

Always There for Me: Women with Whom I Grew Up

Remarks by  
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In our careers, we sometimes become identified with particular organizations, either because we work there or because we support their functions or goals. I have worked at the Treasury, at the Federal Reserve, and now at the Federal Deposit Insurance Corporation -- as well as in firms in the private sector -- and have seen how an organization can call forth a person's best effort and contribute to fulfilling an individual's promise. For all of us, however, and especially for me, it has been the individuals -- and not our organizational affiliations -- that have made a real difference in our lives.

For me, it was my mother, father, sister, brother, grandparents, teachers, friends and colleagues. Because we are celebrating Women's History Month, I want to spend a few minutes talking about the women who made a difference in my life.

Although it is customary at talks in observance of Women's History Month to discuss a particularly heroic and noted individual -- to list the obstacles she had to overcome -- to laud her achievements -- and to relate her life to the lives we lead -- today I will break with custom and will talk about the women who most directly shaped my life in the two small towns in Tennessee -- Smyrna and Murfreesboro -- where I grew up and went to school.

They prepared me for the business of adult life in four important ways: (1) by instilling self-confidence; (2) by promoting leadership skills; (3) by fostering community spirit; and (4) by feeding the imagination. These life's lessons were taught -- and learned -- not separately, in theory -- but altogether through experience. More than the women I read about in the books or the news -- or the women I saw on television or on film -- they gave me the role models I have followed.

There was, first of all, my grandmother in North Carolina, where I spent summer vacations, who provided me with my first entrepreneurial venture: hunting for eggs on the family farm

and then selling the eggs at the country store for three cents each to buy candy.

Then there was my mother. She left college at 19 to get married and to raise a family. Only after I graduated from Vanderbilt University in 1967 did she return to college. She earned a B.A.; an M.A.; and worked on her Ph.D. until she was offered a position as a professor of psychology at a community college in Tennessee. In May, she will retire after more than 20 years of teaching there. My mother did it all -- which, with the passage of time, I appreciate all the more. She taught me to have confidence in myself the only way that lesson can be learned: by doing.

As my Girl Scout leader, my mother had the perfect classroom: the world around us. When I became a girl scout, I could not sew -- but I learned enough of the fundamentals of sewing to make my sit-upon. My mother taught me to cook -- but only after I burned pancakes on my buddy-burner. Before I became a scout, tying my shoes represented the extent of my knowledge of knots -- but I earned a rope-tying badge. I assure you, whatever success I have had in life does not rest on my sewing, cooking and rope-tying skills.

My sister -- who could throw a football farther than any boy in our neighborhood -- has often told me that it is a good thing I became a lawyer -- because I could never hold down a job that requires hand-to-eye coordination. I had to give up golf -- not because I quit -- but because, after three lessons, my golf pro "threw in the club."

I learned early, however, that if I applied myself I could usually accomplish what I set out to do. I also learned that, if I failed, it was not the end of the world: I could try again.

In addition, I learned that, if I failed again, I could go on to the next challenge that life offered. Girls -- and boys -- sometimes do not learn lessons like these at home -- where adults, with the best of intentions, protect them from failure. Self-confidence, however, can only grow through overcoming adversity and through encouragement from the adults in our lives.

The heart of the scouting experience is camping. As my Scout Leader, my Mother would take us into the wilderness -- if you are familiar with Tennessee, you know that description is not poetic hyperbole. Tennessee is a beautiful state of majestic mountain ranges that are home to temperate rain forests -- rolling, verdant countryside -- and what we know now as wetlands.

To a 13-year-old carrying a backpack and sleeping bag up a trail in August, Tennessee is a living hell inhabited by hundreds of varieties of biting, stinging, and blood-sucking insects. America has four indigenous poisonous snakes: rattlesnakes, copperheads, cottonmouths and coral snakes. The first three are plentiful in Tennessee. Panthers and bears live in the eastern mountains. Snakes and bears are rarely seen in Girl Scout camps -- but the fact that they are seen at all gives the experience of camping a certain edge.

If you wanted a candy bar at the end of a five-mile hike, you had to carry it with you. If you wanted water, you had to find a stream. If you wanted hot food, you had to cook it. If you wanted a place to sleep, you had to clear it.

