ositiv Externalities-



newsletter for the alumni and friends of the **Department of Agricultural and Resource Economics**



How does the road lead from Gaushihatta, Siwan, Bihar, India to Tucson, Arizona? How does a man from a village of 3,000 inhabitants become a tenured faculty member in Agricultural and Resource Economics at the University of Arizona in Tucson? The road is no doubt long, arduous, and not without unexpected turns. But in the case of Professor

Positiv£xtērnalities+

Contributors

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Affirmative Action Employer in compliance with Title VII of the Civil Rights Act of 1972 and the Rehabilitation Act of 1973, the Veterans Readjustment Act of 1974, and other state and federal regulations. The University of Arizona does not discrimorigin, sex, or handicap in its employment-related programs or activities.

Meet Our "Newest" Professor: Tauhid Rahman

Tauhid Rahman, the road is never boring. Professor Rahman effervesces with intellectual curiosity and he loves to engage students and colleagues alike in endless discussions of economics, politics, and literature. Life with Professor Tauhid Rahman is anything but boring.

The professional road to Tucson began in earnest at the Dehli School of Economics, the premier economics school of India. After finishing at Dehli School, Professor Rahman knew he was hooked on economics: he had to pursue a Ph.D. Far from New Dehli, he ended up in Pullman, Washington wondering just quite where he was. Distinguishing himself early as one of the top students at Washington State University, he became a protégé of Professor Ron Mittelhammer, currently Director of the School of Economic Sciences. Of course, Professor Rahman would deny he was Professor Mittelhammer's protégé; when Professor Rahman recounts his time at WSU, he says he taught Professor Mittelhammer's courses for him!

As he neared graduation, Professor Rahman wondered where he might start

his professional career. Little would he imagine he'd have to come to the desert to begin life as an assistant professor. Fortunately for the department, then head Alan Ker had the good judgment to hire Dr. Rahman.

All students who know Professor Rahman know he gives unselfishly of his time. He is such a sought-after thesis advisor that he has served as a chair or member on the majority of theses completed recently in the department.

Professor Rahman has published an impressive array of research relating to economic development, welfare, and health. He has garnered superb teaching evaluations. We would venture to say has made many life-long friends among the graduate students he has mentored over the past five years.

Not unexpectedly, Dr. Rahman was promoted to Associate Professor in May of this year. Please congratulate Professor Rahman on his promotion. For those of you unfortunate enough not to have met Dr. Rahman, please stop by and introduce yourselves the next time you are on campus. You'll be glad you did. +

AREC Online

Facebook

AREC alums and friends are now on Facebook. Professor Tauhid Rahman took the initiative a few months ago to set up a friends and alums

group on Facebook. If you're already a Facebook member, please check us out. And if you're not, why not join Facebook and the group? Once

you're logged in to the site, do a search for Agricultural and Resource Economics Alumni and Friends, University of Arizona.

YouTube

AREC's own Distinguished University Professor Paul Wilson is the subject of a UA video exploring his compassionate approach to life and to his students. Please view the video here: http://www.youtube.com/ watch?v=r-qBwRgZVbs





Mrudhala



Jayden



Raquel and Gabriel



Gabriel

Alumni Doings

Grad

Baby Explosion

Quite a few alums have reported recent or expected additions to their families. *Kumaran Seenivasan* (M.S. 2006) and his wife had a baby girl named Mrudhula in 2008. Kumaran is working as a statistical consultant for Sanofi-aventis (pharmaceutical company).

Ying Fu (M.S. 2007) also has a new baby—a boy. Jayden Yao was born at the end of 2008.

Arriving at the end of July in 2009 was Gabriel, *Raquel Gomes* (M.S. 2003) and her husband Rogerio Araujo's first son.

Kimberly Bourne (M.S. 2007) dropped by the Department with her new son, Marcus, born fall of 2009.

And finally, *Luigi Cembalo* (M.S. 1998) and his wife, Daniella, welcomed their son, Agostino, into the world in July. Luigi is a professor at the Centro per la Formazione in Economia e Politica dellos Sviluppo Rurale in Portici, Italy.

Recent Marriages

Anoop Nair (M.S. 2007) married Jaya in 2009. His bride is from Anoop's hometown in Kerala, India. Best wishes to both of them.

Andrea Borlizzi (M.S. 2009) married his bride, Jehsel, in Mexico in December, 2009. The couple has returned to Italy where Andrea has a job.

