



The Actuary

The Newsletter of the Society of Actuaries

VOL. 20, No. 8

October, 1986

NON-TRADITIONAL MARKETING SECTION

By H. Michael Shumrak

The Non-Traditional Marketing Section was formed in 1984. The purpose of the Section is to encourage and facilitate the professional development of its members through activities such as meetings, seminars, research studies and the generation and dissemination of literature which addresses non-traditional marketing subjects. The Section focuses on those product delivery systems and methods which are not the primary focus of other Sections.

The Section encompasses the following areas: direct response, payroll deduction, association group, credit insurance, and sales of insurance products through stockbrokers, banks, S&L's and retailers. In addition to covering these non-traditional distribution channels, the Section also concerns itself with the application of non-traditional marketing methods to support traditional distribution systems. For example, direct mailing techniques can be used to generate sales leads for an agency distribution system.

The majority of the over 900 Section members are insurance company actuaries (76%). Many of these members are either involved in product development or marketing development for non-traditional marketing distribution systems. A substantial percentage of the non-insurance company members are in the consulting field. Canadian and non-North American members comprise over 10% of the Section. The initial Section Council was established with an eye toward achieving a balance among geographical regions and areas of non-traditional marketing specialty.

During its first two years, the Section's primary efforts have been

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A SUMMER THUNDERSTORM

Some students sitting for the May exams were hurt by a computer foul-up when the examination results were announced in early July. John O'Connor, the Society's Executive Director, made a report to the Board as to what exactly occurred. *The Actuary* feels that its readers are entitled to a summary of this disturbing information.

On July 3, the results of the multiple-choice only exams were mailed to all candidates. The mailing included two items: (1) the official pass list, and (2) the candidate's individualized grade. Those with grades of 6 and above should have appeared on the pass list, but those with grades of 5 and below should not.

On July 7, as the Itasca office first opened after the holiday, the thunderstorm struck. There were numerous telephone calls from confused candidates reporting disagreement between the pass list and the reported grade. It was quickly noted that the problem was confined to Parts 4, 5, and 7 (EA1), and that the pass lists were accurate; but that many of the individual grades for these three parts were incorrect.

It was later determined that human failure to update manually the passing grade (in the sub-routine that produces the individual grades) was the cause of all of the difficulty.

As to parts 4 and 7 (EA1), the results of the error were not too serious. The grades of a number of these students were reported as 5 when the pass list showed (correctly) that they had passed. Almost immediate corrections were communicated indicating a passing grade. Here the correction was clearly "good news" to the students affected, and little harm was done.

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RANDOM SAMPLER

By Frederick W. Kilbourne

The article that follows first appeared in the August 1986 issue of *The Actuarial Review*, the newsletter of the Casualty Actuarial Society. It was therefore written for an audience of casualty actuaries. Its basic point, however, applies to all actuaries: there is only one actuarial profession, whatever our sect or denomination. The acquisition of a major insurance actuarial firm by a major pension consulting firm may provide a special opportunity for that point to be made.

The acquisition of Tillinghast, Nelson & Warren (Tillinghast) by Towers, Perrin, Forster & Crosby (Towers) is a significant event to casualty actuaries. What's more, it appears to be recognized as such, which is not always true of significant events. Perhaps it's not surprising, however, in view of the facts that the new Tillinghast is the largest employer of casualty actuaries, has about two dozen offices scattered across the country and around the world, and has roughly a 50 percent market share of the fastest-growing segment (consulting) of the casualty part of the actuarial profession. But it's not merely size statistics that makes the merger a significant event to casualty actuaries. The greater significance lies in the connection with alien concepts such as employee benefits, not to mention pension actuaries.

One score and two years ago I began life anew, as a consulting actuary, and specifically as a pension actuary. The clients were primarily corporations with defined benefit retirement plans, ERISA and TEFRA had not yet been invented, and the work of the pension

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Published monthly (except July and August) by the SOCIETY OF ACTUARIES, 500 Park Boulevard, Itasca, IL 60143. Richard S. Robertson, President, Richard V. Minek, Secretary, Michael B. McGuinness, Treasurer, Anthony T. Spano, Director of Publications. Non-member subscriptions: students, \$5.50; others, \$6.50.

The Society is not responsible for statements made or opinions expressed herein. All contributions are subject to editing. Submissions must be signed.

EDITORIAL

ARE WE TWO PROFESSIONS?

