reputation for having an unpleasant disposition because this is the way others see us most of the time.

To test our own disposition, it is good to begin by listening to ourselves: the way we speak to others in person, on the telephone, at home, and at work. It is not necessary to be engaged in lengthy conversation to be polite, friendly—to display a sense of humor, and to show regard and concern for the thoughts and feelings of others.

In addition to monitoring some of our own conversations in order to ascertain whether our disposition is as it should

be, others will give us clues in their reactions to us. Few people like to associate with others if they are hostile, irritable, have uncontrolled tempers, or are depressed most of the time.

### *Health*

People generally find that they must maintain a reasonably good standard of health in order to keep pace with the demands that are made today. These demands may require physical energy, as well as mental capacity so as to be able to perform under pressure and in situations requiring deep concentration and clear thinking. Most people find that they are unable to consistently perform at their best if there are physical or mental health problems that may interfere.

Medical science has made great strides forward in the diagnosis and treatment of many health problems. Before these problems can be treated, they must be recognized by each individual and diagnosed by a physician, and remedies must be prescribed to correct the condition. Therefore, an important step in the process of self-appraisal is to give thought and attention to health problems of all kinds. These should be discussed with the family physician as soon as they are recognized and represent an interference with normal daily living. Only a physician is qualified to diagnose and treat physical health problems. Family doctors are often able and willing to discuss problems in the area of mental health as well. If they feel that mental health is not within the realm of their specialization, they may refer the patient to a community resource that is in a position to give the help needed.

People sometimes postpone visits to doctors or to other medical specialists. Many times a simple remedy will cure

an annoying problem that might go on for a long time if it is given no attention. There is not always a remedy for every condition; physicians will usually indicate which problems are likely to respond to treatment and which may be of such a nature that the patient will need to learn how to live with them.

#### *Study and work habits*

Few people stop to think and realize how much of their lives is spent either at school or at work. Most of us attend school over a period of some ten to twenty years, after which we may be a part of the world of work for as long as forty years.

As early as possible, it is desirable to develop habits that may, with practice, become automatic and that represent methods of using time effectively. Students often read a lesson or assignment over and over again without really understanding the material.

Necessary to the process of understanding is the use of the dictionary to look up words which are unfamiliar or only vaguely understood. A second method is to underline or make notes on points that are not clearly understood or that seem important enough to warrant further consideration and attention. There are no ideal study systems that work best for everyone, but most students find there are methods that work well for them and that, in combination, represent effective use of time.

Good work habits are, in like manner, somewhat difficult to define. Many people appear busy most of the day; however, an examination of an employee's actual productivity will show that the activities were related to routine, irrelevant, or unnecessary matters. For example, an employee who

looks busy on the telephone may be attending to personal business, may be answering correspondence that should have been referred to someone else, or in exercising poor judgment may spend far more time than is warranted to fully investigate a trivial situation.

Many people find that it is a good idea to plan a day's work, insofar as is possible, in advance; as new situations arise, time should be taken to weigh the merits of each additional chore or responsibility. Some matters will take immediate priority over others, some should be delegated to fellow employees, and others may be given attention at a later time.

There is a common expression which was, no doubt, developed out of these observations stating that "95 per cent of the work may be done by 5 per cent of the work force," or, "if you wish to get a job done ask a busy man to do it." Although these adages may be somewhat exaggerated, they have acquired their popularity as the result of the keen observations of many people.

Appraise your own work and study habits carefully and determine whether you can now find ways and means of improving your efficiency. Each day is important and it is highly desirable, therefore, to make the most effective use of your time.

#### *Voice quality*

The human voice is a magnificent tool, for it conveys much more than words. By listening to another person speak, for example, on the telephone, you automatically learn certain things about the speaker such as sex, manner of presentation, and attitude. You may also be able to make an intelligent guess as to the speaker's age and level of educational achievement.



The human voice is a tool that can be used effectively to gain many advantages. Lawyers, politicians, teachers, radio announcers, clergymen, and others, all depend heavily upon their voice and voice control for the maintenance and development of their professional careers.

A tape recorder is often an effective instrument in judging the way in which an individual utilizes his voice. It is possible to record passages which are read from books, to give impromptu answers to questions, and to practice debating, saving the tapes for later review or for appraisal by others. Those who conduct interviews, as a part of their training or professional work, find it helpful to review their techniques from time to time in this way.

Since the human voice is trainable and lends itself to improvement, most of us should take time to review our own voice quality and the effective use of our speech mechanism to determine whether we, ourselves, meet the standards by which we normally judge others.

SELF-APPRAISAL

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*For Thought and Discussion*

1. Why is it difficult to appraise ourselves, more so than it is to appraise others?
2. In addition to the areas of self-appraisal outlined in this chapter, what other areas can you think of which lend themselves to self-evaluation?
3. Why is it necessary to take immediate action regarding health, personality, or other factors that may require attention and improvement?
4. Which of our human characteristics do you feel can be better judged by others than by ourselves?
5. What methods have you adopted for your own use which are likely to assure that each day will be busy and productive?

# 10

## LAWS AND CUSTOMS GOVERNING EMPLOYMENT IN THE UNITED STATES

### *Introduction*

The development of laws and customs associated with employment has a long and interesting history in the United States.

These laws and customs have evolved into their present state as a result of the passage of legislation or improvement in technology. It is worthwhile for a student to explore the subject of employment as it now is, as it was in the past and, insofar as possible, the way it is likely to be in the future.

### *Age of employment*

Most employers must follow strict rules, both state and federal, regarding the minimum age at which they will accept employees. Most states have laws requiring that persons under the age of 18 must not work in certain occupations and cannot have hours assigned to them which are likely to interfere with their school attendance or health. Since state laws vary somewhat on these subjects, there are also federal laws which forbid persons under the age of 18 to work in

hazardous occupations and also require that working papers be issued by the schools to those children who are to be employed.

Although state laws do not make it mandatory for workers to retire, most employers have their own age of retirement. Retirement is discussed in more detail in Chapter 15. It is important to say here that a great many employers are unwilling to accept older workers who will remain with the company only a short time before the compulsory retirement rules take effect. The age at which it is customary to retire has been decreasing and private retirement plans, as well as social security benefits, have been made effective at earlier ages. It appears that this trend will continue.

Some occupations have a relatively short working life span for the worker. Some examples of these are airline steward or stewardess, boxer, baseball player, and astronaut. People who work in these occupations do not do so for a long period of time, partly because of custom and also because the nature of the work does not lend itself to a long career.

The students should bear in mind that every occupation has its own life span, that is, the usual ages for entry and retirement. In addition to the life span, and wages and salaries, there are other factors to take into account, such as promotion, highest level of earnings, and fringe benefits. Some occupations offer little opportunity for increase in salary or for promotion to higher levels of responsibility.

#### *Days and hours of work*

At the turn of the century, people were working sixty to seventy hours per week and often worked seven days a week. In most occupations today, it is customary to work from thirty to forty hours a week. This change has come about as

the result of improved technology, a large supply of available workers, and laws that require payment at a higher hourly rate for overtime work.

White collar workers who hold positions in professional and clerical fields most often work five days, from 9 A.M. to 5 P.M., with an hour for lunch; few offices operate more than one shift.

Industrial workers are assigned to one of three shifts when their employers operate their plants 24 hours a day. There is usually some added compensation for those who work on the night shift.

As wages have increased over the years and especially since minimum wage laws have gone into effect, employers expect to obtain as high a level of productivity as possible in relation to the number of workers on their payroll. Time clocks are frequently used to register the time when each employee arrives or leaves his work. Time clocks sometimes pose a bit of a problem for employees who cannot see the number of the card that has been assigned to them. This problem has been overcome in a number of ways, one of the best of which is to ask for assistance in finding the correct card at the beginning of the work week and then place a paper clip on the card. Lightly touching a number of cards on the row on which the worker's card appears allows the blind person to quickly and easily find his own and insert it into the time clock.

#### *Salaries, wages, and commissions*

Some attention should be given to the methods by which employees are paid for their work. The systems usually used are salaries, wages, and commissions, or a combination of these.

Salaries are a fixed sum usually expressed on an annual basis. Salaries rarely vary because of the need for the employee to work extra hours, and the salary is seldom reduced if it is found that the employee does not need to work an entire day to perform his assigned tasks. Salaries are rarely reduced if the worker loses some time from work due to illness or under other justifiable circumstances.

Wages refer to payment for work usually on an hourly basis. The worker's wages are computed on the basis of the number of hours worked. Workers who are absent, other than for vacations, are not paid for the time lost. On the other hand, wage earners receive additional pay for overtime work, usually one and a half times their basic hourly wage for each hour of overtime.

Commissions are based on actual work done. An employer may establish that a certain job can be performed at an average given rate; workers assigned to these jobs earn in accordance with how much or how little they do, without regard to a specified time. A sizable segment of the work force is made up of salesmen who are most often paid commissions, or salary-plus-commissions, based on the volume of their sales. Another example is in the needle trades where payment is generally made according to the quantity of work produced.

In order to comply with minimum wage laws employers must make up the difference between what a worker earns and what is required to bring that worker up to minimum wage levels. Many people who work on commission prefer this arrangement because they are able to earn a great deal more than would be possible if they received hourly wages for their work.

### *Payroll deductions*

By law, employers are required to make certain payroll deductions automatically, with or without the permission of the employee. These include deductions for federal and state income taxes and for Social Security benefits. Deductions are made from each payroll check whether the employee is paid on a weekly, bi-weekly, or monthly basis. Only self-employed persons are exempt from this system, but they must file quarterly tax returns and make payment accordingly.

Each year between January 1 and April 15, employed persons must file tax returns for the preceding year. If insufficient taxes were paid, the deficiency must be made up; if there has been an overpayment of taxes, the Government will make the necessary refund.

The payroll deduction plan is not designed to take out the exact amount of taxes due for each employee; therefore, adjustments at the end of the year are usually required. Whether or not an adjustment is necessary, every worker must file income tax returns, if their income exceeds a fixed minimum.

An additional Federal income tax exemption is granted to blind persons and to persons over the age of 65 years. In some states which collect income taxes, there are similar exceptions.

To learn how to complete tax forms, the Government supplies instruction sheets that serve as a guide to completing the forms correctly.

### *Free tax assistance*

Free assistance in completing tax forms is offered by the United States Internal Revenue Service at their local field

offices. The Library of Congress has, in recent years, put instructions pertaining to income tax returns into braille. To obtain such information, students may write to the Library of Congress, Washington, D.C.

#### *Optional payroll deductions*

Deducting certain sums of money from an employee's salary or wages has proven to be so simple and effective that a number of other charges may be automatically deducted upon authorization of the employee. Such deductions may include health and accident, group medical and surgical, or group life insurance, union dues, gifts to charity, and the purchase of United States Savings Bonds.

It is not only possible to take group medical-surgical insurance on the worker himself, but most employers provide that dependents may also be covered through the same policy at a slightly higher cost. Such insurance is often contributory in that the employer pays a portion of the cost of the insurance plan and the worker pays the remainder. Employers are interested in the health of their workers, and as a group employees are able to secure insurance coverage at a somewhat lower cost than is possible on an individual basis.

#### *Vacations and sick leaves*

Definite rules and regulations pertaining to vacations and sick leave are established by each employer. An employee should take the responsibility of learning these rules and regulations as soon as possible after beginning a new job. There is no set pattern as to the amount of sick leave or vacation to be taken as the rules vary widely from one employer to another. Workers for the Federal Government, at all



levels, receive a prescribed amount of paid sick leave; workers who are on salary also have arrangements for sick leave in most instances; and many people who earn wages are not given time off due to illness, therefore their wages are adjusted accordingly.

Vacations may range from one to five weeks or more according to the nature and type of employment. Vacations are usually granted with pay. In some types of work, it is required that employees take their vacations during the summer months; in other instances employees may take their vacation at almost any time during the year provided they seek permission to do so in advance. Because of the nature of the work, many industrial plants cease operations during the vacation period and in such case, it is rarely possible to reschedule vacations.

