

# The Actuarial Update

VOLUME 17 NUMBER 11

AMERICAN ACADEMY OF ACTUARIES

NOVEMBER 1988

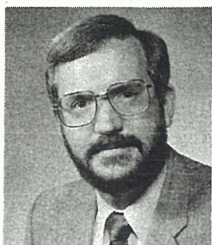
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## Enclosures

Included in this month's issue of *The Update* are the following:

- Government Relations Watch
- In Search Of . . .
- ASB Boxscore
- Cash Flow Testing Standard
- Report on Continuing Education Recognition
- Exposure Draft on Qualification Standards



**Pictured left is James J. Murphy, who has been named new Academy executive director. Story on page 4.**

## The Actuary and the Artists: Strange Bedfellows

by Christine Nickerson

One doesn't necessarily think of actuaries as consorting with artists and bohemians, especially in Paris during the early part of this century. This was the Paris of Picasso and Braque, a city witnessing the beginning of a revolution in art. There in the midst of it all was Maurice Princet, an actuary employed by the insurance company Abeille, who lived in Montmartre during those years of artistic ferment. Princet frequented Picasso's studio and was a friend of many other well-known painters in Paris. He lived for a time in the Bateau-Lavoir, or Washboat, a tenement building that housed a number of artists' studios, including Picasso's first studio. Princet lost his wife to the painter André Derain, and he wrote an introduction to an exhibition of paintings by the artist Robert Delaunay. Marcel Duchamp, the creator of the revolutionary painting *Nude Descending a Staircase* (a work criticized by some as a rendering of an explosion in a shingle factory), was introduced to Picasso and Braque by his friend Princet.

Art historians disagree about the degree of influence that Princet had on the development of Cubism, but all agree that the French actuary was on close terms with many of the Cubist painters. According to his contemporaries, Princet, with his learned airs, attracted listeners with his devilish charm and caustic wit. A painter of the period, Francis Carco, said: "We

respected him, because he earned a nice living and presented himself as quite a gentleman . . . always very well-dressed, bantering, and a bit melancholy. His art of conversation had the power to throw Max Jacob into a rage . . . but his insinuating logic finally convinced even Max himself."

Cubism is one of the foundations of twentieth century art. It developed between the years 1907 and 1914, and represented the final break from the traditions of European painting that had held sway since the Renaissance. Two of its proponents, Picasso and Braque, continued a trend of intellectualized art that had emerged in the late-nineteenth century, mainly in the work of Paul Cezanne. But in general, the Cub-



ists were interested in how our perception of the visual world is translated to the two-dimensional surface of a painting. Once they began to work with this idea, a whole world of unexplored possibilities opened up to them. For example, what is the essence of an object—its material, its image, or our thoughts and feelings about it? Philosophers had dealt with these questions since Aristotle, but the Cubists made them the central concern in painting.

In connection with the intellectual and theoretical side of Cubism, Princet's name is frequently mentioned. A number of contemporary critics and writers saw him as an important force in the movement,

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## From The

## Interim

## Executive

## Director



### Gary D. Simms

As a frequent contributor to the pages of *The Actuarial Update* over the past five years, I am accustomed to offering the readership advice and counsel on government relations and legal issues. But now, after my appointment as interim executive director, I find myself presented with the opportunity to offer commentary from a broader perspective. My period of temporary stewardship gives me a shot at a bully pulpit, which, with your indulgence, I will most happily take.

Let me make my message absolutely clear: actuaries in the United States must ignore their differences and concentrate on their similarities.

To the non-actuary, actuaries appear to be fungible commodities; all actuaries seem to share common talents, abilities, and skills. To the actuary, on the other hand, each sub-specialization has unique and individual requirements not shared by everyone with the title "actuary." Neither view is accurate, and for the profession, the internal point of view is terribly self-limiting.

Actuaries are intense and articulate regarding their expertise, supremely self-confident, committed to excellence, jealous of their abilities. But most actuaries also suffer from an improper sense of isolation within the sphere of their particular specialties. Perhaps because of the rigorous examination process, most actuaries hesitate to opine on social issues that may have an impact outside the narrow area of their specialties. Having labored long and hard to attain the right to add a set of initials after their names, many believe that no one who does not have similar qualifications can hope to understand the particular arcane features of their knowledge. And as a result, they tend to believe that they cannot hope to speak publicly on issues that "belong" to other specialists within the actuarial fraternity.