There are two items in recent issues of this newsletter that remind us that the actuarial profession in North America, rightfully or otherwise, treats itself as if it were two. The September outline of the examination syllabus for the British Institute indicates that there is but one actuarial profession in the United Kingdom, with non-life insurance treated as a subject that all actuaries should know something about, and some actuaries choose as a specialty area. Fred Kilbourne's Random Sampler article in this issue gives us a bit of the history of the formation of the Casualty Actuarial Society, and indicates that, so far as Mr. Kilbourne (FSA and FCAS) is concerned, the actuarial profession is better viewed as one.

Actuaries working with employee benefit plans, most of whom are affiliated with the "life" rather than the "casualty" branch of actuarial endeavor, may be surprised to learn that the impetus for the formation of the Casualty Actuarial Society came from the beginnings of employee benefit plans in the early part of this century, and that the early CAS concentration was largely on Workmen's Compensation. Workmen's Comp is an employee benefit form that has much in common with liability, disability, and medical insurance lines, the last two of which have come to be the province of the life actuary as well.

Looking objectively at the different emphases of the life and casualty branches, one may well come to the conclusion that the risk elements are more complex in the casualty lines, while the life or pension actuary has more involvement with the investment element. These differences are only a matter of degree, however, since both insurance and investment elements work into all kinds of plans for financial security.

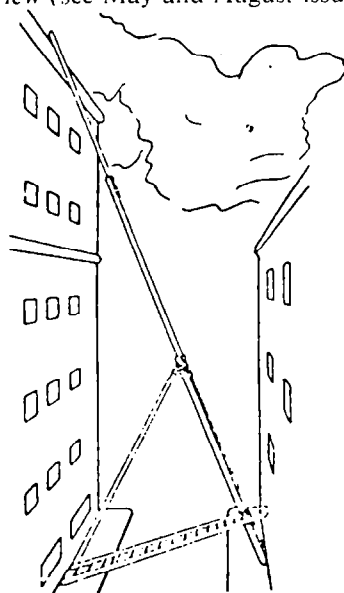
Mr. Kilbourne suggests that life and casualty actuaries have acted as if the other did not exist, and in many ways he seems to be right. We cannot be too pessimistic on this score, however, if we note the several ways in which the two Societies have cooperated in recent years. The American Academy of Actuaries, the Actuarial Education and Research Fund, the Council of Presidents, and the preliminary examinations of both Societies are good examples of how the two professional bodies can work together.

Despite these encouraging signs, most actuaries view themselves as life or casualty, but not both. The SOA and CAS remain as two separate professional organizations serving distinct clienteles. Eventually actuaries must face up to the fundamental question. Are we *really* two professions?

C.L.T.

MATH ODDITIES

This month we offer a puzzle, appearing originally in *Mathematical Puzzles* by Geoffrey Mott-Smith, but more recently posed by Wayne H. Fisher, puzzle editor of *The Actuarial Review* (see May and August issues).



Imagine yourself at the scene of the Mayfield Building fire. At this spectacular event, persons trapped on the roof of the burning structure were rescued by firemen via a three-section 70-foot extension ladder in the alley behind the Mayfield Building. The lower end of the extension ladder was against the face of the building across the alley; the upper end rested against the cornice of the Mayfield Building, and projected 2 feet 2 inches above its point of contact.

A shorter ladder was placed against the base of the Mayfield Building, and its upper end was lashed to the extension ladder (at the top of the lowermost section) to brace it.

A third ladder was laid nearly horizontally across the alley, and beside the other two, as a traffic barrier. Because this barrier ladder was 22 feet 11 inches long, a little longer than the width of the alley, one end wedged a few feet above the alley against the face of the opposite building. The traffic barrier ladder was also lashed to the extension ladder, and from the fact that a man of average height could just walk under the point where the ladders crossed, we may estimate that this point was 5 feet 10 inches above the alley.

Determine the height of the Mayfield Building and the width of the alley. □

DEATH

James T. Phillips

FSA 1924

**Non-traditional
Marketing Section***(Continued from page 1)*

directed toward providing educational programs for the benefit of the members. The Section has been very active in supporting the expanding role of the Sections in the program development and the recruiting process on behalf of the Society's Program Committee. Included among recent SOA programs have been the following Section-sponsored sessions: direct response marketing, accounting for non-traditional distribution systems (jointly with the Financial Reporting Section), mass marketing on an international scale, marketing arrangements with financial institutions, voluntary salary deduction programs, current regulatory topics in credit insurance, marketing to senior citizens, regulation of direct response marketing, non-traditional marketing - products and delivery, open forums on current topics in non-traditional marketing, and a luncheon speaker from the executive staff of the American Association of Retired People. (AARP).