Employees should respect their employer's regulations relative to absences. It is recommended that workers who know they will be absent advise their employers of that fact as far in advance as possible. Employers are reasonable and understanding, and they are often able to find someone to do the work if they know a worker will be absent.

#### *Retirement plans*

Many employers have contributory retirement plans that are intended to supplement the retirement income derived from Social Security. Some of these are profit sharing plans, in that they depend on the continued prosperity of the company; others are independent and are designed to pay their own way regardless of whether or not the employer's profits are adequate to support the profit sharing plan on a regular and continuing basis. Many times participation on a retire-

ment program is a matter of choice. There may be a choice of one or two retirement plans, or the employee may elect not to participate. Workers should be fully informed as to the advantages or disadvantages of each available retirement program and then allowed to arrive at a sound decision regarding participation.

#### *Employees' Manual*

Many employers have written and distributed to their employees a manual which sets forth personnel policies of the company.

The manual which has been prepared generally includes many of the topics dealt with in this chapter. It is the responsibility of the employee—when such a manual exists—to become familiar with the portions that may relate to him. The Personnel Director is likely to have copies of such a manual for distribution; if no manual exists, an immediate supervisor or someone in the Personnel Department will interpret information pertaining to such things as retirement plans, sick leave, insurance benefits, and vacations.

#### *Seniority*

Seniority rules are designed to give some advantages to employees who have worked on their job for long periods of time. Persons with seniority are sometimes selected to represent the firm at meetings, or they may have first choice at the privilege of working overtime when there is extra work. Seniority privileges may have formal recognition, or they are sometimes informally followed by employers.

There are advantages and disadvantages in adhering to seniority rules. When seniority is the policy of the company,

the employer has little choice but to select persons for assignments on the basis of the number of years they have been employed by the firm, regardless of merit. But if there are no privileges for employees with seniority, the morale of workers may be affected because there is little to count upon as a result of many years of service. On the other hand, the employer is left with a free hand to choose employees on the basis of merit for special assignments or promotions if seniority rules do not exist.

Some workers who are without sight may be passed over when promotions are occurring as a result of the seniority rules because blind people sometimes are unable to discharge the responsibilities associated with such a promotion.

Supervisory duties often require careful inspection of the work of others or paperwork that cannot be easily handled by a blind person. It is important therefore for a blind person who is employed to understand how such a situation might occur. It is desirable, however, that when promotions are made, a blind person should secure equal consideration if the work can be done by a person without sight.

#### *Workmen's Compensation*

When injuries occur to workers on the job and cause loss of time from work, the worker may come under state laws governing Workmen's Compensation. Most employers, except for some Government agencies or nonprofit organizations, are covered by Workmen's Compensation laws. An employer may insure himself or he may contract with an insurance company to cover his employees with respect to accidents or injuries that occur on the job.

Employees are paid a weekly sum for whatever time may

be lost due to an injury growing out of employment. In addition, medical bills are also paid by the company or its insurance carrier.

If permanent injuries occur to the worker, it may be necessary for the Workmen's Compensation Board to hold a hearing in order to assess the nature and extent of injuries and thereby arrive at an award or settlement to be made with the worker. Awards are sometimes granted as a lump sum, but they may also be spread over many years in the form of weekly or monthly payments.

Workmen's Compensation laws have been passed to assist both employees and employers in settling matters growing out of accidents and injuries that occur on the job. Where Workmen's Compensation is in effect, an employee is barred from bringing a law suit in court against his employer. The employer is in like manner obliged to accept responsibility for injuries incurred by a worker on his payroll, and he is obliged to make an arrangement that will pay the reasonable costs of such injuries and protect the economic welfare of the worker who is disabled thereby. Costs of insuring workers under this program are borne by the employer.

#### *Unemployment Insurance benefits*

State laws require most employers to pay a small percentage of their total payroll to a fund supervised and administered by the state. Under state funds, workers will have Unemployment Insurance available to them if they should lose their jobs. Employees who have worked for an employer for a sufficient number of weeks are then insured. If their work terminates through no fault of their own, they are eligible for weekly benefits having their average earnings as

a basis for determining the amount. Application for Unemployment Insurance is made at the local state employment service office. In order to receive payment, an applicant must show that he is available for work, is seeking new employment on his own behalf, and that he remains unemployed. Persons who are discharged from employment because they are incompetent or for other cause are generally ineligible for Unemployment Insurance benefits.

*For Thought and Discussion*

1. Why is it necessary for the Government to regulate wages, hours, and other working conditions?
2. What developments have occurred so as to give unemployed or disabled workers financial security until such time as it is possible for them to return to work?
3. What are the advantages to both, the employer and the employee, when workers are paid wages? salaries? or commissions?
4. What is seniority?
5. What deductions would you normally expect your employer to take from your gross earnings? Why?

# 11

## GETTING YOUR OWN JOB

### *Introduction*

Almost everyone has some help in getting a job. Nevertheless, there are many situations in which the student will need to do a great deal of the work himself. The purpose of this chapter is to outline some of the things that a student can do for himself and the best ways of doing them.

### *Developing a well-organized plan*

Organization is the key to effective living and this is especially true in seeking employment. Time spent in looking for a job must be used to full advantage. Unless a well-organized plan is used, much of the effort expended is likely to be wasted.

There are basic tools needed by a person looking for a job: a mailing address is important for those who are out-of-town; at home there should be a telephone or a telephone number at which messages can be received at all times; a typewriter is important for writing letters and for preparing résumés; and a student would do well to post all appointments on a

calendar, plan each day in advance and, in this way, be able to schedule more appointments.

A card file is also useful. The names and addresses of employers contacted, with the results, should be placed in the card file. If an employer indicates on the first contact that jobs may become available in a month or two, job seekers frequently do not expect to wait that long and, therefore, they discard this information. It is often worthwhile to check two or three times with employers who have been interested and who have granted an interview.

#### *An overview*

Getting your own job is nothing more than making an adequate presentation to a sufficient number of logical employers. Those who are getting ready to look for a job must concentrate on their presentation, the employers, and a campaign that will include as many contacts as are required.

#### *An adequate presentation*

An employer is accustomed to seeing many applicants for positions. To cope with this constant flow of people who wish to work for the company, the employer establishes a personnel office. This is where most of the hiring or screening is done. Personnel managers may not be empowered to hire professional or managerial personnel, but these applicants may first be screened by workers in the personnel office, who will review their qualifications and general suitability for the positions. After this screening process, those candidates who appear to meet the minimum qualifications will be referred on to the Department Supervisor responsible for hiring.

From the very beginning, it is important for a job appli-



cant to make a good impression. Initial contact with the employer should take place by letter or telephone. A telephone call is one way of arranging for an interview at a time that is convenient to the personnel office or to other key individuals in the company who may be responsible for filling vacancies in line with the applicant's qualifications. Telephone calls should be polite, brief, and specific. It is not necessary to dwell on qualifications or question the employer about jobs that are available, but merely to seek permission to come in for an interview.

If a letter is to be used, it must, in a like manner, be brief, specific, and cordial. A résumé is usually included with the letter if the position applied for requires an educational background or experience. The employer may use the résumé as a guide in determining whether or not there are positions available for applicants with similar qualifications.

#### *Sufficient number of employers*

Anyone looking for a job should not expect to be lucky enough to find the kind of job they are seeking the first time they are interviewed. The person looking for a job may be compared to a salesman who is selling a valuable and expensive product. He is in the market to sell skills and talents; these are certainly among the most important commodities in the world today. A salesman usually begins by compiling a list of prospective buyers; in the same way, a job seeker must develop a list of prospective employers. This may be done in any number of ways. Each state has industrial and business directories easily found in public libraries or purchased outright. These directories list business firms, both by their location and by the types of products they manufacture or sell.

As outlined in Chapter 6, the classified telephone directory is another source of names and addresses of employers. Newspapers, through advertising, give clues to where work is done and where products are sold and distributed.

The Better Business Bureau or local Chamber of Commerce keep current business directories that are good sources of information. A part of their work involves giving information, both to business and to interested individuals.

Before seeking a job, it is suggested that applicants take some time in preparing a list of employers. The list may be set up in such a way that employers, in a given area, may be contacted at the same time in order to reduce travel and to make maximum possible use of the time available.

#### *Logical employers*

Obviously, not every employer is a logical employer. Whether or not a particular employer is likely to have a position will depend on the skills, interests, and abilities of the job applicant. It is not always easy to determine what employers are or are not logical employers for certain types of personnel. When this can be done, however, it usually saves the applicant a great deal of time and effort.

If the student is well-prepared and holds a Ph.D. and wishes to teach a subject like English or History, most colleges would represent logical employers. Those with less academic training may find it necessary to apply for teaching positions with small colleges or junior colleges. If the subject to be taught is religion or a language—other than Spanish, German, or French—the number of colleges which represent logical employers will be reduced to those which teach these subjects.

Students who are seeking positions as typists will find that almost all businesses are logical employers. The amount of paperwork required in order for employers to keep suitable records has greatly increased in recent years. Again, however, a typist who is without sight will find that only those employers are logical whose work lends itself to the use of a dictaphone or transcribing machine. Where many order blanks or accounting procedures are the responsibilities of those who type letters and narrative reports, the jobs are unlikely to be suitable for blind people.

Many students believe that logical employers are only those employers who are known to hire workers at a given time. Students without sight often believe that only certain employers will hire blind people; therefore, they concentrate their efforts in contacting these employers. Neither of these assumptions are necessarily true. Any employer who has a number of employees at work usually has one or two vacancies. Vacancies frequently occur on short notice, and sometimes other workers absorb the work for a while before these positions are filled. The employer may choose not to advertise the vacancies, but when the right applicant expresses an interest in a job the employer will then decide to fill the vacancy. It is recommended that students apply to all logical employers.

#### *Preparing a résumé*

People who are looking for professional, managerial, technical, sales, or clerical positions will find it useful to prepare a job résumé. The word "résumé" is a French word meaning summary, and that is precisely what a résumé is. A résumé should be distinguished from an application in that an appli-

cation requests specific information that an employer wants about an applicant. A résumé ideally summarizes the best things about the applicant which the applicant would want the employer to know.

Résumés highlight educational background, work history, and some personal data. A résumé should be individually typed and prepared specifically for each job for which application is being made. In this way, small details can be added or deleted to stress qualifications directly related to that particular job. Such small additions may make the difference between receiving an affirmative or negative answer.

If individual copies of résumés cannot be typed, it is a good idea to have a printer reproduce fifty or a hundred at one time. A single copy, correctly typed, can be photographed and will serve as a master for making multiple copies.

Here are some basic rules a student should follow in preparing and distributing résumés:

1. Never send a carbon copy of a résumé to anyone. The employer may be offended and will wonder where the original went.
2. Do not send résumés to large numbers of employers with the hope that one of them just might have a vacancy. Résumés are used most effectively when you know that a job exists for which you may qualify.
3. Do not try to include everything about yourself in your résumé; tell the employer only the things you feel relate to your qualifications for the job.
4. If a résumé is sent to an employer by mail, it should be accompanied by a short cover letter. If it is delivered personally, or if several copies are sent to an employment agency, a letter is not necessary.

5. All letters and other documents pertaining to securing a job should be signed with ink by the applicant. Typed signatures are unacceptable.

6. All letters, résumés, and application forms should undergo careful proofreading to insure that there are no mistakes. Every blind person needs to find someone who is critical and exacting to rely on for proofreading.

#### *Distribution of résumés*

Once your résumé has been prepared, you may send it in answer to an advertisement in a newspaper or in a magazine or professional journal. When you have prepared a list of firms from names supplied by the Chamber of Commerce or selected from the classified telephone directory, a résumé may be sent to those who have expressed an interest in your qualifications during a telephone inquiry.