In reality, in matters of public policy, actuaries of whatever stripe are qualified to offer valuable advice and counsel. After all, the public policy decision makers continually are asked to decide issues

related to risk classification, the time value of money, assumption-setting, and statistical analysis. These issues are within the commonality of actuarial practice, and actuaries of all particular specialties are adept at responding to such matters. And one way in which professionalism can be enhanced (and at the same time improve public policy debate) is for actuaries of all specialties to speak out on such matters forcefully and confidently.

A related matter is that the time, talent, and treasure devoted to inter-actuarial organizational coordination is staggering. In an era of expanding programs (e.g., the Actuarial Standards Board, the new bimonthly magazine *Contingencies*, enhanced public and government relations initiatives), the future growth and prosperity of the profession are threatened by an undue emphasis on intraprofessional concerns. What is required is an outward, external focus for professional activities, in both the government relations arena and in the necessarily and inextricably intertwined public information outreach activities.

Despite these problems, there are some truly hopeful signs. The forthcoming Centennial Celebration of the Actuarial Profession in North America will stress the common heritage of the entire profession, regardless of specialty. The fact that several thousand actuaries will gather together cannot help but underscore the essential unity of the profession. The promulgation of actuarial principles by the Casualty Actuarial Society and the Society of Actuaries as a primal source for the creation of practice standards by the Actuarial Standards Board demonstrates that the profession can unite for a common purpose. A monograph currently under preparation on the foundations of actuarial science will demonstrate that the underlying bases for each major specialty are indeed closer than one might think.

The Joint Task Force on Strengthening the Actuarial Profession, including representatives from the Academy, the American Society of Pension Actuaries, the Casualty Actuarial Society, the Conference of Actuaries in Public Practice, and the Society of Actuaries, has completed its report and will soon present it for comment to actuaries in the United States and Canada. The recommendations contained therein (or some version of them as refined or rewritten by commentators), if and when adopted, would help overcome interorganizational dis-

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## Letters to the Editor

### Reactions to the Gay/Lesbian Perspective on AIDS and Insurance

Thank you for running the interview with Jeffrey Levi in the September *Update*. Levi's argument is essentially that the additional costs of AIDS claims should be spread across all policyholders rather than passed on to the government by denying coverage. Actuaries should realize that Levi's argument, based on public health grounds, would not be the first time social policy has overridden insurance underwriters' concerns. Two examples come to mind.

Until the 1940s, blacks as a class paid more for life insurance because of higher death rates. The demography exam was teaching in 1979 that these higher death rates still prevailed. Yet society decided that premiums based on race were unacceptable, and the insurance industry is still sound.

The example of the '70s and '80s is sex-distinct premiums. People on both sides of the barricades recognize that female experience (mortality, health, auto, to name a few) tends to be different from male. Proponents of sex-neutral policies argue that such a distinction is socially unacceptable, as reflected by the *Norris* decision. And, indeed, pension and profit sharing plans have easily come to grips with the ramifications of *Norris*.

John W. Atteridge  
San Francisco, California

Jeffrey Levi's statement that "the public health is more important than one company or a group of companies profitability" struck me as both incongruous and hypocritical. He seems to think that a

"company" is a disembodied entity that has no connection with real people. He is wrong. When the profitability of a company is destroyed, people lose their jobs, stockholders (who are also people) lose their savings, and policyholders (more people!) lose their insurance. He is quite willing to destroy the livelihoods of thousands of people and imperil the insurance coverage of millions of policyholders, yet he does not support mandatory testing for AIDS.

This epidemic could be controlled within months by means of universal, mandatory testing. Before insurance company employees, stockholders, and policyholders have to bear the costs of AIDS, I want to see that burden spread (very lightly) across the entire population by means of testing. Levi will gain much more credibility when he is willing to accept such testing.

Thomas J. Hruska  
Lansing, Michigan

I applaud *The Actuarial Update* for its recent cover article on AIDS and the gay/lesbian perspective. This article brings a perspective to the AIDS situation that very few actuaries are exposed to in our daily work and company environments. *The Actuarial Update* has performed a valuable service in showing our profession "the other side" of the AIDS situation.

Wayne E. Stuenkel  
Birmingham, Alabama

I would like to comment on the following quote from one of Jeff Levi's statements in your article on AIDS and insurance: "Initially, though, insurance was created

to spread the risk among the community . . . maybe we need to return to that notion rather than the notion of each individual getting away with as little as possible."