We plan to continue our active participation in the area of SOA program development and recruitment. There will be a Section-sponsored SOA seminar entitled "Strategies to Succeed in Direct Marketing", which will be presented the day before the Chicago annual meeting. The objective of the seminar is to create an understanding of the marketing and product development process required to develop a profitable direct response operation. It will be repeated in two other cities in successive months. We will also be sponsoring sessions during the Chicago annual meeting on such topics as association group, non-traditional marketing through broadcast media, round table discussions of current interest topics in non-traditional marketing, and a Section luncheon which will consist of a brief business session followed by an

open forum discussion of recent trends in direct response marketing. This discussion will be led by two prominent direct response marketing professionals serving as the luncheon's guest speakers. Their initial remarks will provide a contrast of the growth strategies of a large, established direct response company with those required of a smaller, more recent entrant into this increasingly competitive market. For the spring meetings in 1987, we have planned sessions on trends in non-traditional marketing of health products, reserving for credit mortgage insurance, and accounting for deferred acquisition costs for direct response and credit insurance operations.

Members of the Section have been very active as liaisons both within the Society and with other related professional organizations. Examples include the Society's Continuing Education Committee, the Council of Section Chairpersons, the Direct Marketing Insurance Council (this is the insurance industry's special interest Section within the Direct Marketing Association), LIMRA, the Professional Insurance Marketing Association (PIMA), and the Consumer Credit Insurance Association (CCIA). We plan to increase our coordination with the other Sections with respect to future SOA meeting and seminar activities. During 1987, the Section plans to co-sponsor a panel discussion to be presented at the Direct Marketing Insurance Council's (DMIC) spring meeting. We have also encouraged their members to participate in future SOA meetings. In fact, some of them are going to participate as speakers during the fall seminar and meeting season.

Research activities have been in progress since Section's inception. A detailed membership survey was conducted to provide the Section Council with a profile of our group. The survey has helped us to plan to achieve an appropriate balance of Section activities among the many and diverse specialty areas that fall within the broad topic of non-traditional marketing. The survey will be updated in the coming year. Another research project in the works is the establishment of an experience data bank for direct marketing insurers. The objective is to accumulate and share recent mortality, morbidity and persistence experience of direct marketed life and health products. This will be done

MAIL ALERT

Members should by now have received Volume XXXVII of *TSA*. This publication is at long last back on schedule, Volume XXXVII being the *Transactions* for the year 1985. Write the Society office if you have not received your copy.

on a clearing house basis, so as to protect the proprietary interests of each participating company.

The Section has also initiated an Education Task Force. A bibliography of non-traditional marketing source materials has been compiled. It will cover all references from the Society exam material as well as other sources of information on non-traditional marketing topics. This task force is expected to evolve into an Education Committee which will endeavor to assist both the E&E and the Continuing Education Committees.

A Section newsletter is currently under development. It will provide members with emerging trends in non-traditional marketing as well as news of upcoming Section activities and events. It will also include articles that provide background and fundamentals relating to the various non-traditional marketing channels and methods. For example, the upcoming newsletter will contain articles on credit insurance principles, direct response marketing through third party endorsements, and an overview of the regulatory environment for direct response marketed product solicitations. The newsletter will also endeavor to include "networking" information to facilitate the productive exchange of ideas and information among the Section's members.

We have been most encouraged by our membership's positive response to and active participation in the Section's activities. We appreciate the fine efforts of the many Section members who have willingly provided their time and expertise through staffing committees, speaking at meetings and seminars, writing articles, and service on the Council. If you have any questions, ideas or suggestions that you wish to share with the Council, by all means contact us at our *Yearbook* phone or address (see page 30 of the 1986 *Yearbook*). □

Random Sampler

(Continued from page 1)

actuary was actuarial. Within a few years I was working with employee benefit plans beyond pensions, which in those days meant conventional group life and health insurance. At the same time a growing part of the practice involved individual life and health insurance, with the major point of departure being that the clients were generally life insurance companies rather than non-insurance corporations. I was one of about 500 consulting actuaries in the country, nearly all of us being pension or life actuaries or both. Together we made up about 20 percent of the actuarial profession, with most of the balance employed by insurance companies.

