

# Nuclear freeze: Citizens force Washington to listen

A nuclear weapons freeze: it's not unilateral disarmament. It's not a foolish undermining of our nation's defense. It's not ignoring Russian capabilities or desires. It's not even a cutting of one single missile from either side's nuclear arsenal.

What it is is common sense. If you want to put a car in reverse, you have to put the brakes on first.

Everyone probably has a passing notion of the magnitude of the nuclear arms race.

**Dave Milo Mumgaard**

Each year, both the United States and the Soviet Union spend billions of dollars to develop, test and install nuclear missiles in the ground, on jets and in submarines. Thousands of nuclear missiles, each having many times the strength of the bomb that devastated Hiroshima, quietly sit there, ticking off the endless days, poised to strike deep within the Soviet Union or

deep into the American heartland.

We have lots of these missiles. We have so many, in fact, that the United States has enough to blow up the Soviet Union 60 times, while the Soviet Union has enough to do us in 40 times.

A nuclear weapons freeze is simply a recognition of the fact that enough is enough. It has nothing to do with a weakening of our defense. If a freeze were to be imposed on both sides, both sides would simply cease testing or making any more nuclear weapons. The nuclear arms race, screaming along, would end, leaving us the task of dealing with the nuclear arms that exist now.

This is not some hare-brained, "crazed-radical" idea. It is not an idea propagated by rabid peaceniks and unrealistic dreamers. It is a rational, possible and desirable way to cut through the contradictory and confusing arms control agreement. The freeze is supported by older people, young people, business people, Democrats, Republicans, Catholics, Protestants, you name it. William Colby, director of the CIA during the Nixon administration, supports it. So does Thomas Watson, the former

chairman of the board at IBM. Mary Crisp, former co-chair of the Republican National Committee, supports it. The list is very long, and the point is to make it even longer.

Rarely in our history as a nation has change in public policy come about without intense citizen pressure. At present, our nation's policy is to keep building nuclear arms because the administration feels we are behind the Soviet Union in nuclear weapons strength. This is, of course, highly debatable. The freeze movement is geared to allow common citizens a chance to speak out on an issue which, like it or not, affects everyone's daily existence. Support from all across the country for a simple bilateral cessation of the nuclear arms race will force the administration to take notice and then negotiate with the Soviet Union for a freeze.

If anyone still insists that the freeze movement is a radical movement, ask him or her to go to a meeting of freeze supporters. I couldn't help but notice the diversity of people at a recent Lincoln Freeze Campaign meeting. There were little old women wrapped in knitted shawls, profes-

sors nattily attired in tweed suits, young mothers holding their children and farmers wearing bib overalls. The freeze movement is a citizen's movement. It is a movement of people concerned about their futures.

We have a chance next Wednesday to speak our mind on the nuclear arms race. The ASUN elections will have the "freeze question" on the ballot and every student on campus has the opportunity to voice his or her concern. We are not alone as a student body in registering our sentiment; for instance, the University of Iowa student body has already endorsed a nuclear weapons freeze.

Just think, Nebraska will send more than \$7 billion to Washington during the next three years for our administration's continued buildup of arms. Meanwhile, our university scrapes by, cutting important programs because it lacks funds. The nuclear arms race must stop, if only for this one reason. Come and vote March 9 and say to the nuclear arms race what "M\*A\*S\*H's" final show said to the Korean War: "Goodbye, Farewell and Amen."

## Being a woman is real risk in insurance

In any crowd of cheerful, positive-thinking citizens there is at least one eternal optimist who longs to believe that somewhere, somehow there must be a form of discrimination that is "fair," or even "good" for women.

If such a person exists among you and is not busy clapping hands for Tinkerbell, allow me to introduce him or her to the friendly neighborhood insurance industry.



**Ellen Goodman**

For two days last week, at congressional hearings on a bill to ban discrimination in insurance and annuities, we heard a good deal of testimony showing that women are paying more and/or getting less from their insurance than men.

In the pension business, for example, men and women often make equal payments to buy an annuity, but women get less than equal monthly payments back. To get the same monthly amount as men after 65, women have to pay more before 65.

The industry, for its part, didn't deny that it offers separate plans for men and women. Rather they held aloft actuarial tables, as if writ from the great Statistician in the Sky. Anatomy is destiny, they

declared. Women live longer, they receive more monthly payments, and so they must pay more.

Insurers have made similar arguments in terms of medical and disability policies since this issue was first raised. They are just following numbers: If women cost more, they must pay more. What's fair is fair.

But fair isn't always easy to assess. At the crux of this controversy is the fact that insurers choose to group people and then make predictions about the behavior of that group. They do not call this discrimination; they call it "risk categorization."

Now women are claiming that being grouped by sex is equally discriminatory, arbitrary and harmful to them as individuals. The "average" woman, for example, may have a longer life expectancy than the "average" man. But out of every 100 women and 100 men, 84 of each sex will die in the same years.

The all-too-chivalrous rebuttal from the insurance industry now is that women aren't really suffering under this two-track system. Indeed, they insist, equality will cost women dearly. But whenever someone protests that equality will hurt women, watch out.

There are two areas today in which women pay less than men. Young female drivers under the age of 24 are generally

charged less than young male drivers for auto insurance. Women generally pay 10 to 20 percent lower premiums for life insurance.

The auto-insurance difference is based on the fact that young men get into more car accidents than young women.

As for life insurance, women usually do pay between 10 and 20 percent less for the same amount of coverage. This can be lower than the difference between companies and is often wiped out by discounts like non-smoker discounts.

But even if you include these so-called advantages, the bottom line is simple. The "break" that women get in auto and life insurance is piddling. They pay dearly for their sex when it comes to medical coverage, disability coverage and pensions.

In one reasonable analysis compiled by the National Organization of Women from the industry's own figures, being a woman can cost \$15,732 in insurance costs over a lifetime. That, on anyone's tables, is a real "risk category."

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