Employment agencies frequently ask for several copies of a résumé in order to avoid the time lost in preparing extra copies for employers who are known to have vacancies. A résumé may also serve as a guide to employment interviewers who may not wish to take the time to assist a blind applicant in filling out a lengthy application form. Much of the information can be quickly and easily transferred to the application form from the résumé.

One of the most effective uses of a résumé is during job interviews. At the beginning of the job interview, it is appropriate to hand a copy of your résumé to the interviewer. This procedure helps to direct the conversation toward your best accomplishments and the interview should flow smoothly because the interviewer has little difficulty in finding topics of conversation.

*The job interview*

At the convenience of the employer, an applicant for a position must be interviewed in person. It is rare indeed for a position to be filled by an employer at any level unless the employer has had opportunity to interview the applicant in advance.

There are a number of basic rules which the applicant must follow in preparing for this job interview. First of all, the applicant should learn about the firm and its products. This will enable the job seeker to talk intelligently about the work done at the time of interview and may give some clues as to the types of positions his experience would qualify him to fill.

The applicant should go to the interview alone. If the applicant is blind, this will give the employer some assurance that he can travel independently and would be able to report for work as scheduled. In order to do this, the applicant may find it necessary to carefully arrange transportation so as to be on time for appointments. Transportation schedules, or arrangements with friends, must be carefully planned in advance.

Applicants for jobs need to be clean and well-groomed. Even if the work is of an unskilled type, it is a good idea for a male applicant to wear a white shirt, tie, and coat. Applicants should have clean fingernails, a haircut, and a shoe-shine. A clean shave is essential for men. Women will also need to consider their grooming carefully, making certain that their clothes, make-up, hair, and nails are in good order.

Briefly explain your physical limitations to the interviewer. Do not dwell on the subject of blindness or on disabilities in general. It is a good idea for an applicant, who is blind, to

tell the interviewer where he may secure medical records, information pertaining to training, and other facts to support his statements—statements to the effect that he will be able to perform adequately on the job. This will give the employer who is concerned an opportunity to contact a specialist on the subject of blindness who may be in a position to give reassurance.

Stress your experience, training, and skills. After all, these are the things in which an employer is most interested. Speak with confidence and give honest answers. Don't talk too much during job interviews, but reply carefully to questions when they were asked. It is permissible for a job applicant to ask a few questions, but these should be kept to a minimum. The prospective employer may interpret some of the applicant's questions as signs of interest, but others may be interpreted as indicating that the applicant is too careful and too hard to please in selecting a job.

If asked to make written application, a blind applicant may inquire whether the interviewer would permit him to take the application home to be completed and returned or whether it is possible to dictate the answers to someone who will read the questions. Either way, the application should be prepared neatly, and answers should be complete and accurate. References should be given only when requested.

Job applicants frequently make a number of avoidable mistakes at the time of interview. It is not necessary to apologize for lack of experience—this is accentuating a negative factor and merely draws the employer's attention more closely to it. Applicants sometimes stress their need for work; employers are in business to make money and getting good employees is their major concern. Some job applicants also have a tendency to argue with or antagonize the interviewer

or criticize former employers or associates. This is always out of place at the time of interview.

Often job seekers try too hard to make a good impression. Signs of this may include talking too much or being agreeable with respect to things on which you honestly disagree. It is not essential that an applicant agree with all statements or comments made by the interviewer.

Many blind applicants find it hard to be honest with the employer relative to the nature and extent of their eye condition: this is most likely to occur if the applicant has some residual vision and the employer assumes the applicant will have little or not any difficulty in reading or writing on the job. It is always the best policy to be honest with the employer, and yet in doing so the applicant should make clear the substitute methods to be used in keeping records and handling necessary work details. For example, if office work is involved, a blind or partially seeing applicant should stress his ability to use the typewriter, keep notes in Braille, or master office routines by having the regulations read on to a tape recorder, or some other recording or playback device.

#### *Obtaining a Social Security Account Number*

Everyone who holds a job in the United States needs to obtain a Social Security Account Number. Many employers require that a Social Security Card be presented by the applicant before he reports to work. It is not necessary for a student to be employed, or to contemplate securing employment, in order to obtain a Social Security Account Number.

Most Post Offices have the necessary application form to be used in applying for a Social Security Number. Students may also write to the nearest Social Security Office for appli-



cation blanks, or a personal visit is all that is required to make the necessary arrangements with the Social Security Administration.

#### *Birth certificates*

In addition to Social Security Cards, many employers also require proof of age. This proof is required because for many jobs the worker must be at least 18 years old. As a part of the employer's fringe benefits there may be life insurance or retirement plans which require that the worker's exact age be documented. Arrangements for securing birth certificates vary slightly from state to state. Proof of date of birth is usually available from an office in the courthouse in the country in which the person was born. If necessary, information can be secured from hospital or church records, if not available at the courthouse; and this information may serve as adequate proof to enable the appropriate county official to issue a birth certificate.

#### *Union membership*

Carpenters, plumbers, electricians, truck drivers, and many other workers in certain occupations are required to join a labor union in order to obtain employment. When making application for a position which requires union membership, the employer will frequently advise the applicant of this fact.

Accordingly, it may be necessary for the applicant to visit the local office of the labor union and make application for membership. There are frequently fees attached to securing a union card and union membership, and union members have regular dues usually paid through a payroll deduction.

*For Thought and Discussion*

1. What steps should be taken before a job applicant begins to look for work?
2. What is the difference in a résumé and an application for employment?
3. What kind of explanation should be given to the employer regarding the applicant's physical disability?
4. What sources of information are available in your community regarding logical employers?
5. What are the most important steps necessary in order to make an adequate presentation to a sufficient number of logical employers?

# 12

## SHOULD YOU HAVE HELP IN GETTING A JOB?

### *Introduction*

As outlined in the previous chapter, there are many things a student can do which contribute greatly to the process of locating a suitable job. Few people are able to secure the kind of job they want without some assistance from others. The more resources there are available to supplement the best efforts of the student, the more his opportunities for success are increased. This chapter will deal with ways and means of securing help from others toward finding a job.

### *Starting at home*

Many people are unnecessarily shy in making known the fact that they are looking for a job. Students should never be reluctant to discuss their interests in securing employment with their friends and neighbors. It is often better to talk with others individually about this, choosing the right time and place, but if the conversation conveniently directs itself to the subject there is no reason why you should hesitate to

talk with a group. Much of the information you receive from others will not be helpful and will be discarded; however, employers over the years have found that a large number of their workers have applied for positions as the result of the influence or conversation of a friend, relative, or neighbor.

Schools and colleges are another excellent source of information about jobs. Such institutions are respected and looked to in the community as a source of competent employees who are entering the labor force. Many schools are on mailing lists for job orders, and major corporations and other prospective employers send recruiting officers to colleges and universities.

A student who is enrolled at a school, or who is a college graduate, should register with the office at his school or college which is responsible for handling job orders and employment.

Letters of reference are sometimes useful in getting a job. It is customary for students to ask teachers to place letters of reference in their permanent school file or with the college placement office. The advantage in this procedure is such that only one letter from a teacher is required for referral to a number of employers. The letter is also written at a time when the teacher has a clear memory with respect to the student's abilities and potential.

#### *Using your own personal contacts*

Almost everyone can think of personal contacts, such as teachers, fellow church members, neighbors, or those who are engaged in a similar occupation, who have taken an interest in his progress and success. It is recommended that students carefully approach those people who they believe

may be in a good position to introduce them to a prospective employer. The student will, of course, send a note of thanks to anyone who has worked in his behalf, whether or not such efforts resulted in locating a definite position.

*Vocational rehabilitation and employment services*

It is the primary function of vocational rehabilitation services to assist disabled persons in locating suitable employment. Many students who know this may tend to sit at home, expecting to have all the necessary work done by someone else in their behalf. This practice is to be discouraged, for vocational rehabilitation programs have many applicants, and their resources in finding suitable jobs are also somewhat limited because their staffs are overworked. In addition to placements, rehabilitation agency personnel must also attend to other matters, such as physical restoration, training, and many other activities associated with the rehabilitation process. Therefore, it is necessary for an applicant to a rehabilitation agency to also explore many possibilities in his own behalf.

Employment services are also obligated to assist job seekers in finding suitable employment; nevertheless, they have access to only a portion of the job orders. In many areas, 10 to 30 per cent of jobs that are filled are listed with the state employment service; this means that 80 per cent or more jobs are filled in other ways.

Students are encouraged therefore to use all resources readily available to them and supplement the activities of rehabilitation and employment agencies with a full-time job-seeking campaign in their own behalf. By full-time we mean, and recommend, that students assign seven or eight hours a

day to writing letters, mailing résumés, using the telephone to contact prospective employers, and in preparing for job interviews. Of course, this should be done with the knowledge and approval of a counselor who may be able to guide the student in the most effective ways and means of using his time and effort.

#### *Professional fraternities and associations*

Many occupations have associations or fraternities which maintain employment services. Frequently, the only charge for registration is the usual membership dues. There are often publications which have classified advertising in which the student may place an ad.

Such organizations are also likely to have an annual meeting. Students who attend such meetings as the Teachers' Association, Lawyers' Associations, and the like, frequently learn of positions to which they may direct a letter and résumé. Often, vacancies are posted on the bulletin board, and interviews take place during the course of the annual meeting.

#### *Adequate qualifications*

After organizing a job-seeking campaign, the student will assess his progress, from time to time, and should he be unsuccessful it may be necessary to re-evaluate his qualifications and goals.

Anyone looking for a job first needs to evaluate realistically his skills and abilities and then to choose an objective which will best utilize these talents. A re-examination of these qualifications may have to be made from time to time. Labor market conditions, demands for certain types of workers in

local communities, and other such factors may prevent a well-qualified applicant from entering the labor market.

A few people are qualified only for one job title, but there are combinations of skills that are valuable in many types of employment. A telephone switchboard operator may find that the ability to work also as a receptionist and as a typist will enable her to secure a position that requires a combination of duties. A person with writing talent, if unable to secure employment as a writer, may find that some public relations work is available in which writing is a major function. When you need to reassess vocational goals, it is often helpful to compile a list of marketable skills and then to think of as many applications for these skills as possible. It is not practical to look for too many kinds of jobs at the same time, but it is helpful to be able to apply for one position and to be able to assure an employer that your skills and abilities would make you a flexible and versatile employee.

In all of this activity, you should discuss your vocational plans with qualified people who are in a position to look at your situation objectively and who are in a position to give sound advice on the basis of their knowledge of your capacities and the conditions of the labor market.

*For Thought and Discussion*

1. What tools and equipment should you have available in order to begin looking for a job?
2. Why are personal contacts valuable to a person who is looking for a job?
3. What employment services are available to you in your local community? where are they located?
4. Why is it easier to look for specific kind of work rather than for any job which may be available?
5. Of the people you know, to whom would you turn in order to discuss your vocational plans and qualifications for work?



# 13

## PERSONAL FACTORS BEARING ON SUCCESS

### *Introduction*

Many of us often wonder how an individual becomes supervisor of a group of workers, a leader in the community, or the president or director of a company. Such leadership positions do not come about as the result of any single factor or accomplishment.

It is the aim of this chapter to stress the value of important factors often associated with successful people. Here emphasis is placed on such important traits as effective speaking, good work habits, honesty, integrity, loyalty, and dependability, in addition to the recognition of the value of basic factors such as work history, education, and age, which are given prominence on résumés and job applications.

Out of a group of people, a few will emerge as leaders while others seem satisfied to continue as followers. Not everyone can become a leader, nor is it the purpose of this chapter to imply that everyone should be expected to take over positions of leadership. However, the traits which are common to those individuals who are in positions of respon-

sibility are quite often desirable and should be standard practice for all of us.

*Manner and general appearance*

The first impressions which others usually get of us are based on the appraisal of manner and general appearance.

Appearance takes into account posture, body proportion, grooming, neatness, and appropriateness of dress. Most of these factors are well within our control; appearance can be maintained through development of good habits.