Melissa Burns (M.S. 2005) married Joe Shousky on November 24, 2008 on the island of Moorea in French Polynesia. Melissa's brother. Peter, is



Melissa Burns and Joe Shousky

a second-year master's student in AREC.

Derong Liu Duckett (M.S. 2008) married in July, 2009 and honeymooned in Hawaii. She is now working as an actuary.

Other News

Abeer Munlahasan (M.S. 2004) writes with news of her family and herself. Her oldest daughter has done her undergraduate work in the U.S. and is now applying to dental schools. Her younger daughter has graduated from Damascus University in information technology, and her son is in high school. Her husband is an assistant director general with ICARDA (International Center for Agricultural Research in the Dry Areas) while Abeer teaches in the Department of Economics at the University of Aleppo. Since finishing her master's and returning home to Syria, Abeer has worked for the Syrian Ministry of Agriculture and as a consultant in the Energy and Environment Program for the United Nations Development Program. In addition, she entered

a Ph.D. program and received her doctorate in April 2009.

P. Thomas Cox (M.S. 1964) reports that he is now retired in Phoenix after a long career working in many parts of the world, particularly the Middle East and Africa, in both the private and public sectors.



P. Thomas Cox

He has held positions with ERS, Arieb Enterprises (Saudi Arabia), Armour Foods, and has been a consultant and an owner/operator of a cattle/chicken/hog operation in Indiana. Thomas' M.S. thesis won the Western Agricultural Economics Award in 1963.

Ryan Sohm (M.S. 2004) is working in Phoenix at Amex. His position is Manager, New Accounts Underwriting ICSS Risk Strategy.

Yanfei Liu (M.S. Dec. 2008) reports that she received her work visa and that her job as an accountant for a small private firm "was busy and exciting for the first year."

Sadly, *Randy Edmond* (M.S. 1981) died suddenly on February 2, 2009. [See Obitiuaries, page 7.]

David Bilby (M.S. 2008) has taken a position at CK Industries as an economic analyst.

Sonam Gupta (M.S. 2003, Ph.D. 2009) is an assistant professor at the University of Florida in the Food and Resource Economics Department.

Bob Ebel (M.S. 2009) is working at ERS as an agricultural economist.

Ana Unda (current M.S. student) has become a U.S. citizen.

Still Studying

Liang Li (M.S. 2009) is continuing her studies at Purdue University. Bismark Baidoo (M.S. 2009) has entered the Ph.D. program in pharmaceutical economics here at the University of Arizona while Thiagarajah Subramaniam (M.S. 2009) is working on a Ph.D. in economics also at Arizona. Adrian Lopes (M.S. 2009) and *Hao Lu* (M.S. 2009) are both at Cornell University, while off in more northerly climates are Xudong Ma (M.S. 2009) at the University of Minnesota and *Shourish* Chakravarty (M.S. 2009) at the University of Calgary.

Undergrad

Janette Barnard (B.S. 2009) has joined Elanco Animal Health. She writes that it has been "a phenomenal time of learning, exploring, and preparing to be a sales representative in the poultry industry." Based in Indianapolis, Janette has a sales territory that includes Indiana, Ohio, Missouri, Kentucky, and Michigan, but she reports she's also working with Foster Farms in California and Hickman's in Arizona "which gives me a great chance to get home fairly often to see family and friends!"

A number of undergrad alums have married recently or have wedding plans in the works. Among those who have gotten hitched are *Kevin* Hanger (B.S. 2006), whose fiancée is fellow UA alum Nicole Hogue, B.S. 2008 in animal science; Alix Ellis (B.S. 2005), marrying a Texan named Ben; and Erika Stephenson (B.S. 2009), who married Darin Grover in June in Minnesota.

Jamie Rovey (B.S. 2003) married Kattlyn Wolf in a beautiful mountaintop setting in Laramie, Wyoming, with many fellow AREC alums in attendance. +

Let Us Hear from You

We want news from you. whether you're a recent grad or you finished decades ago. Please let us know what you're doing.

Correct Email Address?

Do we have your correct email address?