As a member of the tax-paying, insurance-paying community, I believe strongly that I should pay my fair share (as little as equitably possible), rather than subsidizing the share of people who choose to practice unsanitary sexual/parenteral hygiene.

I selfishly wish to pay my share; he wishes me to help pay his share. Who is more selfish?

George C. Crosby  
Montgomery, Alabama

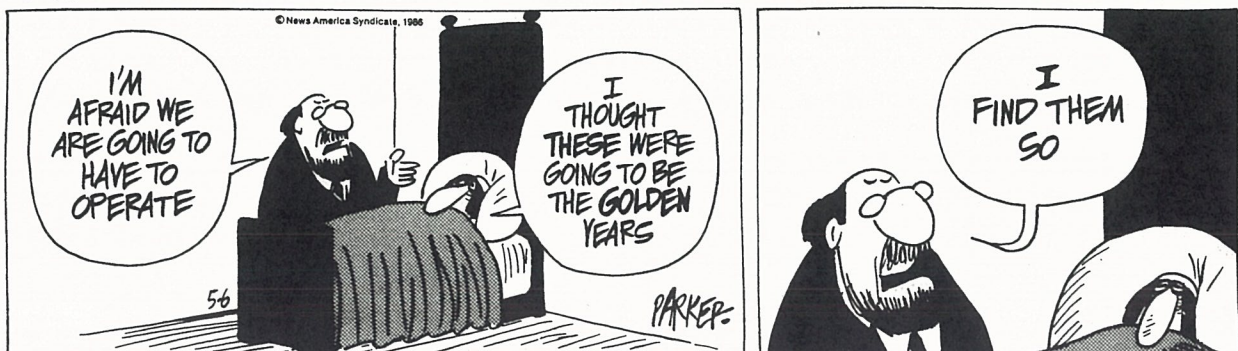
### Diverting Attention from Substantive Issues

In his letter published in the September issue, Bruce Schobel has astutely implied that politics has always intruded on the process of determining actuarial assumptions for the Social Security and Medicare Trustees' Reports. Election year politics has a tendency to bring out the worst in politicians. (The Trustees' Reports submitted by appointees of President Carter in 1980 were based upon highly questionable economic assumptions.) But the politicians exerted more complete control of both the assumptions and methodologies in the 1988 Trustees' Reports than I have ever before observed. Schobel appears not only to condone such conduct by the trustees; he has also criticized me for not acceding to it as chief actuary, and has criticized Edwin and Toni Husted for their letter expressing disapproval of such conduct.

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### WIZARD OF ID

BY BRANT PARKER & JOHNNY HART



By permission of Johnny Hart and North America Syndicate.

## Murphy Named Academy Executive Director

James J. Murphy has been selected as the new executive director of the American Academy of Actuaries. Murphy will leave his post as vice president and chief actuary of Northwestern Mutual Life Insurance Company to direct the Academy's operations, effective January 1, 1989. Stephen G. Kellison, who served as the Academy's executive director since its Washington, D.C. headquarters were established in January 1976, resigned his post in September of this year. While the search for a new executive director was undertaken, Academy General Counsel Gary D. Simms served as interim executive director; he will continue in that capacity until Murphy assumes the helm.

A native of Milwaukee, Wisconsin, Murphy joined Northwestern as an actuarial trainee in January 1966. He was promoted to actuarial assistant in 1968, and to senior actuarial assistant in 1970, following attainment of Fellowship in the Society of Actuaries.

From 1971 to 1980, he held the officer position of assistant actuary, working

primarily in the product development area. In this capacity he served as manager of several interdepartmental projects, most notably of Northwestern's highly successful UPDATE '80 and UPDATE '83 ("Get More Out of Life") programs. He was promoted to vice president and actuary in August 1983, and to his current position in December 1984. In his current role, Murphy is responsible for directing the operations of the firm's actuarial department, a staff of approximately eighty persons, working primarily in the area of product development and pricing.

A leader in the affairs of the nation's actuarial professional associations, Murphy has been a member of the Society of Actuaries since 1967, and he was recently elected to the Society's Board of Governors for a three-year term ending in 1989. He is currently a member of the Society's Planning Committee and Education Policy Committee, and chairs the Society's Task Force on the Actuary of the Future. In addition, he has been

active in the SOA's education and examination committee work.