Careful grooming includes care of the hair, with regular visits to the barber shop or beauty salon. Men should shave as needed, and most men will find it necessary to do so daily. Women will need to develop the habit of giving proper attention to their grooming, especially application of cosmetics and care of their hair and fingernails. Selecting the proper cosmetics and their application is a decision that can be made with the aid of a friend or through the professional assistance of a beautician.

Clothing need not be expensive in order to be neat and clean. Inexpensive clothes worn in good taste, with careful selection made as to the appropriate attire for various occasions, is important. The student should bear in mind that it is possible to dress too formally for some social occasions or too casually for important business appointments. If uncertain, it is sometimes helpful to ask a friend whose judgment you can trust in such matters.

Shoes can be cleaned and polished at home and many people regard this as a most important item in the process of good grooming. Men should always wear dark socks for important business appointments.

Aside from neatness and general appearance of clothes, it

is also helpful to make sure that clothing is properly fitted. A suit which has been worn for more than one year may need minor alterations to compensate for changes in weight. Such alterations are often inexpensive and are a fraction of what it would cost to buy a new suit.

Choice of clothes which go well together is also an art that should be cultivated. Color schemes are more complicated than merely wearing shades of blue with blue, or brown with brown. Matching the right combination of clothing not only involves color considerations, but also materials which wear well together. Many people find it is better to purchase conservative styles rather than to concentrate on styles that are likely to move in and out of fashion from one season to another, for example, the one button suit for men.

#### *Sense of humor*

All of us will agree that there are times when it is important to be serious minded and refrain from engaging in humor or jest; nevertheless, few people enjoy keeping company with those who are so serious minded that they rarely laugh or smile.

It is important, therefore, to develop an acute awareness of when it is appropriate to be serious, or when a sense of humor will contribute favorably to a situation.

The student will find that a little practice in developing free and easy conversation with others will result in appropriate responses to various circumstances.

#### *Communication skills*

Communication takes place in two major forms: through speech and in writing, each of which has its own special significance.

Speech, whether in person or by telephone, gives the listener clues that enable him to evaluate the speaker. Those who listen may take into consideration such things as:

- a. Is the conversation appropriate?
- b. Does the speaker talk too much or not enough?
- c. Is the manner of speaking pleasant, or is it harsh and difficult to understand?
- d. Does the speaker have adequate vocabulary?
- e. Is his choice of words appropriate?
- f. Does the speaker show evidence of knowing his subject?

Not all of our conversations require such critical appraisal, however, there are always occasions when appropriate and effective verbal communication will give a significant advantage to the speaker who is able to present his ideas, thoughts, and feelings well.

Written communication requires a somewhat different set of skills from those needed to best express oneself orally. Although good vocabulary and knowledge of grammar and sentence structure are of value to those who speak and to those who write, spelling and punctuation are of vital importance to the writer. Whether the written communication is in the form of a letter or is a routine school assignment, the reader will be quick to observe details of composition to include neatness, legibility, punctuation, spelling, grammar, and sentence structure.

The value of effective communication skills was recognized by many early civilizations, such as those of Greece and Rome. Although less emphasis may be given to the culti-

vation of these skills as an end in themselves and outside the classroom, they are still of great importance today.

There are correspondence courses available through the Hadley School which deal with the development of writing talents and improvement in the skill of writing English. There are courses such as those provided by Toastmasters International and the Dale Carnegie Institute that are aimed at helping people to develop as public speakers and to communicate more effectively with others.

#### *Reliability*

Reliability is defined as the quality of being dependable and trustworthy. The traits that earn a student the reputation of being reliable are very difficult to define because reliability requires the appropriate reaction or response under a wide variety of circumstances.

Basically, reliable people are those who can be depended upon to keep promises, arrive at appointments on time, pay debts and other financial obligations, and assume responsibility in situations where, in the judgment of others, someone must be depended upon.

Reliability is also a quality which cannot vary from time to time as its chief ingredient is consistency. Another way of defining this quality is to say that those people who are considered to be reliable are dependable enough so that it is possible to predict in advance what they will or will not do in a given situation.

#### *The importance of punctuality*

Punctuality is the quality or characteristic promptness of keeping engagements; in other words, being on time necessitates making plans in advance. This will involve:

- a. Selection of clothes to be worn;
- b. Arranging transportation;
- c. Collection of items to be taken along for the appointment; and
- d. Allowance for help to be given by others, if any.

Most cautious and dependable people will always set aside a few minutes of extra time to cover the unexpected delay or mishap.

In the business world today, as well as in social events, activities and programs are more and more likely to begin exactly at the time that they are scheduled.

#### *Assuming and delegating responsibility*

People with a full workload or increasing responsibility soon find that they are unable to perform all their daily tasks without a great deal of assistance from others.

There are business and personal records to be kept, correspondence to be answered, errands, appointments, and routine matters too numerous to fit into an averaging working day. Chores which cannot possibly be done by one person alone, either because of lack of time or lack of experience, must be delegated to others.

Assuming responsibility for work and then delegating to others a portion of the assignment is a major part of the work of those who supervise and direct American business and industry.

Obviously, some tasks are too menial to require the full attention of highly trained executive personnel; other tasks are so specialized that they require the services of a technician, accountant, or lawyer. There are specific situations, however,

which are of such vital importance that they require the complete attention of the person who is fully responsible for the work.

It is then essential to develop an awareness of which matters are of greatest importance, which are of lesser importance, and which do not need immediate attention. At the same time, there are those who can perform tasks with speed and relative ease and who can be trusted to do their work well, whereas other people need some supervision; and some activities must be handled by a number of people at the same time.

Planning an orderly system to produce the highest quality and maximum quantity of work is a supreme test of good organization and leadership ability.

#### *Having future goals*

It is often said, in one way or another, that success is destined to lead to more and more success. A proverb says "He who thinks by the yard and moves by the inch should be kicked by the foot!"

Applying these two ideas, most people who are active and busy perform their daily tasks to the limit of their abilities and also take some time to think ahead about their future goals. This is a healthy approach to career planning because it raises the quality of performance of present day tasks and, at the same time, encourages an individual to look ahead toward the possibility of bigger and better things to come.

Planning an advance for new jobs, advancement of educational aspirations, a new home, an extensive vacation, marriage and the raising of a family, and other worthwhile objective serves to stimulate physical and mental activity.

Most people who work hard and plan ahead are looking forward to the fulfillment of objectives that are, in their own minds, of vital importance to them.

Students are encouraged to think and plan ahead.

*Maintaining a reputation*

It is becoming more and more common to check references of all employees. Some investigations may extend beyond the list of references given by the prospective employee and may include credit and educational references as well.

Employees often have great responsibility for maintaining a company's reputation. An employee is an agent of his employer and, therefore, speaks and acts on behalf of his employer.

A great deal of time is spent training new employees to fill specific jobs. An employee who is unwilling or unable to perform adequately represents an expense to his employer and may be a liability as well.

If confidential or classified information is made available to employees, especially those engaged in Government work, it is generally necessary to have a loyalty or security check made of those employees by an appropriate Government investigating agency.



*For Thought and Discussion*

1. Why is it important to work toward the improvement of our manner and general appearance?
2. In listening to others, do you observe situations when people are too serious minded or seem to lack an adequate sense of humor? What would you recommend that they do about it?
3. In what way would it be possible for you to improve your own communication skills?
4. Are you almost always on time for appointments? If not, what plans can you make that may result in improving your reliability and punctuality?
5. If called upon to do so, from whom can you secure letters of reference pertaining to your academic achievement, employment record (if any), and personal reputation?

# 14

## NEW CAREERS IN BUSINESS OR SELF-EMPLOYMENT

### *Introduction*

In our economy most people will not hold the same job during their entire working lives. Because of automation and other factors, there are many who wish to plan for a second or third career. People should be encouraged to do so if plans are made in a careful and orderly manner.

In this chapter, "career" is used to signify a work for which training and experience may be required. A career should be differentiated somewhat from a mere change of jobs or employment on a second job. A career is more than a mere job; it requires substantial preparation and detailed planning.

The words "new career" also imply a definite change from one type of work or working arrangements to another. For example, a factory worker may wish to become a clergyman, or a public school teacher may wish to embark on a career of teaching at the college level.

A worker who has acquired knowledge and skills in the employ of another often desires to set up his own independent business. One of the most popular changes in careers is

achieved by an employee's setting up his own business and becoming self-employed.

#### *Getting started*

A first step in considering a new career is to find out what requirements are to be met in order to qualify for employment in the new occupations being considered. It may be necessary to take additional training or relocate to a new area.

If after weighing all of these things, you decide to proceed, you should formulate and implement a careful plan of action, outlining each step to be taken. The plan should include a timetable to be followed.

When families clearly understand what is being done and the reason for it, they are very helpful and are willing to assist members who desire to get ahead. It is always a good idea to start a new career by selling the idea to the family and thereby securing their assistance and cooperation.

Another important step in planning a second or third career is to determine what financial resources are required in order to prepare for and accomplish the change. The amount of capital necessary will vary widely, depending on the nature of the career to be developed by the individual.

#### *General considerations*

Aside from planning what additional education or training may be required in order to enter a new career, one must fully investigate and become familiar with other requirements for work.

Many business enterprises and the practice of many professions are dependent on having a proper license. Business

licenses are frequently issued by towns and cities upon proper application and the payment of required fees.

Professional licenses, however, require the passing of examinations; such examinations are not given at the convenience of the applicant, but are often scheduled once or twice each year.

It is important to bear in mind that although a program of training and education is under way, there is no guarantee that a student will receive his license the first time he takes a professional examination. In some instances after failing an examination, the candidate must wait one year before taking the same examination again.

When planning a new career, one should ascertain whether a license will be needed and learn the mechanics for obtaining the license. The time that elapses between the filing of an application, the taking of an examination, and the issuance of the license must be considered as a part of the process of careful planning.

### *Changing jobs*

Most of the rules that apply to changing jobs also apply to the changing of careers. A job should never be terminated by a worker until he has given his employer adequate notice; adequate notice usually is equal to the length of one pay period, that is, a person who is paid by the week should give a minimum of one week's notice, and the worker paid by the month should advise his employer of a change at least one month in advance.

It is important to secure another job before submitting a resignation to a current employer. Through the years people have found that it is easier to get a job while they are still

employed than to begin job hunting after they are unemployed.

People who plan to set up their own business often make the mistake of terminating their former employment too soon. In the beginning, new businesses are likely to grow slowly and sometimes it is possible to handle many of the affairs of the new business along with carrying out the duties of a job.

Many new businesses also lend themselves to situations where other members of the family can assist in the beginning by answering the telephone, taking orders, or in handling other essential routine details.

#### *Choosing a business location*

Making a decision as to where to locate a new business or a professional office is too important and specialized to be treated in detail here. There are general considerations which should be weighed carefully as a part of arriving at a final decision.

Some essential things to consider in properly locating a business are these:

- a. How much space is needed?
- b. What are the relative costs of rent in one location or another?
- c. Is space for parking needed and, if so, is it available?
- d. Will zoning restrictions interfere with the proposed location?
- e. Is public transportation available or needed for customers or clients?

- f. Are businesses nearby likely to serve as competition or will they bring prospective customers to you?

Obviously, the job of selecting a proper location will be tied in closely to the nature of the business. A business that serves customers primarily at their homes, such as one which uses door-to-door salesmen or which serves its customers through home repairs or home delivery service, may be located almost anywhere near a town or city. A grocerer, launderer, or restaurant owner will carefully consider the neighborhood and the possible sources of customers before planning the establishment of his business.

#### *Renting and leasing*

New business firms rarely own their own buildings; business property is expensive and taxes in prime downtown locations are high. Office space or buildings to be used for business purposes are most often rented or leased.