Contact Us

Email us at positive@cals.arizona.edu Or feel free to drop us a note: Positive Externalities Agricultural and Resource Economics The University of Arizona PO Box 210023 Tucson, AZ 85721-0023 USA



L-R: Jake Cannon (UA, AN SCI), bridesmaid, brother of the groom Dean Rovey (UA, AGTM 2006), bridesmaid, groomsman, sister of the groom Andrea Elliot, Joe King (B.S. AREC 2003), bridesmaid, brother of the groom Todd Rovey (UA, CROP 2006), bridesmaid, groom Jamie Rovey (B.S. AREC 2003), bride Kattlyn Wolf, Waylon Wuertz (UA, AGTM 2002), bridesmaid, Charlie Montgomery (B.S. AREC 2003), sister of the groom Kelli Rovey, brother-in-law of the groom Chad Elliot, bridesmaid, Brandon Leister (B.S. AREC 2003), bridesmaid, brother of the bride Cameron Wolf, sister-in-law of the bride Tiffany Wolf, brother of the groom Jake Rovey, bridesmaid.



Jamie Rovey and Kattlyn Wolf

AREC Outstanding Senior



Tomás Navarro (B.S. May 2009) was AREC's Outstanding Senior. Tomás was also a member of the Homecoming Court fall 2009 (see picture). He will be attending the UA College of Medicine beginning fall 2010.



May 2009 Commencement

Left to right: David Roost, Richard DeNise, Talli Litleton, Jared Koussaya, Evan Jones, Erika Stephenson, Ashley Henn, Chris D'Allessandro, Nicholas Patton, Irene Angelov.

Grad Students Field Sports Teams

A mix of first- and secondyear AREC grad students have joined together to field an AREC intramural sports team. First up was football (American style) in fall 2009. The international team members were new to the sport but learned quickly. In the spring, the team shifted to basketball, winning two of the four games they played. Team member



Football team. Back row (l to r): Peter Burns, Jorge Lara A., Jacob Kavkewitz; front row: Chander Kochar, Todd Gaston, Obed Mutanya, Ibrahima Sall, Luis Palafox.

Todd Gaston reports the players hope to recruit new grad

students in fall 2010 and make the team an AREC tradition. +



Basketball team. Back row (l to r): Todd Gaston, Richard Rushforth (grad student in SWES), Jacob Kavkewitz, Ben Albright; front row: Peter Burns, Jorge Lara A. Not shown: Obed Mutanya, Luis Palafox.

Visitors to the Department

Haimanti Bhattacharya (M.S. 2003, Ph.D. 2007) stopped by while she was in Tucson for a conference. She is assistant professor at the University of Utah.

Melissa Burns (M.S. 2005) and *Abby Boor* (M.S. 2005) came through for a visit in October.

Luigi Cembalo (M.S. 1998) was here for two months conducting research—



Abby Boor and Melissa Burns.

and in return, Gary Thompson spent part his summers of 2009 and 2010 teaching at Luigi's university in Portici, Italy.

Valerie Ralph (M.S. 1997) surprised us when she arrived in September. Valerie was on vacation between assignments: A member of the Foreign Agricultural Service of USDA, she spent several years in Hanoi, Vietnam, as an agricultural atta-



Valerie Ralph at Halong Bay, Vietnam.

ché at the U.S. Embassy. The next post for our peripatetic traveler is in Dakar, Senegal. Valerie told us that at a 2006 Agricultural Outlook Forum in Washington, DC, she had run into the first of AREC's two Raquel Gomeses. *Raquel Gomes* number one (M.S. 1996) earned her Ph.D. from M.I.T. and is now a research manager with Oxfam America.



L to R: Gary Thompson, Nancy Bannister, Valerie Ralph, Nancy Smith, Russ Tronstad.

Beyond the AREC Classroom

New Courses and Sabbatical Travels

Seven years ago I began a process of redirecting a portion of my teaching and research programs towards my long-standing interest in agricultural development. In 2003, I redesigned my firstyear colloquium to emphasize issues of poverty and hunger in the world (AREC 195B Global Hunger and Poverty). That action was followed by the resurrection of one of the department's development courses that had been taught in previous years by Professors Eric Monke, Mark Langworthy and Roger Fox. AREC 516 The Microeconomics of Agricultural Development draws graduate students from a wide range of departments (for example, Agricultural and Resource Economics, Latin American Studies, Natural Resources and the Environment, Mathematics). This year, I am teaching a new course AREC 360 The Poverty and Development of Nations exposing our undergraduates and other

majors to important issues in economic development, both domestic and international.

