

Art professor's ideas, art anchored in science

By Susan Edwards

"Never, never ask an artist what he is doing or what he thinks about his art. It is almost impossible to translate art into English sentences."

Despite such fears, Thomas Sheffield, UNL professor of art, pottery and sculpture, speaks reflectively about his work.

His thinking is in "images." However, his ideas and art are anchored in science. He says *Scientific American* is "his magazine."

The nature of materials, "things which extend beyond human emotions," interests Sheffield.

Myriad of moss

This "search for a beginning, the electrons which exist before and after mankind," is reflected in the myriad of mosses lining Sheffield's cluttered work table.

The fascination of moss, Sheffield noted, is that, in addition to its beauty, the "unbelievable emerald green," the moss is so indestructible. It endures total drought and is then regenerated by water.

Sheffield's current work is a model for an "aeromagneto" tower which converts wind into electricity.

He says he is searching for a shape to convey the technology and understanding of the 20th century.

Next century generator

"The windmill was a power source for the turn of the century, an aeromagneto, a generator which employs permanent magnets and no brushes, is for the next century," Sheffield explained.

"It is important that the tower be aesthetic as well as efficient," he continued.

"With the development of new rare earth ferro-magnets, no maintenance is necessary," Sheffield said.

"I'm interested in those electric induction engines that are taken out of fifty year old refrigerators and are still perfect," he said.

The "aeromagneto" will be powered by a high aspect ratio rotor.

Helicopter rotors

"I find helicopter type rotors preferable to the wind turbine and the egg beater style generator," Sheffield said.

One or more of Sheffield's bronze abstract sculptures may appear at an Interstate 80 rest stop as a part of the Nebraska Bicentennial Sculpture Project.

The only Nebraskan selected from 120 artists invited to submit designs, Sheffield is one of 46 finalists. Twelve artists, to be announced in January, will make sculptures to be placed at rest stops along the Interstate.

Sheffield submitted photographs of three of his completed bronze sculptures. His proposal is to enlarge the sculpture or sculptures six to nine feet in scale.

Sheffield pleased

From what he has seen of the Interstate and of the rest stops, Sheffield said he was pleased with the idea.

"It could be like a wonderful discovery to find an unexpected addition to the rest stop," he said.

Sheffield said, however, that the "traditional" vandalism of sculpture worries him.

"After such tremendous effort to make the sculpture, I hate to think about it being demolished—the trashing for pleasure," Sheffield said.

"It's a painful, frightening responsibility to try to cast a large sculpture. I want it to last."



Thomas Sheffield, UNL art professor, may have works displayed at Interstate 80 rest stops.

Life insurance policies, agents baffle students

By John Kalkowski

Campus complaints about insurance agents indicate that students are often baffled by the intricate wording of life insurance policies and the hard-sell tactics of persistent insurance agents, according to Leonard Berekson, asst. professor of finance at UNL.

According to one UNL student, "this life insurance policy sounded like the best deal a guy could get."

The student said he thought he was getting his first year's insurance for a \$10 charge when he signed his name to the policy. Actually he had signed a binding legal contract in which the insurance company had made a loan to him that he would have to pay back, with interest, over a five-year period.

An insurance policy in which the first year's payment is deferred by a loan from the company is called a deferred payment plan.

"Many students think they receive the first

year free under deferred payment policies," said Dave Rasmussen, student legal services aide. When payment on the insurance and the loan become due, many students find that they don't have the money to pay for it, he said.

Jack Wickes, of the Nebraska Department of Insurance, said deferred payment plus are entirely legal. He said that during the last two years the Insurance Department has received only nine complaints dealing with deferred payment programs and that six of the complaints were against one agent.

Rasmussen said he has received over a dozen complaints dealing with life insurances in the Student Legal Services Office.

Of 78 students in one of his classes, Berekson reported that 15 had been contacted by insurance agents.

He said there are several insurance companies in Lincoln that deal almost

exclusively in campus markets.

According to Rasmussen, "many agents hit students right after a death in the family."

John Lantgen, general agent at ITT Life, said the insurance companies usually contact either seniors or graduate students because they are more likely to be able to afford life insurance premiums.

According to Wickes, the insurance agents are regulated by LB 349, the Unfair Trade Practices Act. Although the agents are regulated, Wickes said the Nebraska Department of Insurance receives about 3,000 complaints a year.

Wickes said the complaints range from claims and premium increases, to policy cut-offs. He said that each complaint is investigated and catalogued.

The Department of Insurance also receives five to 10 calls a day that are questions on life insurance, he said.

Although there are many restrictions on agents' selling tactics, Hall said a few agents can give the whole industry a bad name.

"Because of the way certain companies train their agents, many are doing things they shouldn't," he said.

A group of four students enrolled in Berekson's principles of life insurance course are conducting a project to acquaint students with life insurance.

According to Kevin Sullivan, one of the group members, the project is to help educate the college student about the principles of life insurance and to make them more aware of what to look for and what to avoid in life insurance policies.

"The project is not intended to be an indictment of the life insurance industry, but an aid to the student who is contemplating the purchase of life insurance or has been contacted by a life insurance agent," he said.

Sullivan said the group will set up a resource center with information concerning life insurance and will sponsor an open forum on life insurance.

The forum is scheduled for Dec. 12, Sullivan said. There will be a brief explanation of life insurance, speakers, a question and answer period and opportunity for students to air complaints dealing with life insurance, he said.