Camping of course is a metaphor here for life -- all of its opportunities and all its dangers. My Mother challenged me to confront fear and to become adept and self-reliant -- to learn to believe in myself.

It was not an easy lesson. I am -- as you may have gathered -- not exactly an outdoor person. I prefer Verdi to verdure -- Rachmaninoff to rock climbing -- La Boheme to latrines. The lesson, however, struck home. A number of years ago, I became chairman of the finance committee for the local Girl Scout Council. I led the committee on two camping trips -- not to get closer to nature -- but so that we could get closer to one another.

There were some big city nay-sayers, but we came back much more attuned to one another than when we started out. My mother taught her lesson well.

Many of the activities that build self-confidence also build leadership. Leadership does not mean domination, it does not mean having power over others. Leadership is based on the ability to get a specific job done. The leader learns that her role is to direct and to serve as an example, not to demand -- and that others will take you only as seriously as you take yourself.

There is only one way to get anybody to do anything and that is by making the other person want to do it. The best leader learns that when the work is done, everyone involved should be able to say: "We did it ourselves."

I learned that lesson as a patrol leader in Girl Scouts. I also learned it by tutoring younger children, washing cars to raise money for church camp, singing in the church choir, and organizing family song nights. In that regard, in my little town, I found the best role models that a girl can have: the adults who devoted their time and energy to make scouting, school, and church activities beneficial and meaningful for young people.

People like Florence McFerrin, my high school algebra teacher, who called me after a final exam because she knew that I was worried about it and who counseled me throughout high school, or Sara Murray, my senior English teacher, who made the language of Shakespeare come alive and who inspired her students with her love of the English language. Or Stella Nance, my boss in my first paying job. She hired me as a bookstore clerk the summer when I was 18. I made \$1.25 an hour -- the minimum wage in the early 1960s. The money I earned went to help pay for college. Stella was smart and self-reliant and she cared enough to teach me how to do my first job well. Stella was a career woman before that term became fashionable. She is now in her 80's and works part-time for the Chamber of Commerce greeting new residents of Smyrna. She makes everyone she meets feel special and makes time for them all.

My mother held the Bible when I was sworn in as Chairman of the FDIC -- and Florence McFerrin, Sara Murray, and Stella Nance offered their good wishes and their personal support for my work at the FDIC. In growing up in a small town, my sister Nancy -- who is the first woman County Executive in the history of our home county in Tennessee -- and I learned from the examples of these women and others what community spirit means. Because virtually everyone considered himself or herself part of the community, virtually everyone had a stake in the community and an interest in its wellbeing. Virtually everyone was expected -- and wanted -- to contribute to that wellbeing. There was a sense that, even though we were in different boats, we were all afloat on the same lake.

Finally, all these women fed my imagination -- first, by suggesting to me that I could be whatever I wanted to be if I worked hard enough and, second, by suggesting, through their actions, that life was more than merely satisfying one's personal desires -- life was giving back to others.

I sang in the church choir from the time I was six years old -- first in the children's choir, and later in the adult choir. I sang with adults much older than I, who never made me feel out of place but simply loved sharing the joy of music. In sharing and giving back, they also fed my imagination, and gave me a sense that the world offers more than it demands.

About the time I was in college, the serious study of history in the university began to change. To that point, history was the study of "great lives and great deeds." In the 1960s, the focus began to turn to the currents flowing underneath the surface -- like the ocean, it was recognized that there was more to history than what happens at the top.

Women's History Month celebrates the great lives and the great deeds of individual women -- but there is another perspective.

When I was growing up, Marie Curie, Eleanor Roosevelt and Marian Anderson were important figures, and their examples mattered to me, but my role models were the women around me. The lessons they -- and other women like them -- taught enabled us to take advantage of the great explosion in educational opportunity that began in the 1960s, they enabled us to challenge ourselves in our profession, they taught us to have faith in ourselves. Marie Curie, Eleanor Roosevelt and Marian Anderson -- each in her different way -- were excellent models to follow, but the women we knew in our everyday lives were important models too -- and much more concrete. We owe much to the scientists who change our ways of looking at the universe and to political figures who change our ways of looking at each other and to the artists who change the way we look at ourselves. In the end, however, we owe even more to the individuals who make history out of the materials of everyday life.

Thank you.

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