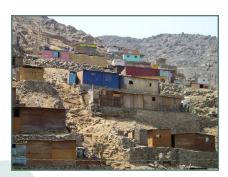
From January until August of 2009, I was fortunate to spend my sabbatical leave with Food for the Hungry (FH), a faith-based non-governmental organization (NGO) working in relief and development in 30 countries. My research project centered on the operational role of impact assessment in development programs. As you may know, economic development programs allocate little time, financial resources, and energy to measuring the impact of their projects. This observation applies to NGOs as well as to the World Bank and the U.S. Agency for International Development. Most evaluations are directed at analyzing performance rather than impact.

I traveled to Uganda, Rwanda, Bolivia and Peru to interview FH field staff about their understanding and use of evaluation processes and tools. Using a triangulation research design, this qualitative research project has produced valuable insights on the successes and shortcomings of impact assessment designs in FH, with implications for other development agencies as well. Economic development chal-

lenges require us to understand evaluation as learning, and to respond to the urgent need of promoting a learning culture in development organizations.

-Paul Wilson +





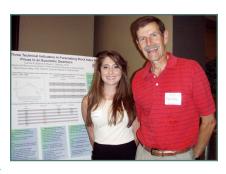
AREC Undergrad Gets Research Opportunity

Camille Bigelow, who hails from Nogales, Arizona, is a current senior in AREC (expected graduation December 2010). Last summer Camille participated in a research program sponsored by the Summer Research Institute (SRI). SRI is dedicated to providing junior- and senior-level undergrads with research opportunities and motivation for continued study in graduate school. Working under Dr. Roger Dahlgran, Camille's project was titled "The Usefulness of Three Technical Indicators in Forecasting Stock Index Futures Prices in an Economic Downturn." Camille describes her work: "With the mentoring efforts

of Dr. Dahlgran, I was able to conduct technical analysis research in futures markets. We picked two financial futures contracts, the Dow Jones and the S&P 500. Our study examines the use of three technical indicators—reversal, moving average, and a moving regression—and their unique ability to evaluate futures quotes. My paper uses financial futures quotes data, that was purchased specifically, for the Dow Jones stock index futures contract and the S&P 500 stock index futures contract. We concluded that financial future quotes data processed by technical trading indicators is useful to those trading in stock index futures contracts. Futures contracts provide monetary value where a stock index cannot. Price risk awareness is vital

to corporations that participate in the financial markets."

How does Camille feel about her work? "Because I had never done any type of research as an undergrad, it was an overwhelming but significant experience as I got a small taste of what graduate school is like. With that in mind, I made my decision and will be attending the UA Graduate College in the near future."



Department

As Dr. Thompson mentioned in his post, I had the wonderful opportunity of taking classes in Italy this past summer. The Master's program at the "Centro" included an intense summer session of four classes in total, all taught in English. I attended the first two classes of the program, Industrial Organization and The European Approach to Food Safety and Quality. Squeezing two classes into three weeks can make one's head spin, but thankfully they were balanced out with long lunches, animated classmates, and

espresso!
Both classes
were subjects that
I otherwise would
not have had time

plenty of strong

to take as part of my AREC plan of study, but they helped to reinforce aspects of theory and econometrics learned in previous semesters, while also introducing me to new topics.

Traveling to Italy for a month is not without logistical glitches: missed flights, not speaking the language, and simply trying to figure out how to get from point 'A' to point 'B'. However, any minor setbacks were more than worth the chance to spend part of the summer staring at Mt. Vesuvius, exploring the ruins of Herculaneum, and eating Neapolitan pizza—all on top of continuing my graduate education. —*Liz Basta* +

Econometrics and Vesuvius?

For four weeks last summer, I had the pleasure of teaching microeconometrics at the Centro per la Formazione in Economia e Politica dellos Sviluppo Rurale. Known simply as the "Centro," the institution is in Portici, Italy, situated on the slopes of Mt. Vesuvius just a stone's throw from the Bay of Naples. Francesco de Stefano,

Liz Basta center in blue top.



Gary Thompson center, Luigi Cembalo behind him.

president of the Centro, graciously invited me to teach as part of the summer school offerings designed to provide M.S. students at the Centro with exposure to professors and students from outside Italy. The Fulbright Specialist Program

and the Centro generously supported my teaching.