He recently served as a member of the actuarial profession's Joint Committee on Operational Economics, representing the American Academy of Actuaries, and he stepped down this year as chairman of the Academy's Admissions Committee, after distinguished service in that position.

Jim Murphy's record of service extends far beyond his profession to encompass his community. He is past chairman of the board of the American Heart Association of Wisconsin, in addition to having acted in a number of other capacities in that organization. He is chairman of the Board of Trustees of the Wisconsin Conservatory of Music, following service as treasurer and chairman of its Finance Committee. Murphy has also been active in the University of Wisconsin-Milwaukee Alumni Association and the Milwaukee Urban League.

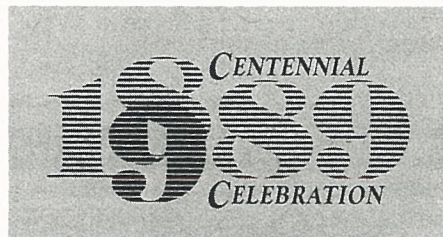
Murphy and his wife, Alice, have three daughters, Kathleen, Jennifer, and Megan. Mrs. Murphy is a minister of the St. Jacobi Congregational Church.  $\Delta$

## Program Highlights for Centennial Celebration

The preliminary program for the 1989 Centennial Celebration of the Actuarial Profession, to be held next June 12-14 in Washington, D.C., may already be in your hands, and you may already have perused it thoroughly. But in case you haven't, here are a few highlights of this most special event, which provides the profession with a signal opportunity to take stock of how far it has progressed in 100 years, as well as the distance it has yet to travel.

Highlighting the opening session on the first day's roster of events is the keynote speech by The Honorable Willard Z. Estey. Estey, who now serves as Deputy Chairman of the Central Capital Corporation, is a retired Justice of the Supreme Court of Canada. His presentation, "The Challenge of Professionalism," will provide a framework and a context for pondering the several aspects of what professionalism might mean for actuaries.

Most of the content of the three-day meeting is subsumed under two principal topics: "The Challenge from Within" (the profession) and "The Challenge from Without." One of the "Challenge from



Within" sessions, on education, will give actuaries a chance to reexamine the validity and utility of the current education and examination systems of the Casualty Actuarial Society and the Society of Actuaries. Participants will deliberate the question of whether these systems represent the optimal way to meet the challenges of the future.

One of the big disappointments of the 1980s has been the failure of various cost containment strategies in health care to have had much long-term effect on total expenditures. A session on health care will focus actuaries's attention on how they can assist society in devising ways to provide health care services in the most efficient manner, and will also raise more philosophical questions about whether actuaries, individually or collec-

tively, ought to take positions on issues such as the right to die, the right to health care, and whether society can afford to (or afford not to) provide care for the millions who have no health insurance at all.

A comparative look at the different nations's systems of care for the elderly is one element in another "Challenge from Within" session. Participants in the old age and continuing care session will be challenged to integrate all of the concepts, foundations, and tools that have been used in both past and present to bring coherence to this most daunting issue.

Under the rubric, "Challenge from Without," attendees will find sessions that investigate the impact on the profession from external groups such as regulators and other professions. In one session, "Socialization of Risk," participants will grapple with questions about the appropriate uses of risk classification in insurance and how actuaries will respond to demands from the public for more socialization of risk. In particular, attendees will consider means by which they can balance the needs of society for insurance that corresponds with its no-

*(continued on page 5)*

## Checklist of Academy Statements September 1988

TO: National Association of Insurance Commissioners, September 12, 1988. RE: Minimum reserve standards. BACKGROUND: This statement comments on the June 11, 1988 NAIC draft on minimum reserve standards for individual and group health insurance contracts.

TO: Congressional Research Service, September 14, 1988. RE: Access to health insurance. BACKGROUND: These comments concern a study on estimating the cost of providing health insurance for uninsured employees and their dependents.

TO: Subcommittee on Oversight of the House Ways and Means Committee, September 30, 1988. RE: Pension portability. BACKGROUND: This statement comments on H.R. 1961, the Pension Portability Act.