Renting is usually arranged on a month-to-month basis if there is no accompanying lease agreement. Leasing is for a definite period of time with specific stipulations as to what repairs or improvements shall be made at the expense of the tenant and what shall be done at the expense of the owner.

During the period covered by lease, payment for use of the property is at a fixed rate. Those who rent, therefore, always face the possibility that the monthly rental charges may increase or that an eviction may occur in order to make way for a tenant who is in a position to rent more floor space in the building.

If renting or leasing space for an office or business is a part of the plans necessary to launch a new career, the cost,

amount of space needed, and type of renting or leasing agreement must be given careful consideration.

*Hiring associates or employees*

It has often been said that there are but two ways of making money: one of them is to have money and put it to work through savings and investment programs; and the other is to have people who work for you. Today, few businesses can be operated successfully by one person; it is essential then to utilize the services of others, who must be paid for their work.

In order to keep records required by the Government, an accountant or bookkeeper must be available to audit books and to record business transactions accurately. Even in the smallest type of business, a secretary or typist should be available to handle messages, serve as a receptionist, take charge of incoming and outgoing correspondence, and to see that the office is open on a regular schedule when other employees are sick, out of town, or on assignments away from the office. Also, business offices must be cleaned, and machines and equipment often need repair or must sometimes be replaced.

Various kinds of insurance coverage are also essential: fire, theft, liability, and accident. Allowances must be made for various taxes payable to employee accounts, such as Social Security, Workmen's Compensation, and Unemployment Insurance.

Minimum wage laws and other specific rules and regulations govern the employment of people. In setting up a new business, employers are expected to know those rules and regulations which may apply, and to adhere closely to them.

*Careers requiring additional formal education*

Second or third careers frequently involve setting up of plans that will require attendance at a college or university or at a vocational or trade school. Careful planning is needed before steps are taken to further vocational goals in which training and education are an important part.

It is necessary to find a good training school or a college which has the type of program needed in order to launch a second or third career. Among the questions to be asked are these:

- a. Is it possible to gain admission to the training program?
- b. Is the program fully accredited?
- c. How long is usually required to complete the course?
- d. What are the costs for the program and are the funds available?
- e. What transportation facilities are available for those who do not live near the school?
- f. If you are employed, will school hours conflict with your work schedule?

Schools of all types generally have available advisors who will know whether or not an applicant meets the requirements for admission. Such advisors are often helpful in working out details pertaining to the questions raised in the preceding paragraph, and applicants should not try to formulate answers to all of these questions without taking the opportunity to learn all of the facts. For example, more and more training programs are offering scholarships or aid to stu-



dents, many schools have both day and night sessions, and employers who recognize the value of training frequently pay tuition costs for their employees if the new knowledge and skills are likely to be valuable on the job.

Most public libraries have directories of vocational schools, colleges, and universities; and such books frequently indicate who is eligible and when school terms usually begin.

A person who is employed, or who has been successful in one career, may have some advantage over a young person who is just beginning to look for work. For one thing, the new career planner can profit from work experience. Also, those who are thinking ahead toward future goals are often employed and have a steady income. They are thereby able to give more specialized attention to their future plans and are not likely to be hardpressed to act immediately because their present needs are met. Being in such a position also offers a challenge to people who are established but who have the ambition and desire to work hard in order to provide for future advancement.

*For Thought and Discussion*

1. What would you consider to be sound reasons for making a decision to launch a second or third career?
2. What steps would you take in order to decide what new career is the right one for you?
3. Why is it usually unwise to resign from your present job before locating a new position?
4. In setting up your own business, what considerations must be taken into account regarding location of business, renting and leasing, hiring associates or employees, and in complying with governmental rules and regulations?
5. Compare the advantages and disadvantages of self-employment as opposed to being employed by someone else.

# 15

## PLANNING FOR RETIREMENT

### *What is retirement?*

Retirement is a time of life when a worker discontinues the full-time-practice of his occupation, voluntarily or involuntarily. Voluntary retirement comes about when the worker, of his own volition, feels that he no longer wishes to continue to work, either at his present job or at another. Age and health factors generally bring about this decision. In voluntary retirement is based on the fact that the employer has rules and regulations governing retirement; therefore, the employee "may" or "must" retire when he has reached a specific age.

### *What is old age and when does it begin?*

Of one thing we can be sure: we will all grow old if we live long enough; therefore, it is important to become informed about the subject and develop wholesome attitudes toward the process of aging.

Chronological age is not necessarily the test of growing old. This can occur at any age after middle life when people wish to withdraw from the activities of the world around

them and disengage themselves from normal amount of physical and mental activities.

Much of this withdrawal may be psychological in nature, although it may be brought on by poor health—which is further aggravated by such factors as blindness, reduced hearing ability, and a lessening of physical stamina.

Everyone can think of examples of those who have reacted favorably or unfavorably to the onset of old age. Such world statesmen as Herbert Hoover and Winston Churchill continued to live active and busy lives. On the contrary, there are people who sit about in rocking chairs with seemingly little or nothing to do after they complete their working career.

#### *Statistics on the increasing aging population*

The 1950 census revealed that there were twelve million persons over the age of 65 and by 1960 this number had grown to more than sixteen million. It is expected that by the year 2000, the United States will have a population of more than thirty million over the age of 65. At present, there are one million persons who are age 85 or over. These senior citizens have probably averaged 20 years of life subsequent to the discontinuance of their occupation.

#### *Problems of aging*

As the body grows older, there is an ever increasing likelihood that each individual will encounter medical problems of one kind or another. These are brought about through the natural aging process and are due to the inability of all parts of the body to work as effectively as in earlier years. On the other hand, the number of older people in our general population is steadily increasing. This is due to such factors as

improved nutrition, sanitation, and treatment of all diseases, especially infectious diseases.

There has been a tendency on the part of business and industry to lower the mandatory age for retirement and to arrange for pensions and other benefits. Although earlier retirement may appear desirable from many points of view, it leaves the retired worker with additional years that may be happy and productive or that may consist mainly of boredom and relative inactivity.

The life span of men and women has been greatly extended from an average of 49 years in 1900, to about 77 years in 1960; nevertheless, the life span of each sex is unequal, women now living an average of almost 8 years longer. The result of this difference too often means that a happily married couple is separated during their later years and are thereby unable to rely on each other for assistance.

#### *A positive approach to retirement*

Many aspects of retirement sound negative and undesirable. This is not necessarily so. Many people who have worked most of their lives look forward to the time when they no longer must keep inflexible work schedules and when they can take tours or vacations and make visits to their families and friends with no specific time limits being imposed by the need to return to work.

There are many successful people who have accumulated enough money in the form of savings and investments to enable them to adequately provide for themselves for the remainder of their lives. When an individual has reached this point in his career, he is able to choose freely between his occupation and any activity he desires.

*Why plan for retirement?*

Many factors make it important for each person to plan for his retirement. Retired people find that they have become quite accustomed to observing routine schedules. They have often worked for thirty or more years in the same occupation, and they rely heavily on the contacts and friendships they have made in connection with their work. Also, when travel time and working hours are added together, they represent a great deal of free time which the retired person must now fill.

For most retired persons, money management becomes a matter that must receive careful attention. Almost everyone who retires soon finds that there has been a sharp reduction in his income, despite all the planning that may have taken place beforehand.

*Older people want to be independent*

Recent surveys have shown by a margin of more than 5 to 1 that older people wish to live independently and maintain their own households. They are less comfortable when they combine their own household with that of another family, even though those with whom they live may be relatives or close friends. Also, younger people in our society have become less willing to devote a great deal of time to their aging peers and would prefer that they live independently. As a result, in thinking ahead, those who plan for retirement will need to consider ways and means through which they can live as independently as possible.

*Arguments in favor of involuntary retirement*

Business and industry have faced a host of new problems brought about by automation. Many jobs have become obso-

lete and the workers, who previously filled these jobs, may require retraining in order to learn new skills. Because they have been accustomed to one job as adults, with years of experience, many workers are reluctant to enter new training programs. It is sometimes easier to offer a retirement plan to older workers than it is to retrain them for new tasks.

While automation is constantly reducing the number of jobs available in business and industry, the government is working to promote the highest possible level of employment. The population explosion which occurred during and after World War II is now bringing into the labor market millions of new workers at a time when opportunities for work in some segments of the industrial sphere are being reduced.

Solutions to these problems have taken the form of a shorter work week, earlier retirements for workers, and increased government activity through projects and programs that are designed to create more new jobs.

#### *Aging and blindness*

The onset of blindness occurs at any age, but more frequently in older age groups. Blindness often occurs as the result of other physical difficulties, which develop as a part of the aging process. There is now believed to be 200,000 blind persons over the age of 65, representing approximately half of the blind population in this country.

#### *Adjustment to blindness*

At all times of life, there are adjustments that must be made in the way things are done. When the onset of blindness occurs, it limits the individual in a number of areas, pri-

marily in the way he reads and is able to get about. Though loss of sight somewhat complicates the way of life for an older person, these limitations can be overcome.

Perhaps the most important single factor is to make certain that each older person has good orientation and mobility skills. This instruction in cane travel can be arranged through contact with a local agency for the blind.

There are a number of blind people who have some vision remaining. Their ability to read a limited amount of print may be improved through the use of proper magnifying devices available through optical aid clinics or from an ophthalmologist.

#### *The use of leisure time*

Sedentary leisure time activities are especially popular among older persons. They especially enjoy reading—which in the case of blind persons can be done through the use of the Talking Book machine. Events of local interest, such as church activities, civic and social functions, and political information can be easily read onto a tape recorded by a volunteer or friend. Card games, checkers, chess, and dominoes are also favorite pastimes and can be played competitively with seeing persons. Playing cards marked in Braille and special checkerboards and chess sets that are especially convenient for the use of blind people are available.

Many also enjoy hobbies and interests that do not require the presence or participation of others. Woodworking and knitting are examples of these. Other hobbies and interests may include music, active correspondence with friends, or volunteer work for a community, civic, or religious organization.



It is a good idea for younger people to cultivate interests that might serve as leisure time activities after retirement. Many blind persons are amateur radio operators and receive a great deal of pleasure from repairing and maintaining their own equipment, as well as through contact with people who live all over the world.

*Part-time employment opportunities for retired people*

A person who is in good health and wishes to work should have the opportunity to do so even after he has retired from many years of successful employment. There are community programs, some of which are offered by local agencies for the blind, which provide a number of hours of employment each week for retired workers. Frequently the workers are allowed to choose their hours of work, gearing the schedule to their convenience.

Using skills that were essential to the practice of an occupation, many people find it easy to locate part-time work. For example, a good salesman may continue to sell on a commission basis; a typist may find there is work that can be done at home; and a professional person, such as a lawyer, may choose to handle only those matters which are of special interest to him.

When considering part-time work, a retired person should review carefully his skills and abilities considering carefully the talents that may be used to add to his income but that would not have been considered before as a source of major employment.

*Recreation outside the home*

A National Health Survey by the U.S. Department of Health has shown that most persons over the age of 65 enjoy

reasonably good health. This means that they need not be confined to their homes but are relatively free to move about, travel, and actively participate in all types of community activities and programs. Sedentary activities, although interesting, do not substitute for benefits derived from moving about and enjoying the variety of activities which are unavailable in the home. Inactivity or lack of exercise may further complicate the bad effects of chronic illnesses through little or no use of muscles, reduction in physical capacity, and poor blood circulation. In each community, there are specific organizations that plan programs of recreation for older people. They sometimes provide transportation for those who attend. There is every indication that blind people enjoy most recreational activities available to seeing people. There is no reason to avoid the use of public recreational facilities simply because they are not sponsored or supervised by an organization for the blind.

Travel to all parts of the world has now become quite common for those who are retired. Organizations who sponsor these tours often make special arrangements to see that medical care is available at all times and that necessary equipment is provided when needed.

### *Housing*

Retired persons who do not own their own homes need to give serious consideration to the design and location of the living facilities they will use during retirement. Those who own their homes and wish to continue to live there can often make changes and improvements that contribute to their personal comfort and convenience.