Where were the casualty actuaries in all this? Well, they were just about invisible to consulting actuaries in general. Only about one percent of their number, or a literal handful, were active full-time casualty consultants. Most consulting actuaries didn't even know a casualty actuary, for they attended separate professional meetings and seldom if ever worked together. The situation was little different in the insurance companies, for few carriers offered all lines of insurance, and even those few had an invisible but impermeable wall between life and casualty operations at the actuarial level. The separation between casualty and life actuaries, and particularly between casualty and pension actuaries, was a great, yawning gulf.

Consulting casualty actuaries as a group have increased by a factor of thirty over the past two decades, although we still comprise less than five percent of the ranks of all consulting actuaries. In my own case, the first major casualty assignment was in 1968, for an association of insurance companies, while over 80 percent of my current practice involves things that life and pension actuaries just don't do. The demand for consulting casualty actuarial services has outstripped supply for some years, moreover, and this is likely to continue for some time into the future, if newspaper headlines and newsmagazine covers may be taken as indications.

Post-Mortality Life?

From the 1985 Annual Financial Report of the Oregon Public Employees Retirement System:

"The following significant assumptions were used in the actuarial valuations... :

- (1)
- (2)
- (3) pre- and post-mortality life expectancies of participants based on several mortality tables (UP-1984, 1965-70 Basic Ultimate, and 1971 Individual Annuity)."

Cathy Turner, who called this matter to our attention, wonders whether the OPERS actuary also went to Divinity school.

But what's the meaning of employee benefits to casualty actuaries, and where's the significance of pension actuaries in any event? In the first place, it should be remembered that the Casualty Actuarial Society was founded, in 1914, by Dr. Isaac Rubinow and others, to deal with employee benefit plan problems. The intended lines were workers compensation and unemployment insurance, the latter of which was not to be provided for some twenty years, but the former of which formed the foundation of the CAS. Group life insurance had first been written as an employee benefit in 1911, and group health insurance and retirement plans were important employee benefits of the distant future only. It can also be argued that workers compensation and unemployment insurance are the "real" employee benefit lines, in that both coverage and exposure relate directly to employment. An argumentative sort could go on, of course, to contend that all these lines (medical expense coverage excepted) are but special cases of income replacement insurance.

The significance of pension actuaries to casualty (and life) actuaries, and vice versa, will emerge over time, I contend. Joint marketing efforts will eventually lead to joint projects, which in turn will lead to the realization among different types of actuaries that they have more in common than not, and that there is such a thing as actuarial science. This

ACTUARIAL RESEARCH CLEARING HOUSE

The Committee on Research has recently distributed the 1985.2 issue of *ARCH*. This issue is devoted to the written presentations given at the 19th Actuarial Research Conference held at the University of California in October 1984.

Credibility Theory and Bayesian Approximation Methods was the subject of the 19th Conference, which was organized and coordinated by William S. Jewell. Twenty-one papers were there presented, all of which are now published in *ARCH* 1985.2 in 494 pages. There are another 27 pages of introductory material, including an alphabetical list of the contributors, and abstracts of the 21 papers.

For some of the earlier issues of *ARCH*, *The Actuary* has published the Table of Contents. In this case we do not do so, partly due to space limitations, but more because of the elapse of time since the 1984 Conference was held. The 20th Actuarial Research Conference, held at the University of Texas in November 1985, was on Financial Operations of Insurance Companies and Employee Benefit Plans; and the 21st or 1986 Actuarial Research Conference is to be held later this month (October) at Ohio State University on the subject of Risk, Valuation, and Surplus. Hopefully the papers presented at the 1985 and 1986 Actuarial Research Conferences will appear in *ARCH* with less publication delay.

may lead to an appreciation of the fact that the world has need of actuaries and actuarial science well beyond employee benefit and insurance programs. The leaders of Tillinghast and Towers are particularly able, in my opinion, to see the significance of this process to casualty actuaries, and to move it along. Others no doubt will follow, and the process will proceed.

Thus it is that the Tillinghast-Towers merger may be expected to bring casualty actuaries back to our roots (employee benefits) and to help the actuarial profession realize its potential (beyond employee benefits and even, yes, beyond insurance!) □

EXCERPTS FROM ACTUARIAL LITERATURE

Somewhere in the actuarial literature of an earlier time, we came across the following:

This is the sort of statement which I could now imagine myself making to any expert young mathematician who might present himself as having actuarial work in view.

