

Daily Nebraskan

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Job interview...

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"I've got your transcripts here, hmmm . . . very interesting."

Come on, get it over with and ask it, I thought. That's what I hate about interviews, everything is implied and the interviewer always leads you on to say something you don't really want to say. They never have the guts to come out and ask you, "Well, what happened here in statics?"

"Well, what happened here in statics?" he asked. It was hopeless. I felt like I was in a circus, strapped helplessly to a wall with someone throwing 10 sharp knives at me, each knife just missing.

"You took thermodynamics last semester," he asked. "How did you do?"


"OK," I lied as the second knife just missed my head. I kept asking myself what I was doing here, and why I deserved this.

It was a horrible 30 minutes, and the worst experience of my life, but finally the interview ended. I walked out

of the room like a whipped dog, wondering what to do with my life. I hoped my interviewer enjoyed the session, because I sure didn't.

Final score: Brian 0, Interviewer 0.

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Letter Policy



Risk classification changes need study

In the interests of providing additional discussion of some important issues, I would like to respond to Ellen Goodman's column "Being a woman is real risk in insurance" (Daily Nebraskan, March 2). As a Fellow of the Society of Actuaries (not a "great Statistician in the Sky"), I have some professional background in the issues and principles related to risk classification.

Simply put, the objective of risk classification is to identify a group of individuals who can be expected to incur very similar costs. There is, of course, room for disagreement over the proper criteria for classification. Based on a scientific analysis of experience data, however, sex is a proper distinction to be made. Ms. Goodman seems to accept the evidence that women as a group experience different probabilities of death than similarly-situated men. (Studies seem to indicate that the difference is not due to differing socio-economic pressure/conditions, as one might guess, since there is a significant difference in male and female infant mortality.)

Eliminating classifications by sex can be justified on the basis of proper social policy, and that may well be appropriate. But the immediate and potential implications of that action must be fully understood. The immediate implication is that men as a group would be subsidizing women as a group with regard to pensions, and vice-versa for life insurance.

There are also some significant implications for pricing those products, since the distribution of an individual company's business by sex will then have an impact on the premium determined. The potential implication is a further restriction of the classification system by eliminating other criteria such as age. This has serious consequences for the nature of insurance - e.g. younger people opt not to buy insurance, with the result that the premium will have to go up, because an older population is insured; but then more relatively younger people opt not to buy insurance because the premium is higher, etc. These consequences may or may not be in the best interests of the individual consumers of the financial services industry.

The insurance industry has served as an important financial service function in the past and I believe it will continue to do so, as evidenced by the recent flurry of activity in developing new products such as Universal Life. The industry must be continually responsive to the changing environment. But it must be remembered that before the industry makes fundamental changes in its operation, it has an obligation to current and future

policy holders to make sure the implication of those changes are studied and made known.

Warren R. Luckner
 assistant professor and director,
 Actuarial Science Program

Few Americans at festival

Sunday, the Institute of Agriculture and Natural Resource's International Programs department sponsored the East Campus International Festival. The purpose of this event was to promote increased interaction and understanding between American and foreign students. Those in attendance saw demonstrations of various ethnic cultures, participated in discussion groups and sampled foods from different areas of the world. The event was relatively well attended, and those present seemed to enjoy the program.

There were, however, two aspects of the festival in which I was disappointed. The first was the lack of Americans present. Outside of the American Indian Dancers and those students and staff members involved in the program, the vast majority of persons attending were foreign students and their families. The lack of involvement by white American students, while not unexpected, was still frustrating.

The second aspect, however, contributed to this apathy. The organization of the event was not designed to maximize student participation, but rather to give those in charge a feeling of accomplishment. From the planning meetings at which volunteers' concerns were deftly sidestepped, to the program itself, where demonstrations and audience members were overtly manipulated, it was clear that this was to be a "railroad job". So, even though a few individuals may have gotten some nice publicity, and there were several people present, the festival missed its real mark - the American students.

My purpose in writing this is not merely to complain; rather, it is my hope that in the future, campus organizations such as UPC-East, etc., will become involved in this or a similar project. Such organizations are more concerned with results than with getting their names publicized, and could help improve the program. This is badly needed to broaden the views and expand the horizons of many students.

Kelly Downing
 senior, mechanized agriculture, soil science

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Applications are available in Suite 220, City Union, and the Administrative office in the East Union. All recognized student organizations are welcome to apply for space.

The applications must be returned to Suite 220, City Union, by 5:00 p.m. Thursday, April 7, 1983, for your organization to be considered. Any questions should be directed to the Operations Committee of the Nebraska Union Board.