Since less physical activity and poor blood circulation are

common to older people, housing that can be made warm enough during winter months is essential. In arranging for adequate heating facilities, consideration must also be given to the fact that the house will be occupied and heated more hours per day than was the case when the family was at work.

Lots of steps to climb without adequate hand rails are hazardous and should be avoided. Household accidents, particularly falls, are all too common among older people and may result in prolonged illness.

Ideally, a home should be located near a shopping center or be accessible to stores—which may include a drugstore, grocery, dry cleaning establishment, and laundry (if a home laundry is unavailable). Churches and recreational facilities, if located nearby, are more likely to be used, since getting to and from them does not require the assistance of others.

Whenever possible, it is desirable to live near public transportation, such as a railroad station or a bus line. Means of safely crossing busy highways and streets—especially those which do not have traffic lights—must also be considered.

#### *Reviewing financial assets for retirement*

The Social Security Administration recommends that all workers review their financial status periodically. This is to make certain that each worker's premiums are credited to the proper account. When such a review is made, it is also worthwhile to inquire as to how much money is available in the form of monthly benefits in the event of disability or retirement. Each local Social Security Office is prepared to assist in providing the necessary information.

In addition to Social Security benefits, it is common nowadays for many employers to provide company sponsored

retirement programs. Some of these programs are contributory, and others are not. A contributory program is one in which the employee contributes to the company's retirement plan, whereas the costs of a noncontributory program are paid entirely by the employer. A visit to the personnel office of an employer will usually give answers to questions about the company's sponsored retirement system.

It is always good to ask questions such as, how long must I work to be eligible? is it possible to increase the amount of benefits by making a larger personal contribution to the program? what are the monthly benefits that are provided upon reaching the age of retirement?

#### *Working out a budget*

At all times of life it is helpful to consider a budget in planning the careful use of available financial resources. The rules that generally apply in planning budgets for employed persons are about the same as those for retired people except that the allowances for some purposes will not be the same.

The major cost of living includes housing, food, clothing, medical expenses, and insurance of all kinds. Other expenses may include transportation, recreation, charitable contributions, and taxes.

Housing is most often the major expense, whether the facilities are leased or owned and, therefore, must be kept in good repair by the owner. Costs of housing will include utilities, furniture, and decorating.

Employed people usually appropriate from 20 to 25 per cent of their income to securing and maintaining adequate living facilities for themselves and their families. Obviously, if the same standard of living is to be maintained by a re-

tired person after his income has been reduced, this item will continue to represent a major expense.

Medical expenses cannot be estimated in advance; however, good medical insurance policies—which have been carefully read and evaluated by their owners—often substantially reduce the impact of large, unforeseen medical expenses.

Although income taxes are based on a scale linked closely to earnings or interest from investments, real estate taxes change with the growth and development of the community. In some areas, real estate taxes are substantial, somewhat unpredictable, and should be studied carefully by the prospective purchaser or homeowner.

#### *Other sources of financial aid*

Interest on savings and investments and dividends on stocks represent a valuable source of income for many retired people. It is good to keep an up-to-date inventory on all securities and to review these periodically to examine the soundness of the investment and its interest bearing capacity.

There are insurance policies that provide for annuities and endowments. These can be made to coincide with the age of retirement, thereby boosting retirement income.

Public Assistance Programs are available for those whose retirement income is inadequate to allow them to maintain a suitable standard of living. Blind people may seek advice as to their eligibility for these programs through contact with a worker from a local agency for the blind, or by applying directly to their Welfare Board in the county or city in which they live.

*For Thought and Discussion*

1. Is voluntary retirement necessary and desirable?
2. What steps can a homeowner take to improve safety, convenience, and to make living easier after retirement?
3. What information should an adult nearing retirement age know about his financial resources after he has discontinued the practice of his occupation?
4. What special problems do older people who live alone in rural areas face?
5. What additional income is a retired couple likely to need to supplement the benefits provided under the Social Security program?

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# **WORKBOOK FOR CAREER PLANNING FOR THE BLIND**

## **IMPORTANT**

Each lesson assignment in this workbook has been prepared as a supplement to the chapter with the corresponding number in the textbook. There are fifteen chapters in the textbook and fifteen lesson assignments in the workbook.

Before preparing your assignments, make certain you have read the entire chapter in the text; some assignments do not specifically relate to the topics that were covered in the corresponding chapter as these assignments are intended to promote independent thought and action on the part of the student.

**LESSON 1**

1. Prepare an autobiography of not more than two pages in which you discuss:
  - (a) your family group and the kind of community in which you live;
  - (b) your educational background;
  - (c) your work history, whether you are or were gainfully employed or work as a volunteer.
2. In not more than two or three paragraphs outline your future plans, ambitions, and goals, including what you have already done toward the fulfillment of these objectives.
3. In one paragraph briefly describe how you feel a classroom course, a tutorial, or a home study course in Career Planning may be of interest and assistance to you.

**LESSON 2**

*Complete the following statements:*

1. The entire work force in the United States totals more than seventy million workers. This number varies from time to time because .....
2. Historically, people have looked upon work as a necessity but not as an especially pleasant experience. Changes that have increased the level of job satisfaction for many workers are .....
3. The conditions that bring about changes in the nature and composition of the work force are .....
4. The phrase "churning of the labor market" means .....
5. Over the years, approximately 6 per cent of the work force is unemployed at any given time due to the fact that .....
6. Ideally, work is most rewarding when it is possible to perform tasks which .....
7. A person who is blind and who is seeking employment should have qualifications that equal or are superior to those of his sighted competitors because .....
8. In some occupations there is little or no opportunity for a worker to be upgraded, whereas in others promotions may occur. This is due to .....
9. A worker's best job security is based on .....
10. My definition of work is .....

### LESSON 3

1. Select one of the theories of occupational choice in Chapter 3 and write two or three paragraphs, in your own words, relating to this theory.
2. List the three primary sources of occupational information.
3. Choose at least five occupations in which you have some interest. You may use the list immediately following this lesson in the workbook, or you may select occupations which do not appear on the list. We will furnish you with occupational information later related to your occupational choices.
4. Develop a list of questions that you would use in learning about an occupation. This list would include questions pertaining to the nature of the work, opportunities for employment, earnings, and the like.

#### LIST OF OCCUPATIONS

*(to be used in conjunction with Lesson Number 3)*

*NOTE:* the following occupations were selected to represent a broad cross section of the labor market. Make your choices freely, without concern as to whether or not these jobs are suitable for blind persons; this subject will be covered later in this course.

##### AGRICULTURAL

Animal husbandmen  
Dairymen  
Farmers  
Soil conservationists

##### BANKING AND FINANCE

Bank officers  
Investment brokers  
Securities clerks  
Stock brokers

##### AIR TRANSPORTATION

Airline dispatchers  
Traffic agents  
Traffic clerks

##### BUSINESS ADMINISTRATION AND RELATED PROFESSIONS

Advertising workers  
Marketing research workers

- |                              |  |
|------------------------------|--|
| Personnel workers            | <b>MATHEMATICS AND RELATED FIELDS</b>              |
| Public relations workers     | Actuaries  |
| Purchasing agents            | Mathematicians                                     |
|                              | Statisticians                                      |
| <b>CLERICAL</b>              | <b>MECHANICS AND REPAIRMEN</b>                     |
| Credit collectors            | Automobile mechanics                               |
| Credit correspondents        | Shoe repairmen                                     |
| Receptionists                | Television and radio servicemen                    |
| Sales correspondents         |  |
| Secretaries                  | <b>PERFORMING ARTS</b>                             |
| Typists                      | Actors and actresses                               |
| <b>CLERGY</b>                | Musicians and music teachers                       |
| Protestant clergymen         | Singers and singing teachers                       |
| Rabbis                       | Theater managers                                   |
| Roman Catholic priests       |  |
| <b>DOMESTIC SERVICE</b>      | <b>PHYSICAL AND EARTH SCIENCES</b>                 |
| Domestic cooks               | Archeologists                                      |
| Household workers            | Chemists   |
|                              | Physicists   |
| <b>ENGINEERING</b>           | <b>PRINTING AND PUBLISHING</b>                     |
| Electrical engineers         | Authors' agents                                    |
| Mechanical engineers         | Children's book editors                            |
| <b>FACTORY</b>               | <b>RADIO AND TELEVISION</b>                        |
| Assemblers                   | Announcers   |
| Inspectors                   | Broadcast technicians                              |
|                              | Disc jockeys                                       |
| <b>GOVERNMENT</b>            | <b>SALES OCCUPATIONS</b>                           |
| Federal                      | Salesmen and saleswomen, retail                    |
| State and local              | Salesmen and saleswomen, whole-sale                |
| <b>HEALTH SERVICE</b>        | <b>SALES (specialties)</b>                         |
| Chiropractors                | Automobile salesmen                                |
| Dietitians                   | Life insurance agents                              |
| Hospital administrators      | Manufacturers' salesmen                            |
| Medical X-ray technicians    | Property and casualty insurance agents and brokers |
| Occupational therapists      | Real estate salesmen and brokers                   |
| Physical therapists          | <b>SERVICE OCCUPATIONS</b>                         |
| Public health advisors       | Building maintenance and service-men               |
| Public health educators      | Practical nurses and auxiliary nursing workers     |
| <b>HOTEL AND RESTAURANTS</b> |  |
| Managers and assistants      |  |
| <b>LINGUISTICS</b>           |  |
| Interpreter                  |  |
| Translator                   |  |



**SOCIAL SCIENCES**

Anthropologists  
Economists  
Historians  
Political scientists  
Sociologists

**UTILITIES**

Customer service occupations  
Telephone operators

**OTHERS**

Butchers  
Cabinetmakers  
Criminologists  
Data processing programmers  
Export and import workers

Florists  
Foreign service workers  
Funeral directors  
Home economists  
Home teachers  
Laundry-cleaning workers  
Lawyers  
Librarians  
Models  
Newspaper reporters  
Nurserymen  
Piano and organ tuners  
Psychologists  
Rehabilitation counselors  
Sewing machine operators  
Social workers  
Tutors

**LESSON 4**

**I. Define the following terms:**

- a. Achievement
- b. Motivation
- c. Opportunity
- d. Intelligence quotient
- e. Capacity

**II. Write a short story of three to five pages, developing your own cast of characters, setting, and plot, in which you incorporate the various elements of the formula for success discussed in Chapter 4.**

**III. List at least three out of the five other factors contributing to success, as discussed in Chapter 4, and give a capsule description of each.**

## LESSON 5

Choose the best answers to the multiple choice questions given below, bearing in mind that all the answers may not be found in Chapter 5 itself:

## A

1. Blindness is:
  - (a) a condition which affects the entire body.
  - (b) a condition which prevents most people from working.
  - (c) nothing more than the absence of normal eyesight.
  - (d) only a nuisance and nothing to worry about.
2. Blind people lose time in planning and development of their careers because:
  - (a) blindness makes people less intelligent than they would be if they could see.
  - (b) it takes time for blind people to secure adjustment training and learn necessary work skills.
  - (c) there are limited opportunities for blind people to secure education and training.
  - (d) most people are really not interested in helping blind people with their problems.
3. Blind people work in many occupations, some of which are more suitable than others. Choose your reaction to blind persons working as school teachers, lawyers, practical nurses, or mathematicians:
  - (a) They can work in all of these.
  - (b) They can work in none of these.
  - (c) They cannot be school teachers.
  - (d) They cannot be lawyers.
  - (e) They cannot be practical nurses.
  - (f) They cannot be mathematicians.

4. Public reaction to blindness and blind people is most often controlled by:
  - (a) each blind person making contact with the public.
  - (b) sympathy which the public has for all blind people.
  - (c) stereotyped attitudes.
  - (d) superstitions pertaining to blindness.
5. Public reaction to blindness and blind people can be best described as one of:
  - (a) apathy.
  - (b) ignorance.
  - (c) pity.
  - (d) none of these.
6. Blind people should have:
  - (a) special recreation programs with only blind persons present.
  - (b) special recreation programs with blind and sighted people present.
  - (c) a choice of recreation programs for the blind or sighted for themselves.
  - (d) no recreation because of the likelihood of injury.