### LETTERS TO THE EDITOR

*(continued from page 3)*

The Hustedes had justifiably criticized the manner in which the methodological change was made in the calculation of the actuarial balance of the OASDI program. Although Schobel attempts to minimize the importance of the change on the projections, it had the effect of reducing the projected OASDI deficit by one third and, more important, played a significant role in forcing the OASDI program back into close actuarial balance. The methodological change was just one of several gimmicks used by the trustees to force the OASDI program into close actuarial balance. This change had never been contemplated by the trustees, as recently as January 1988. But once the trustees and other politicians realized that the assumptions approved by the staffs of the trustees would leave the OASDI program out of close actuarial balance for the first time since the 1983 amendments had been passed, they began searching for a combination of changes in methodology and assumptions that would force the OASDI program back into close actuarial balance. Obviously, the change in methodology discussed by the Hustedes played the most significant role in achieving this goal.

Since Schobel is critical of the Hustedes for not discussing important changes in assumptions, let me describe some of the assumptions the trustees adopted in order to achieve their goal of placing the OASDI program in close actuarial balance:

1. The average real wage was assumed to increase at the ultimate rate of 1.4% per year. This increase is over 50% higher than the average real

wage increase during the last thirty years.

2. The assumed number of net illegal immigrants that would enter the country annually was raised to 200,000. Moreover, it was implicitly assumed that illegal immigrants would earn the same wage as the average worker. This assumption was adopted despite the fact that legislation was enacted in 1988 which, for the first time, imposed penalties on employers who hired illegal aliens.
3. The assumption was adopted that no new AIDS infections would occur after 1991, for purposes of projecting mortality for AIDS.

At one point, increasing the interest assumption by  $\frac{1}{2}\%$  was proposed. This change, together with the change to the level-financing methodology, would have had a powerful, positive effect on the actuarial balance. However, this proposal was eventually dropped in favor of a series of more subtle changes that would place the OASDI trust fund back in actuarial balance. An indication of the lack of rationality in the trustees' actions is that they deemed the new level-financing methodology for the OASDI program to be superior because it recognized interest earnings on the trust funds. But, at the same time, they changed the definition of actuarial balance for the HI program so that it no longer implicitly recognized interest earnings on the trust fund.

The manipulation of the assumptions was, in fact, so blatant that the trustees themselves began to have reservations regarding their credibility. Dr. Otis Bowen, secretary of the Department of Health and Human Services, was so deeply concerned that he ordered those reserva-

tions to be described in the reports. Thus, reservations regarding the assumptions were expressed not only by the chief actuary of the Health Care Financing Administration, but also by the trustees themselves.

I am surprised that Schobel seems to be critical of the Hustedes for implying that public debate is desirable before the trustees change the methodology. I perceive no such implication in their letter, but such an implication wouldn't be unjustified, since the actuarial certification in the OASDI report states that the methodology is generally accepted within the actuarial profession. What other way is there to achieve general acceptance than to have a public debate?

It is regrettable that Schobel has diverted attention from the substantive issues by making personal attacks on those who are discussing subjects of legitimate interest to the actuarial profession. He has accused me of having "dodged" my responsibility, while at the same time warning the Hustedes that they "should not disparage the integrity of their actuarial colleagues . . ." The actuarial profession has a right and a responsibility to debate and discuss the facts that the Hustedes have presented. Projections for social insurance programs are the most visible evidence of the capabilities of the actuarial profession. If those projections lose credibility, then the entire actuarial profession loses credibility.

Guy King  
Baltimore, Maryland

### CENTENNIAL CELEBRATION

*(continued from page 4)*

tions about fairness and availability of insurance and the needs of the insurance industry to remain solidly solvent.

A mock trial, staged as part of the session on "Liability Insurance," will demonstrate the consequences of the different elements involved in the design, pricing, marketing, and administration of this product, which tends to be strongly influenced by non-actuarial factors.

Increasingly, banks are treading upon the territory once considered the sole preserve of the insurance industry. Conversely, in recent years, many insurance companies have become part of diversified financial service organizations. The session, "Actuaries—After the (Financial Services) Revolution" will examine the ramifications of the blurring in the old distinctions among insurance, banking, and securities.  $\Delta$

## Applications for E & O Insurance

The Joint Task Force on Errors and Omissions Insurance has put together a group errors and insurance program. For the program to be viable, there is a minimum participation requirement.