Francesco obtained funding from the Italian Ministry of Agriculture to support the summer school offerings. As part of the support for international students, the Centro provided

financial assistance for Liz Basta, now a second-year M.S. student in our Department. Liz traveled to Portici, roomed with several Italian students, and took two

The challenges of teaching microeconoemtrics in English to Italians, many of whom have not lived in an English-speaking country, are manifold. I forced myself to slow lectures, enunciate, and sprinkle in a few weak attempts at Italian, which came out mostly as Italo-Spagnolo.

The class might have been too difficult to handle were it not for Dr. Luigi Cembalo, an M.S. alumnus (1998) who helped immensely in running the computer lab, explaining my less-than-lucid explications, and suggesting which pizza to have at lunch (Luigi is standing behind me in the center of the photo). In fact, the students would never have learned so much had it not been for Luigi's insights, patience, and dedication. My thanks to all the Italian colleagues and students.

-Gary Thompson +

AREC Undergrad Summer Internship

During the summer of 2009, I held a customer research intern-



ship position with the Construction and Forestry division of John Deere in Moline, Illinois. The purpose of my project with John Deere was to identify market opportunities and to develop a marketing program to increase sales within a specific demographic segment. I focused on outdoor equipment buyers in the United States, specifically those that purchased from the Construction Worksite Product (CWP) line, concentrating on the skid steer loader. My market segment of interest was professional landscape contractors.

The project research involved working with the company's customer research resources, dealers, and customers. While located in Illinois, I was given the opportunity to tour factory facilities. It was amazing to see the com-

pany organization, structure, and the production process that all of the equipment produced by John Deere goes through. During the middle of my internship, John Deere sent me on a business trip to Arizona. I spoke with dealers and customers to get their insight and opinion on specific demographics of construction equipment buyers.

John Deere is a great company to work for. It was great working for a company with high standards and morals. They care for their employees, customers, and

Obituaries

Randal Lee "Randy" Edmond, 57, died February 2, 2009. Born in Muskogee, Oklahoma, Randy was a double UA grad with a B.A. in mathematics (1973) and an M.S. from AREC (1981). After graduation, he joined the Arizona Department of Water Resources (ADWR) as one of its first employees. The field of water resources became his career. Through the years, Edmond worked in Pinal County in the area of groundwater rules and regulation, helping farmers and others establish groundwater rights. At the time of his death, he was director of the Pinal Active Management Area (AMA) for ADWR. Randy Edmond is survived by his wife, mother, sisters, and stepdaughters and grandchildren.

Scott Hathorn, Jr., professor emeritus in AREC, died August 13, 2009 at the age of 88. Born and raised on his family's farm in Louisiana, Hathorn attended Louisiana State University (receiving a B.S. in agricultural economics in 1941) and the University of Illinois (M.S. in agricultural economics) before joining the U.S. Army Air Corps in 1942 where he served as a B-24 bomber pilot. He returned to U Illinois after World War II for his Ph.D., then became an assistant professor at the UA where he worked to improve the marketing system for Arizona cotton and helped establish the Arizona Cotton Planting Seed Distributors.

In the 1950s and '60s Scott Hathorn returned to industry. He worked for J.G. Boswell Company managing crop production loans, marketing cotton products, and conducting research to reduce cotton production costs. He was appointed to the U.S. Cotton Advisory Board by the U.S. Secretary of Agriculture.

Hathorn returned to the UA from 1969 to 1987 as an ag economist in Extension. One of his most significant accomplishments was the development of computer-based crop budget books for all major crops in southern Arizona. In recognition of this and his other contributions to Arizona's cotton industry, he received the Distinguished Service Medal from the Arizona Cotton Growers Association in 1983. Hathorn also served as a farming consultant to the Tohono O'odham Tribe and



Scott Hathorn, Jr.

as a member of the Agricultural Farm Board of the Ak-Chin Tribal Community.

He survived by three children, six grandchildren and four great-grandchildren. His wife, Alice Marie Ganzer Hathorn predeceased him.

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Kaitlin Poe behind the wheel.

the environment. Their employees are well cared for. The company has extensive employee and intern outreach programs. They offer factory tours, advocate groups, company wide intramural sports, training events, and career enrichment programs. My internship

was an invaluable experience. I got to travel, learn the inner workings of a strong and well established company, live on my own in a new part of the country, make new friends, and experience a job in my field of interest.