## B

Referring to your answers to the multiple choice questions in Part I of this Lesson, write one brief paragraph explaining why you selected the answer you did to each of the six items.

**LESSON 6**

To complete the following assignment you will need to conduct some research in your own community. Telephone directories, local newspapers, and your friends will all be helpful to you in connection with this assignment.

1. Locate the names, addresses, and telephone numbers of at least three state or private employment agencies in your community.
2. Using the yellow pages of the telephone directory, find the names and addresses of two logical employers for any occupation you choose. List the occupation first, then give the names and addresses of these employers.
3. Imagine that you are placing an advertisement in a newspaper or professional journal for the purpose of securing employment. Write an advertisement of three or four lines describing your qualifications for a specific job.
4. Locate the name and address of the state vocational rehabilitation service in your area. Compose a letter that you would write if you were interested in applying for vocational counseling and placement services.

## LESSON 7

Complete the following:

1. A test made up of cards on which there are pictures or "ink-blots" is used to measure \_\_\_\_\_ and is called the \_\_\_\_\_ Test.
2. One test that measures vocational interest is called the \_\_\_\_\_ Test.
3. A test that compares the interest of one person to those of a group of persons in a specific occupation is called the \_\_\_\_\_.
4. The Wechsler and Stanford-Binet Tests measure the \_\_\_\_\_ of individuals.
5. A student in school who is taking tests to determine his grade level in such subjects as English, mathematics, or reading, is likely to be taking a battery of \_\_\_\_\_ tests.
6. An employer who wishes to hire new personnel and who wishes to evaluate the skill of each applicant is most likely to use \_\_\_\_\_ tests.
7. Many tests do not have right or wrong answers. Two types of tests which fall into this category are \_\_\_\_\_ and \_\_\_\_\_.

## LESSON 8

Using three of the five job titles you selected in connection with Lesson 3, use one of them to prepare the definition of an occupation, a second to develop an occupational abstract, and using the third write an occupational monograph. The following example will be of help to you in completing this assignment.

*Example*

- A. Selection of three job titles: physician, credit interviewer, and psychologist.
- B. Definition of an occupation: physician (*Dictionary of Occupational Titles*, Volume 1, Definitions of Titles, second edition, Bureau of Employment Security, U.S. Department of Labor, Washington, D.C.: U.S. Government Printing Office, March 1949). Doctor of Medicine. M.D. A classification title for persons of recognized experience, educational, and legal qualifications, who are engaged in such phases of medicine as diagnosing, prescribing medicines for, and otherwise treating, diseases and disorders of the human body, and performing surgery and operations. These persons often specialize in treating one part of the body or one sex or the correction of deformities.
- C. Occupational abstract: credit interviewer (*From Campus to Career*. New York, New York: Profesisonal Placement Center, New York State Employment Service, 444 Madison Avenue).

*Where You Will Work*

Credit Company, Credit Department of retail organization, Credit Bureau.

*What You Will Do*

Investigate credit status of individuals applying for credit.  
Obtain credit history from customers who wish to open

accounts. Verify information by writing to credit organizations and references listed by applicant on the credit application form.

Determine credit limit, following specific instructions, based on applicant's assets, ability to pay, referring more difficult cases to the manager of credit and collection. Notify customer of acceptance or rejection of credit. May keep record or file of credit transactions and payments and send letters to customers having delinquent accounts. May keep informed on all transactions that affect credit rating of customer. May make adjustments on incorrect credit charges and grant extensions of credit on overdue bills.

*What Employers Look for*

Male or Female. College preferred, but not essential.

*Other Facts You Should Consider*

Frequent openings nationwide. In retail stores, opportunities frequent for evening work on part-time basis. In retail stores, may advance to credit authorizer or assistant credit manager. May move to collection department.

- D. Occupational monograph: psychologist (*Occupational Outlook Handbook*, 1963-64 Edition. Bureau for Labor Statistics, U.S. Department of Labor. Washington, D.C.: Government Printing Office, Bulletin No. 1375).

*Nature of Work*

Psychologists seek to understand people and explain their actions. They study the behavior of individuals and groups and often help individuals to achieve satisfactory personal adjustments. Their work includes varied activities such as teaching in colleges and universities, counseling individuals, planning and conducting training programs for workers, doing research, advising on psychological methods and theories, and administering psychology programs in hospitals, clinics, research laboratories, and other places.



Psychologists may obtain information in several ways about people's capacities, traits, and behavior. They may interview and observe individuals, develop and use tests and rating scales, study personal histories, and conduct controlled experiments. In addition, psychologists often conduct surveys, either orally or by circulating questionnaires. Some of their work is of a highly statistical nature.

Since no one person can know all there is to know about behavior, psychologists usually specialize in one of the many interrelated branches of the profession. Clinical psychologists are the largest group of specialists. Generally, they work in mental hospitals or clinics and are concerned mainly with problems of maladjusted or disturbed people. They interview patients, give diagnostic tests, and provide individual and group psychotherapy. Other specialties in psychology include experimental psychology (the study of basic learning and motivation); developmental psychology (the study of age groups such as young children, teenagers, and the aged); social psychology (the study of the social forces that affect individuals and groups); comparative psychology (sometimes called animal psychology); physiological psychology (the relationship of behavior to physiological processes); counseling psychology (helping people achieve satisfactory personal, social, educational, or occupational adjustments); educational psychology (the study of educational processes); industrial psychology (developing techniques for selecting and training workers and improving worker motivation and morale); and engineering psychology (the study of man-machine and other complex system relationships).

#### *Where Employed*

The places where psychologists work range from college classrooms to hospital wards and from research laboratories to business offices. Most are employed in large cities and in university towns, but some are on the staffs of institutions located in rural areas. Altogether, between

25,000 and 30,000 psychologists were professionally employed in early 1963.

Colleges and universities employ the largest number of psychologists—more than one third of the total. Government agencies—Federal, state, and local—employ the second largest group. Within the Federal Government, the agencies employing the largest number of psychologists are the Veterans Administration, the Department of Defense, and the Public Health Service of the Department of Health, Education, and Welfare.

Many psychologists also work for elementary and secondary schools, for private industry, and for nonprofit foundations, hospitals, and clinics. A small number are in independent practice, and some serve as commissioned officers in the Armed Forces and the Public Health Service. In addition to positions with the title "psychologist," many personnel and administrative jobs are filled by persons trained in psychology.

#### *Training, Other Qualifications, and Advancement*

Generally, a master's degree in psychology is the minimum educational requirement for professional employment in the field. Psychologists with this degree can qualify for jobs such as assisting in the administration and interpretation of psychological tests, collecting and analyzing statistical data, assisting in research experiments, and performing routine administrative duties. In addition, they may teach in colleges, assist in counseling students or handicapped persons, or—if they have had previous teaching experience—act as school psychologists or counselors. Because of the current shortage of psychologists, applicants with only a bachelor's degree with a major in psychology may be hired for certain jobs in work related to psychology or other fields where training in psychology is helpful.

The Ph.D. is needed for many entrance positions and is becoming increasingly important for advancement. Psychologists with doctorates are eligible for the more re-

sponsible research, clinical, and counseling positions, as well as for the higher level positions in colleges and universities, and in Federal and state programs.

At least one year of full-time graduate study is needed to earn the master's degree, and most students take longer. For the Ph.D., a total of four or five years of graduate work is usually required. In clinical or counseling psychology, the requirements for the Ph.D. degree generally include one year internship or supervised experience.

The American Board of Examiners in Professional Psychology offers diplomas in the specialties of clinical, counseling and industrial psychology to those with outstanding educational records and experience who can pass the required examinations.

Some universities require an undergraduate major in psychology for admission to graduate work in that field. Others prefer students with a broader educational preparation, including not only some basic psychology courses but also courses in the biological and physical sciences, statistics, and mathematics.

Many graduate students receive financial help from universities and other sources in the form of fellowships, scholarships, or parttime employment. Several Federal agencies provide funds to graduate students, generally through the educational institution giving the training. The Veterans Administration offers a large number of predoctoral traineeships, during which time the students receive payments. The Public Health Service of the U.S. Department of Health, Education, and Welfare supports doctoral study in psychology by providing funds for predoctoral and postdoctoral traineeships and research fellowships. In addition, the National Science Foundation and the U.S. Office of Education offer large programs of financial aid, including fellowships, grants, and loans.

Psychologists desiring to enter independent practice must meet certification or licensing requirements in an in-

creasing number of States. In early 1963, the following 21 States had such requirements: Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Idaho, Kentucky, Maine, Maryland, Michigan, Minnesota, Nevada, New Hampshire, New Mexico, New York, Tennessee, Utah, Virginia, and Washington.

#### *Employment Outlook*

Employment opportunities for psychologists with doctor's degrees will probably continue to be excellent throughout the middle and late 1960's. Psychologists with master's degrees are likely to be in considerable demand but their opportunities for full professional employment will be less favorable than for those with the Ph.D. degree. In early 1963, the American Psychological Association estimated that there were many more vacancies than there were qualified psychologists to fill them. A great shortage of clinical psychologists existed in state mental hospitals and mental hygiene clinics; psychologists were being sought to fill vacancies in both elementary and secondary schools; and a number of openings in research, clinical, and counseling positions were reported by several agencies of the Federal Government. Continued rapid expansion of this profession is likely, particularly in view of the increasing emphasis on comprehensive community mental health centers.

A large increase is anticipated in the number of psychologists employed by State agencies. Currently understaffed mental hospitals and mental hygiene clinics will need many clinical, counseling, social, and physiological psychologists. Prisons, training schools, and other state institutions are expected to use psychologists more extensively in the future.

Increasing awareness of the need for testing and counseling children, plus growing school enrollments, are expected to increase the employment of psychologists in both elementary and secondary schools. In colleges and universities, more psychologists will be needed in student

personnel work, as well as in teaching. The trend toward greater use of psychological techniques by private industry is likely to continue, thereby creating new openings for experimental, industrial, personnel, and human engineering specialists.

Many openings for psychologists with Ph.D.'s who are specialists in clinical, counseling, experimental, human engineering, physiological, social, and personnel psychology are expected in the Veterans Administration, the Department of Defense, in State programs, and in local communities.

Some vacancies will occur each year owing to retirements and deaths. However, such openings will be relatively few during the 1960's because psychologists as a group are young. The transfer of psychologists to work of a purely administrative nature may also create some job vacancies. Most opportunities, however, will result from the rapid expansion that is anticipated for the profession.

#### *Earnings and Working Conditions*

Beginning salaries in 1962 were generally between \$5,000 and \$6,000 a year for psychologists with master's degrees and between \$7,000 and \$8,000 for Ph.D.'s according to the limited data available from private sources. A 1962 survey of nearly 10,000 employed psychologists, part of the National Scientific Register, sponsored by the National Science Foundation, indicated a median annual salary of \$8,000 for those with a master's degree and \$10,000 for those with a Ph.D. In the Federal Government, psychologists with limited experience could start at about \$8,000 in early 1963. Salaries of experienced psychologists were considerably higher.

#### *Where to Go for More Information*

General information on career opportunities, certification, or licensing requirements and also a list of universities with approved doctoral programs in clinical and counseling psychology may be secured from:

American Psychological Association  
1333 16th Street N.W.  
Washington, D. C. 20036

Information on traineeships and fellowships may be secured from colleges and universities with graduate psychology departments and from the following Government agencies:

Chief Medical Director, Department of  
Medicine and Surgery  
Veterans Administration  
Washington, D.C. 20420

Training Branch, National Institute of  
Mental Health  
National Institutes of Health  
Bethesda, Maryland 20014

## LESSON 9

## A

The following is a self-evaluation rating scale. This scale gives you an opportunity to rate yourself with respect to a number of characteristics. Be as honest with yourself as you would be if you were rating a close friend. If you wish, you may also ask one or two persons, who you feel will give you honest answers, to rate you. Only your rating will be a part of this lesson assignment.