Information on and applications for the program will be mailed November 10 to the chief actuaries of all consulting firms with at least one employee who is a member of one or more of the organizations in the Council of Presidents. These organizations are the American Academy of Actuaries, the Canadian Institute of Actuaries, the Casualty Actuarial Society, the Conference of Actuaries in Public Practice, and the Society of Actuaries. The application deadline is December 2.

If your firm did not receive its packet by November 17, please contact Yvonne Arroyo of Marsh & McLennan, Inc. at (212) 997-4563.

### FROM THE INTERIM EXECUTIVE DIRECTOR

(continued from page 2)

unities. The report, by clarifying the roles of each organization, and by suggesting concrete steps for organizational comity, could pave the way toward a future characterized by a leaner and more effective administrative structure for the profession.

My experience with actuarial organizations and with actuaries leads me to believe that members of the profession seek a higher public profile, more input into public policy decisions, and enhanced professionalism. I maintain that none of these goals will be attained unless and until actuaries cast away unjustified self-limitations and subordinate organizational fealty to professional loyalty.

I am proud to work on behalf of so talented a profession, which includes so many dedicated individuals providing service to the profession. It has been my privilege and honor to work closely with much of the profession's leadership over the past five years, and I look forward to a continuing rewarding relationship in the future.  $\Delta$

## Progress Report on Contingencies

Since the last report on the progress toward publication of *Contingencies*, several important tasks have been accomplished, and several new projects are in the works.

Additional new advertisers have expressed keen interest in appearing in *Contingencies*; at least three of these may be taking out series of ads in the publication. The names of these companies have been forwarded to our ad sales rep, Judy Solomon, who will be making follow-up calls during the next two weeks.

Work has also commenced on the principal component of our full media kit, a four-color fold-out brochure that will provide all of the basic information potential advertisers need to know, such as a rough demographic breakout of our mailing list, summary statements about the content of the publication, and rates for full and partial-page advertisements. This piece will be assembled by the Washington-based designer who has done such a superb job in developing the format for *Contingencies*. This piece should be ready for distribution at the December board meeting.

### Topics in Contingencies

To provide potential authors with some

idea of the kinds of topics that the editors believe will make top-notch articles for the first year's issues of *Contingencies*, here is a look at a portion of our tentative lineup for the first several issues of the magazine. If you feel qualified to write on any of these subjects—or if you can think of a colleague who is qualified—please call the editorial offices and let us know about it. We would also be grateful for any tips on resources that bear upon these topics.

Social Security: Protecting the System for Our Grandchildren

Preserving the Solvency of HMOs

The Possible Ramifications of the Passage of Proposition 103

How Far Should Medicare Expand

Striking a Balance in Deregulating U.S. Financial Services

Three Years Down the Road—Tort Reform Hasn't Really Changed Things

Sex Discrimination in Life Insurance—Regulation versus Common Sense

Ethics and the Actuary

The Pension Benefit Guaranty Corporation: How It Works

The Process of Demutualization

Single Premium Life After the Tax Bill

Pension Fund Investments in Leveraged Buyouts

Mandated Health Care Coverage: Sorting Through the Proposals

### THE ACTUARY AND THE ARTIST

(continued from page 1)

and Prinet appears in many of the anecdotes and histories of Cubism. While Picasso and Braque may have listened to his learned resolutions with only half an ear, others saw in his demonstrations the scientific explanation of their art. He is thought to have been influential in encouraging many of the minor painters to approach Cubism in a more theoretical fashion. André Lhote, in *Naissance de Cubisme*, tells of a question that Prinet posed to Picasso and Braque:

You render a table as you see it, distorted by perspective, but what would happen if you decided to express the universal table? You would have to straighten it up onto the picture plane, and from the trapezoid return to the true rectangle. If that table is covered with objects equally distorted by perspective, the same straightening up process would have to take place

with each of them. Thus the oval of a glass would become a perfect circle. But this is not all: this glass and this table, when viewed from another angle, no longer exist. The table becomes a horizontal bar a few centimeters thick; the glass, a profile whose base and rim are horizontal, which then necessitates further displacement.

Art history, unfortunately, does not reveal the response to this question, nor does it tell us what became of the questioner. One hopes, however, that Prinet remained prosperous and well-dressed and continued his lively discussions with his friends, the artists.  $\Delta$

**The Update** welcomes letters from readers. Letters for publication must include the writer's name, address, and telephone number, and should be clearly marked as Letters to the Editor submissions. Letters may be edited for style and space requirements.