"You must excuse me if I seem to discourage you. Your credentials are excellent, and a young man of your appearance and address, and with the capacity and education indicated by your papers, ought to be able to make a success of anything he undertakes, provided he has the requisite industry and patience.

"I am bound to tell you, however, that the number of good places is smaller in the actuarial profession than in almost any other calling upon which you might possibly think of entering. Excuse me: what were you going to say? Yes, it is a very common opinion that mathematicians who become actuaries receive greater compensation than most college professors; but there are hundreds, if not thousands, of teachers of mathematics in this country, while there is only a small number of highly paid actuaries. This disproportion alone, when you give your mind to it, will go far to dispel the idea that your speediest road to a competence lies in our line of life.

"You must not suppose that every good mathematician can make a good actuary. This is no more true than it is that every capable actuary would make a good college professor.

"Now let me tell you about the difficulties. You must do your studying while actually employed in actuarial work. I have no time to go into the reasons for this, but you must take my word for it. If you once get into employment you will find the work arduous and possibly exhausting. This work will continue daily, six days in the week, with perhaps some shortening on Saturday afternoons, and it will continue during fifty weeks of the year. If you are fortunately placed, you may learn something from the work you do.

Most probably, however, that work will be sheer drudgery, almost of a mechanical sort. You will have to find time alongside of this work to make yourself acquainted with the principles and practice of actuarial science, so as to fit yourself for passing the examinations. In short, you must 'scorn delights and live laborious days', and you must have an exceptionally favorable physical and mental constitution if you are to carry it through successfully. It will require not only strength and intelligence but also unending perseverance, close attention to details, constant alacrity, quickness to see opportunities and promptness in taking advantage of them, and along with all this, much of that uncommon sort of patience which enables a subordinate to work on without weariness when his superiors forget to reward or praise him, as well as to abstain from taking offense where no offense is intended.

"To begin with, it is not easy to get a foothold in a life insurance company, even at a nominal salary. For instance, there is no room for you in my company. We do not need men of your special talent, except for some special branches of work which do not employ, even in a large company, more than two or three men, and in this company we have already as many men of your class as we need.

"What you have first to do is to find some office which happens just at this time to want a young man just like you. Whether there is anywhere just now an opening of that sort can only be found out by diligent personal inquiry. As a rule, wherever and whenever such a vacancy occurs, those who enter young have always the first chance. There is, in short, just a bare chance that you may at this time find a place in one of the companies. If you find it and make the best of it, and you are able to put into your work the qualities which I have indicated as requisite to ensure success, then you will make your mark in the long run.

"Do not suppose that I am encouraging you to enter this line of life. I say only that if you have it in you, and if you once get a start and persevere, you may probably, almost certainly, sooner or later receive due recognition, though the chances are that it may be later rather than sooner. I will add just this:

A Summer Thunderstorm

(Continued from page 1)

Part 5, unfortunately, was another story. Here 60 candidates, some 10% of the Part 5 total, were led by the reported grade to believe that they had been successful when, in fact, they had failed. Correction notices were in the mail by July 8, but these 60 were clearly hurt, psychologically if in no more serious way, by the erroneous information initially reported.

In the aftermath of the storm, the E&E Officers, the Exam section in the Itasca office, and indeed the top officers of the Society itself, have been busy doing what they can to repair the damage. To all of the 60 who could be reached by telephone, apologies have been extended for the error that all agree should never have occurred. A serious effort has been launched to determine exactly what did happen, and how this or similar errors can be prevented in the future. Although the current data processing system, in effect since 1981, had previously produced 130,000 grades without error, what occurred this summer shows once again that human beings, and any systems, are potentially fallible, and must be examined continually for what might go wrong.

As one small action, the Society has decided to waive the examination fees for these 60 students, as they retake Part 5 in November. □

that actuaries as a class are men not only of capacity and experience, but also, so far as my knowledge goes, unusually free from jealousy, and ready to give a helping hand, whenever possible, to every clear-headed and single-minded aspirant to a place in their profession."