-Kaitlin Poe +

Recent Awards and Honors

Sharon Megdal was named recipient of the University of Arizona Distinguished Outreach Faculty award.

Trent Teegerstrom was awarded the UA's Henry and Phyllis Koffler Prize for Publice Service/Outreach.

Gary Thompson received a Fulbright Specialist award to teach econometrics in Portici, Italy.

Paul Wilson was recently designated as a Distinguished Scholar of the Western Agricultural Economics Association (WAEA). He will receive his award at the annual meeting of the WAEA in Denver this July. +

Departures

Rob Innes has taken a position as Professor of Economics in the School of Social Sciences, Humanities, and Arts at the new University of California, Merced.

Alan Ker has returned to his native Canada to become Professor and Chair in the Department of Food, Agricultural and Resource Economics at the University of Guelph.

Mark Langworthy is now a vice-president at TANGO (Technical Assistance to Non-Governmental Organizations), whose mission is to provide institutional support to organizations working to alleviate hunger and poverty. +

Want to Become an Actuary?

Derong Liu Duckett sent us this piece about becoming an actuary. Time flies. It has been one and half years since I graduated. I am working as an Enterprise Risk Management (ERM) analyst for Blue Cross Blue Shield of Nebraska, which is a health insurance company. ERM is pretty new in the insurance industry and most staffs have an actuarial background. It was not easy for me to try to get into this field two years ago. The biggest challenge was a lack of information. There is no actuarial program at the UA and I did not know anybody who was an actuary. In fact, I am still a newbie in this field myself. But I'd love to share some information with our current or future students. I would not say that becoming an actuary is the best choice for AREC master's graduate students, but it is definitely a very good choice for undergraduate students if you do not mind taking exams and have pretty strong math and statistics background.

What Is an Actuary?

Traditionally actuaries are professionals who work in insurance or consulting firms. They work on pricing, reserving and trend analysis, etc. Their daily work requires them to use tools such as Excel, SAS, SQL, and ACCESS to perform data analysis to support the business. Nowadays, some actuaries work in ERM and in investment. If you need more general information, please check the following link: http://www.beanactuary.org/

Exam System

I will speak for the Health/Life side only. (Property & Casualty is very similar though). You need to

have 5 preliminary exams, some Validation by Educational Experience (VEE) credits, and two online courses to receive the certificate, Associate of the Society of Actuaries (ASA). After you become an ASA, you can choose different tracks such as ERM, investment, life, pension, and health. For each track you need to pass another two exams and another 2 online courses to receive the certificate, Fellow of the Society of Actuaries (FSA). Please refer to the following link for detailed information: http://www.soa.org/ education/exam-req/

The exams are definitely not easy and are, in fact, much harder than the final exams you took at school. The five preliminary exams are all multiple choice exams. The rule of thumb is that you need to study 100 hours for each hour of actual exam. Of course it varies from person to person.

The good news is that a lot of people can obtain an entry level position once they pass one or two exams and most companies will provide partial studying time and cover all exam expenses. Since the exams are pretty time consuming, you will still need to put into a lot of personal time, which is not very appealing. It may take up to ten years to complete all of the exams, but I have also heard that some people finish in three or four. Having a master's degree is not very useful for this aspect. A lot of actuaries started taking the exams when they were in college or even high school. But it should be rewarding for the long term. Here is the link to a salary survey from the biggest actuary recruiter in the United States: http://www.dwsimpson.com/ salary.htm

Actuarial Clubs

Another way to get more firsthand information is to join a local actuarial club. There is one at ASU since they have an actuarial program there: http://mathpost.la.asu.edu/~actuar

Here is a link to other actuarial clubs: http://www.soa.org/professional-interests/areas-of-interest/aoi-actuarial-clubs.aspx

Some actuarial clubs may have scholarships for full-time students.

Recruiter

D.W. Simpson is the biggest recruiter in the United States. I did not have very fruitful result with their service since I needed visa sponsorship, but if you do not require that, they should be very helpful. Here is the link: http://www.dwsimpson.com/

Discussion Site

This is the biggest discussion site about actuarial exams, job markets, and the industry in general. You can get other people's opinions or get answers to your questions:

http://www.actuarialoutpost.com/

If you are more interested in the Property & Casualty side, here is the link:

http://www.casact.org/

—Derong Liu Duckett

(Note: Please be aware that this is all my personal opinion. Please use the information wisely.) **+**