For each characteristic, choose one of the five ratings which you feel best describes you; the choice of answers are:

- (a) Excellent
- (b) Good
- (c) Average
- (d) Fair
- (e) Poor

CHARACTERISTIC	YOUR RATING
1. Health	1. _____
2. Appearance (grooming and attractiveness)	2. _____
3. Achievement (produces results from adequate effort)	3. _____
4. Initiative	4. _____
5. Study habits	5. _____
6. Social adjustments (secure and comfortable in social relationships with both sexes and persons of different ages)	6. _____
7. Leadership qualities	7. _____
8. Consideration and concern for others	8. _____
9. Emotional stability (well-balanced, not nervous or excitable)	9. _____
10. Mobility and orientation	10. _____
11. Verbal ability	11. _____

CHARACTERISTIC	YOUR RATING
12. Poise	12. _____
13. Cooperation and teamwork	13. _____
14. Impression made on others	14. _____
15. Voice quality	15. _____
16. Ability to organize	16. _____
17. Punctuality	17. _____
18. Personality	18. _____
19. Motivation (drive)	19. _____
20. Dependability	20. _____

B

If you have rated any of the above responses as "fair" or "poor," describe briefly ways in which you may improve these characteristics or indicate, if such is the case, where improvement cannot be made.



## LESSON 10

## A

The following are ten terms and twelve definitions or statements. Match each of the ten terms to one of the definitions or statements by writing the number of the term, followed by the letter which pertains to the definition or statement you choose.

TERMS	DEFINITIONS OR STATEMENTS
1. Wages and hours	A. Preferences based on length of service
2. Salaries	B. A tax paid by both, employers and employees
3. Commissions	C. Sources of income after termination of employment
4. Payroll deductions	D. A written description of personnel policies of an employer
5. Optional payroll deductions	E. A program which provides payments to workers who are injured or disabled on the job
6. Retirement plans	F. Short term payments to workers whose work is terminated through no fault of their own
7. Employee's Manual	G. Working conditions under government regulations
8. Seniority	H. Money withheld from the wages and salaries without permission of the employee
9. Workmen's Compensation	I. Payment for work which varies according to work done
10. Unemployment Insurance	J. Money withheld as designated by the employee
	K. A fixed sum usually expressed on an annual basis
	L. Preferences based on age

B

Imagine that you have secured a new job and are now reporting for work. Describe in two or three paragraphs the credentials you may need to take with you in order that the employer may correctly complete his records.

Outline some of the questions the employer may ask you and some of the things you may ask the employer.

**LESSON 11**

On the following pages you will find two examples of résumés and an example of a cover letter that accompanies the résumé to a prospective employer. Either by using your own personal history or by designing a fictitious background for yourself, develop your own cover letter and résumé.

The exact style is not critical: feel free to use your own innovations, designs, or rearrangement of your material. Since résumés vary a great deal, depending on the background of each individual, do not hesitate to proceed although you may not have data to include under all the headings that appear on the sample résumés. (See next page.)

*A. Sample Cover Letter*

111 Johnson City  
Johnson City, New York

February 10, 1965

Mr. Donald W. Hathaway  
Executive Director  
The Hadley School for the Blind  
700 Elm Street  
Winnetka, Illinois 60093

Dear Sir:

Does your organization need a trained social service worker? If so, the enclosed résumé may be of interest to you.

My formal training, including internships with two prominent social service agencies, and my practical work experience have given me an excellent background for this field. These qualifications, I believe, would enable me to make a valuable contribution to the services of the Hadley School for the Blind.

I would be glad to come in for an interview at your convenience. I hope that I may hear from you and thank you for your interest.

Sincerely yours,

John C. Doe

Encl.

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*A. Sample Résumé*

## RÉSUMÉ

JOHN C. DOE  
111 Johnson Street  
Johnson City, New York

Telephone number:  
ORange 7-3688

## OCCUPATIONAL GOAL

Employment as a Social Service Worker: interviewing, educational and vocational counseling and guidance.

## EDUCATION

*New York University*, New York, New York

Degree: B.S., February 1951

Major : Guidance and Personnel Administration.

*Hunter College* of the City of New York, New York

Degree: M.A., June 1963, in Educational and Vocational Counseling and Guidance.

*Course Work included:* Principles and Practices in Counseling and Guidance; Psychology of the Handicapped; Theories of Personality; Testing and Measurement; Medical Information; How to Interview; Occupational Information; and Social Vocational Guidance.

*Internship*

September 1962–January 1963

*New York Association for the Blind*, New York, New York: Home Teaching Division. Worked with clients in the areas of manual skills, administering tests, interviewing and counseling.

February 1963–June 1963

*Industrial Home for the Blind*, Brooklyn, New York. Interviewing new applicants for service, preparing necessary reports, handling intraagency and interagency referrals, vocational counseling and guidance.

*Extracurricular activities*

New York University: Writer for college newspaper.

Hunter College: President, Association for Vocational Counseling and Guidance.

## PROFESSIONAL AFFILIATIONS

Student Membership: National Counseling and Guidance Association and American Personnel & Guidance Association.

## EMPLOYMENT HISTORY

1943-1961: Assembly worker, International Business Machines, Inc., Poughkeepsie, New York.

1942-1943: Newsstand operator, New York City.

1942: Material Cutter, Community Service Society Workshop, Brooklyn, New York.

## HOBBIES AND INTERESTS

Play saxophone in small orchestra on weekends

Local political committeeman

Alumni associations

Young Men's Christian Association

Choral singing

Horseback riding.

## PERSONAL DATA

Age : 40

Height : 6 feet

Weight : 165 pounds

Marital Status: Married, 3 children.

I have been totally blind since the age of 13. I am able to travel independently. The use of the typewriter and Braille, as well as a retentive memory, have enabled me to pursue my college training. Competitive industrial employment, as well as participation in community activities, will greatly aid me in the field of Social Service work.

## REFERENCES

Furnished upon request.

*B. Sample Résumé*

## RÉSUMÉ

NANCY C. DOE  
111 Johnson Street  
Johnson City, New York

Telephone number:  
ORange 7-3688

## OCCUPATIONAL GOAL

Teacher of piano and related subjects, such as music history, music literature, or music theory on the college or secondary school level.

## EDUCATION

*Denison University*, Granville, Ohio  
Degree: Bachelor of Music, June 1962  
Major : Piano.

*University of Michigan*, Ann Arbor, Michigan  
Degree: Master of Music, December 1963  
Major : Piano  
Minor : Music literature.

*Undergraduate courses included:* Piano, 44 hours; oboe, 3 hours; ensemble, 4 hours; music theory, 20 hours; counterpoint, 6 hours; music history and literature, 12 hours; piano literature, 2 hours; woodwinds, 1 hour; and strings, 1 hour.

*Graduate courses included:* Piano, 14 hours; piano literature, 4 hours; piano pedagogy, 3 hours; music literature (official minor), 9 hours.

*HONORS:* National Merit Scholar, 1958-1962, Denison University  
Phi Society, 1959, Denison University  
Phi Beta Kappa, 1961, Denison University

Denison University Research Foundation Scholar  
Ditson Memorial Scholarship, University of Michigan

**SPECIAL SKILLS**

Reading ability in German, French, and Latin. Reading and writing ability in literary and musical Braille. Typing.

**PERSONAL DATA**

Date of Birth: February 5, 1942. Height: 5 feet 6 inches. Weight: 140 pounds. Marital Status: Single. Health: Excellent. Vision: Partial blindness since age 5; light and color perception; can read large print.



## LESSON 12

Many organizations, employment services, and vocational rehabilitation programs have detailed application blanks for registration.

Before registering for assistance in getting a job, it is important to have already worked out clearcut answers to certain questions that may appear on the application forms. The purpose here is to give accurate and complete information, using words that are well chosen and meaningful.

Complete the following application form carefully and thoughtfully. Your application will be used for study purposes only, kept confidential, and returned to you with suggestions and comments. If you are using the braille edition of this book, you may type out the questions, plus your answers.

## APPLICATION FOR EMPLOYMENT

Date of Application \_\_\_\_\_

Position (s) applied for:  
\_\_\_\_\_  
\_\_\_\_\_\_\_\_\_\_  
Print Your Name in Full

Social Security Number

\_\_\_\_\_  
Present Address

Phone Number

\_\_\_\_\_  
Person to Notify in Case of Emergency & Address Phone Number  
\_\_\_\_\_

PERSONAL

Male \_\_\_\_\_ Date of Birth \_\_\_\_\_ Number of Dependents \_\_\_\_\_  
 Female \_\_\_\_\_  
 Marital Status: Single \_\_\_\_\_ Married \_\_\_\_\_  
 Health: Do you have any physical defects or disabilities? (If yes, please explain) Yes \_\_\_\_\_ No \_\_\_\_\_

EDUCATION

Training	Name of School and City	Years	Degree Granted
High School	_____	_____	_____
College	_____	_____	_____
Business School	_____	_____	_____
Other Schooling	_____	_____	_____

PREVIOUS EMPLOYMENT RECORD

(Most recent listed first; use additional sheet if necessary)

Employer and Address \_\_\_\_\_  
 Duties \_\_\_\_\_  
 Immediate Superior and Title \_\_\_\_\_  
 Length of Employment \_\_\_\_\_ Salary \_\_\_\_\_  
 From \_\_\_\_\_ To \_\_\_\_\_  
 Reason for Leaving \_\_\_\_\_

(NOTE: Follow the outline above for each position you have held)

## REFERENCES

*Employment* (Give name and address of firm and individual to be queried)

- 1.
  - 2.
- 

*Personal* (other than relatives)

- 1.
  - 2.
- 

## HOBBIES and INTERESTS

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Remarks (Please give here any special information about your experience, education, or yourself that you think will help us to judge your qualifications)

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---

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**LESSON 13**

Compile your own list of at least ten personal factors that, in your opinion, have a bearing on success.

You may add your own choice of factors to those described in Chapter 13.

Briefly describe the significance of each item you have listed and its importance to you.

## LESSON 14

Most of us, at one time or another, have entertained thoughts about starting a business of our own. This assignment will give you such an opportunity. Please complete the following:

- A. Decide on the kind of business you would like to establish and describe it in detail. The following factors should be considered in your presentation:
1. How much money do you estimate would be required to open the business on a sound basis?
  2. What kind of location would you look for?
  3. What methods would you use in recruiting, selecting, and hiring the personnel necessary for the operation of your business?
  4. What tools and equipment are necessary to perform the work? Will the business require displays, or the maintaining of an inventory of stock or service parts?
  5. What amount of floor space or office space is required, including warehouse or storage facilities?
  6. Is it permissible or desirable to advertise (some professions such as law and medicine are not permitted to advertise)?
  7. Are licenses, permits, or other local, state, or federal regulations a factor? If so, describe how you would comply with these regulations.

**LESSON 15**

A. Using the material in Chapter 15, "Planning for Retirement," write a two-page description of your ideal retirement home, taking into consideration the following:

1. Location
2. Comfort
3. Safety
4. Inside and outside conveniences
5. Economy.

B. Work out a budget for a retired person who has an income of \$200 per month.

Use costs which are realistic in terms of current expenses in your own community.

Allow in your budget for the following typical expenses:

1. House rent (payments or maintenance, if owner)
2. Utilities (telephone, electric, gas, water, and heat)
3. Transportation
4. Clothing
5. Medical expenses
6. Food
7. Recreation
8. Charitable contributions.

Entitle a page of paper "Budget and Living Expenses." Prepare a column of items on the left and write the amount you will allow for each item in a column on the right with your total in the bottom right hand corner of the page.

# END