Editor's Note: Presumably most readers will not recognize these quotations. They are significant excerpts from the Presidential Address of Emory McClintock, delivered at the meeting of the Actuarial Society of America. The year was 1897! Our thanks to Linden Cole, who called *TASA V* to our attention. □

LETTERS

National Life Tables

Sir:

Having recently received the 1985 *Transactions*, I was disappointed to note that race continues to be a point of demarcation in our national life tables. I can only speculate about the merit of such a benchmark, since logic suggests none. Do the sponsors of such a table honestly believe that race is a more important factor in mortality than socioeconomic status, educational attainment or geographic location? If they do, I would like to see them justify such a contention.

If they do not, I would like to know for what purpose such a distinction persists. In that case, it would seem only to serve the perpetuation of an antiquated form of institutional racism.

In fact, is it so difficult to collect data according to the other classifications I have suggested? Such data would contribute much more to the common weal and would identify those segments of our society who are in need. If, as Americans, we are really interested in the creation of an equitable society, then we must abandon silly distinctions, which are the vestiges of an inequitable past, and underwrite studies which will staunch the growing gaps in our society. Such studies would require a commitment to justice, and substantial funding, and, if recent past is prologue, we are not likely to see either soon.

James E. Norris

Actuarial Demographics Revisited

Sir:

As a supplement to my earlier study (*Actuarial Demographics I*, January) I decided to investigate, for my 1960 class of FSAs, how speed through the examinations correlates with later apparent business success.

I was motivated to do this by the recollection of a comment made at a meeting of the Boston Actuaries' Club in 1957 by William Matheson Anderson, then the Society's Immediate Past President. He said, in effect, that he had little confidence in any actuary who had not been hardened in the fires of

adversity, by which he meant having failed at least one examination along the route to FSA. This seems to imply that he believed that those who made slower progress through the exams would achieve more in their professional careers. I recall his remark vividly because I had just failed part 6, and welcomed the emotional lift.

In order to measure speed through the exams, I determined the number of exams passed in the 5 years 1956-1960, not counting the then Part I (which was then an exam in English).

The 3 individuals who presently hold titles of President or Chairman of a life company averaged 4.67 exams in that period. The 21 with titles of Vice-President, Senior Vice-President, or Executive Vice-President in life companies passed 4.14 exams, while the 10 individuals with less imposing titles passed 3.70. These averages seem to support a conclusion contrary to that of Mr. Anderson.

The other 27 of the 1960 class, all presently consultants except 2, passed 4.25 examinations, not far from the average of their life insurance colleagues; but if one examines the records of the 8 who were consultants in 1961, the average number of exams passed was 3.63. This result seems to support the notion that those who worked for consulting firms while struggling with the examinations had a harder row to hoe. The 17 listed with life companies in the 1961 *Yearbook*, but as consultants in 1986, average 4.52 exams in the 5-year period. This figure is well above the average for those who stayed with life companies, except for those few who have achieved the status of President or Chairman.

In summary, these statistics support the notion that speed through the exams may be a predictor of future business success, *if* one is willing to accept company titles as a proxy for the latter.

Dwight K. Bartlett, III

E&E Chairpersons

Sir:

The major *raison d'être* of the Society is Education and Examination. The volunteers who do this work deserve our gratitude and support. The individuals who get to be E&E General Chairpersons have probably spent more

time on Society work than anyone else, and can greatly contribute to our governance.

I propose that the General Chairperson of E&E have a permanent seat on the Board.

Nathan H. Epstein

Smoking and Breakfast

Sir:

I would like to call to your attention the following excerpt from an article in the February 1986 issue of *Health & Living*:

"Eat a good breakfast every day — you just might live longer. Thus concluded a ten-year study of nearly 7,000 men and women conducted in 1984 by the University of California at Los Angeles Center for Health Sciences. Researchers found that death rates were 40 percent higher for men and 28 percent higher for women who 'rarely or sometimes' ate breakfast, compared to those who ate breakfast 'almost every day'."

This could open up a whole new line of argument for those who claim that mortality variations by sex are due to external or environmental factors rather than biological.

I can hardly wait to see which company will be the first to begin an aggressive marketing campaign for a policy with "breakfast-eater discounts." Imagine a rate book with separate rates for non-smoking breakfast-eating males, smoking breakfast-skipping females, etc.

Robert E. Dougan, Jr.

Smoking and Sex

Sir:

In the May issue appears a statement which I quote in part: "...smoking habits have more effect on mortality than does sex."

I gave up smoking many years ago. Is Charles Chittenden telling me that I made a good choice as to what to give up?

Robert G. Espie
