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Book review

Many disciplines used in book tracing native Americans

by Robert J. Johansen

The First Immigrants From Asia, A Population History of the North American Indians, A.J. Jaffe with Carolyn Sperber. Published by Plenum Press, 233 Spring Street, New York, NY 10013, 1992, xxiii + 333, ISBN 0-306-43952-2. \$39.50 (\$47.40 outside U.S. and Canada)

Dr. A. J. (Abe) Jaffe calls on the disciplines of demography, anthropology, archeology, geology, geography, ethnology, and statistical and actuarial theory in a panoramic sweep of history and prehistory as he traces the North American native people from their wanderings in Asia across the Bering land bridge to North America.

Without a written history, Jaffe applies his knowledge, experience, and plain common sense to archeological and other data to reconstruct migrations across North America and the transition of many tribes from hunters and gatherers to an agricultural existence. Jaffe uses analyses of skeletal remains to derive estimates of birth and death rates and tribal/family relationships. He notes physiological limits on fertility, the apparent high mortality of primitive people, and that substantial numbers existed when the early colonists arrived from Europe. He justifies his estimates of pre-Columbian vital statistics as compatible with a very slow population growth over millennia. He also shows that some others' estimates would produce results incompatible with any reasonable estimates of the population of North America when Columbus landed.

In the third of 13 appendices, Jaffe explains his derivation of pre-Columbian life tables (agriculturalists live a bit longer, men longer than women). Without skeletons of children (whose bones don't survive), he extended the adult life tables back to age 0 by developing a relationship between e_0 and e_{20} for high mortality populations.

Jaffe confined his analyses to the people in the geographic areas of the United States and Canada. He describes the devastating effects of European colonization on the native populations and their recent increase in numbers to equal the probable population in 1492. In discussing recent trends, he documents inconsistencies in U.S. and Canadian census enumerations and definitions. He also suggests how to adjust and interpret the data for trends. He raises many questions about the pre-Columbian civilizations, pointing out that many questions can never be answered and answers to others can only be conjectured. The deductions and logic are fascinating.

In this interdisciplinary view of the extended history of the native people of North America, Jaffe provides a full picture, explaining what he has done and why. Actuaries reading this book will add to both their knowledge of history and of applying common sense judgments to assumptions, results, and conclusions drawn.

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Editorial cont'd

address fundamental issues and not just their outcomes. The needs of the ultimate users of the system or product being reviewed must be addressed, not just our immediate client. For example, many actuaries believe high cost is the primary cause of lack of universal access to health care. Trying to "solve" the health access issue without addressing the cost issue may only exacerbate the longer-term problem.

As professionals involved in evaluating the consequences of risk, the potential reach and value of the methods we employ can be surprisingly broad. We have to make the extra effort necessary to make a real contribution to business and public policy.

Guest Editor Sam Gutterman, a Vice-President of the Society of Actuaries managing the Health Benefit Systems Practice Area, is director and consulting actuary at Price Waterhouse, Chicago.

Section corner cont'd

The Education and Research Section is sponsoring the 28th Annual Actuarial Research Conference at the University of Wisconsin, Madison, from August 19-21 in honor of Professor Jim Hickman.

This Section administers the ASA/FSA grant program and has awarded 21 grants to universities (2 FSA and 19 ASA) since the program began in 1990.

Fall Seminar Calendar

September 20-21	Valuation Actuary Symposium	San Francisco San Francisco Marriott
October 4-5	Multivariate Duration Analysis	Boston MIT Faculty Club
October 6-7	Multivariate Immunization Theory	Boston MIT Faculty Club
October 17-20	Annual Meeting	New York New York Marriott Marquis
December 6-7	Critical Issues in Underwriting	San Francisco Marriott-Fisherman's Wharf