

on which a limited resource is to be expended so that the greatest increase in value due to the process will be realized. (You can make a silk purse out of a sow's ear. It isn't worth doing. It is more economical to make a silk purse out of silk.)

Our present selection practices are not optimum. They need improving. But the purpose should not be lost. A random selection would give a zero correlation coefficient. Unless Astin can show that our present practices have a negative correlation coefficient we ought to stay with what we have until something better comes along.

W. M. WOODS

114 Tabor Road,  
Oak Ridge, Tennessee 37830

### Opposition to TIAA-CREF Bill

In his editorial "Threatened faculty pensions" (6 Feb., p. 823), Wolfle states that "some insurance representatives oppose the bill" which would grant TIAA-CREF a federal charter. I believe that if Wolfle had been aware of the extent of the opposition to this bill he would not have made such a mild and misleading statement.

The TIAA-CREF bill is opposed by (i) the National Association of Insurance Commissioners (NAIC), a voluntary association of state officials, numbering among its members all of the principal insurance regulatory authorities of the 50 states; (ii) the National Association of Life Underwriters (NALU), an organization of over 100,000 life insurance agents, general agents, and managers residing in and doing business in all of the 50 states; and (iii) the American Life Convention and the Life Insurance Association of America, two life insurance company trade associations that have an aggregate membership of 355 United States and Canadian companies, accounting for about 92 percent of the total life insurance in force in the United States and Canada.

In brief, the reasons for this opposition are:

1) The proposed regulatory prohibition contained in the TIAA-CREF bill represents *questionable public policy*. The enactment of the TIAA-CREF bill would affirmatively establish that there is no state other than New York which is to have the power to oversee the insurance operations of TIAA-CREF. This would establish an unsound fed-

eral policy because the federal government would be denying to 49 states the right to regulate this one insurance operation.

2) The proposed legislation would create competitive inequality among competing insurers. The type of insurance sold by TIAA-CREF is not unique to them and neither is the nature of their customers. There are a great number of insurance companies that sell the same type of insurance and annuity products as TIAA-CREF, and the policyholders of these companies include teachers and other employees of educational and scientific organizations. The proposed TIAA-CREF bill would exempt TIAA-CREF from any existing or potential taxation by any state on policies written on persons residing outside of New York.

3) The TIAA-CREF bill would not provide relief for *all* teachers covered under insured retirement annuity programs, rather it would benefit *only* those teachers whose contracts are purchased from TIAA-CREF. In fact, for the TIAA-CREF bill to really be successful, it would result in TIAA-CREF obtaining a monopoly in the teacher market—a result which seems clearly repugnant to our free enterprise system.

I believe that these arguments support the position of the insurance business that the TIAA-CREF bill is an unsound proposal and should not be approved by the Congress.

WILLIAM B. HARMAN, JR.

American Life Convention,  
1701 K Street, NW,  
Washington, D.C. 20006

### Scientific Muckrakers' Role

Alvin Weinberg construes the objective of Daniel Greenberg and other "scientific muckrakers" as the exposure of "corruption" and the lament of delicate "sensibilities . . . hurt by the existence of a scientific politics" ("In defense of science," 9 Jan., p. 141). Surely, it is, rather, an attempt to understand and identify the scientific institutions and social interests that are served by present arrangements and to determine the extent to which they do and do not coincide with larger national interests—precisely the objective at which Weinberg has been a master. As when he stated that "even the professor of purest intent must be in some measure loyal to the Estate which he represents. . . . It would not be a great exaggeration to

describe the advisory apparatus of the scientific government as a lobby for the scientific university" (1).

Then, he recognized that the "purest intent" was no safeguard against self interest. Now he tells us that scientific politics have been "elevated . . . sanitized and legitimated"—by, of all things, philosophy! As if politics (good and bad) had not been wedded to philosophy (good and bad) since Plato's *Republic*; as if *Minerva* first brought philosophy either to Washington or to science; as if hell were not paved with philosophy.

No, scientific politics will not be cleansed by the best philosophy. What it needs are scientific politicians able to distinguish the interests of scientists from those of the public and, when these diverge, to serve the latter. Turgenev once implored Tolstoy to return from philosophy to literature. This muckraker (2) prays that our master will return from philosophy to scientific politics (3).

HAROLD ORLANDS

Brookings Institution,  
1775 Massachusetts Avenue, NW,  
Washington, D.C. 20036

### References

1. A. Weinberg, *Yale Sci. Mag.* 37, 11 (1963).
2. O.M. (Order of Muckraker) conferred by Weinberg in *Minerva*, 7, 52 (1968-69).
3. O.M., not A.B.M., politics please! This letter is not supported by an NSF grant.

### DDT Observations

Concerning the moon issue: How remarkable is the moon! Not a trace of DDT to be found.

ALBEY M. REINER

Department of Bacteriology and  
Immunology, University of  
California, Berkeley 94720

Just browsing through some recent issues of *Science*, *Chemical and Engineering News*, and *Nature*, I came to the conclusion that there is at least one unequivocal effect of DDT. It causes T. H. Jukes to write an inordinately large number of letters defending it . . . (1, 2).

PAUL F. TORRENCE

2805 Jennings Road,  
Kensington, Maryland 20795

### References

1. T. H. Jukes, *Science* 166, 44 (1969); *ibid.* 167, 126 (1970); *ibid.*, p. 1199.
2. ———, *Nature* 225, 301 (1970); *Chem. Eng. News* (22 Dec. 1969), p. 4; *ibid.* (11 Aug. 1969), p. 7.