

## Howard Students Gain Assurance In Insurance

By Bonnie R. Keys  
WASHINGTON — Instead of having a relaxed, easygoing time this summer, 105 students in the Howard University Center for Insurance Education in Washington, D.C., are getting a taste of the business world. They are working as interns from nine to twelve weeks in entry-level positions at insurance companies nationwide.

Howard insurance majors — from sophomores to seniors — are working as risk managers, claim adjusters, underwriters and actuarial assistants at 28 companies, including GEICO, Travelers, New England Life, State Farm and Aetna.

"Normally most companies are not interested in sophomores and juniors," center director Maurice Williams explains, adding, "but we prepare the students through our intern school."

For one week, students attend seminars and workshops on how to make it in the business world. They learn everything from dress codes and business telephone skills to insurance and business fundamentals. "In many instances, our sophomores and juniors are just as competitive as recent graduates," Williams stresses.

The internship program is an arrangement that benefits both the students and the companies, says Williams. It gives the students on-the-job training and the companies a recruitment tool.

Howard and Atlanta's Morehouse College are the only traditionally black schools among more than 70 colleges and universities in the nation which offer insurance as a major. The four-year program

leading to a bachelor of business administration degree involves course work in liberal arts and general business as well as property and liability, life and social insurance.

But a major feature of the curriculum is the summer internship program that gives students an opportunity to work in real-life situations.

To participate in the program, students must be in good academic standing with the university. Assignments are based on geographic preferences of students as well as the needs of the companies.

Charlotte Lewellen, an 18-year-old sophomore who is working in the underwriting department at the St. Paul Fire and Marine Insurance Co. in Little Rock, Ark., says she is doing more than she expected. "They are letting me work with actual policies. I'm learning a lot of things about the insurance business that I wouldn't learn in school," she says. "You get a chance to get your hands dirty."

Ms. Lewellen notes that working at St. Paul changed her perceptions of what an insurance company is about. "Before I came to St. Paul, I had this idea that there would be a lot of salesmen and agents running around but it really isn't like that. A lot of mathematics, engineering and well-thought-out decisions go into the actual making up of policies," she stresses.

At John Hancock Insurance Co. in Boston, Richard Ross, a 22-year-old junior who is working this summer as an actuarial assistant, says, "I get to see the day-to-day workings of an insurance company." Ross, who spent last summer working at INA in Miami, emphasizes, "When I go into the classroom, I basically will be studying

theory — what I learn here at John Hancock is practical. I know what the finished project looks like which will allow me to reach my goals sooner and with a better understanding."

Last summer, Lisa House, a 20-year-old junior, worked as an intern at St. Paul, where she says she got a general overview of the insurance industry. This summer she is working at State Farm in Bloomington, Ill. "For my second internship I get more into the decision-making process," she says. "They try to bring you along step by step so that by the time you graduate you are able to contribute something to the insurance world."

The internships are not required and students receive no academic credit for them.

However, Williams points out that about 90 per cent of the students participate in the program. "It not only provides them with invaluable work experience but they are also paid a salary," he adds.

About one-third of the graduates return to the companies where they worked as interns, Williams notes.

Companies assist the Howard insurance program by contributing financial support, providing training facilities and materials, and lending executives as instructors for intern school.

However, Williams says that the internships are one of the most significant contributions that the companies can make.

They serve to bridge the gap between the students' academic activities and the business world, Williams notes. "It's a laboratory that allows the students to put into practice what they've learned in the classroom."



**On-The-Job Experience**  
Ms. Lecia Hardin, seated, one of eight Howard University insurance students working as interns at GEICO in suburban Washington, D.C., discusses work with Ms. Greta Gibson, a recent Howard graduate and employee of GEICO, one of the

leading insurers of automobiles. There are 105 students in the Howard Center for Insurance Education working this summer as interns at companies nationwide.

## Brewery Executive Tells Of Partnership With Minority Community

CHARLESTON, S.C. — Details of a strong partnership between Anheuser-Busch and the minority community were spelled out at the annual convention of PUSH in Charleston, South Carolina, recently.

"Anheuser-Busch is one company which shares with PUSH and other civil rights organizations the concern that economic justice be a way of life, not just a slogan," Wayman F. Smith, III, vice president of corporate affairs for Anheuser-Busch Companies, Inc., told the gathering.

"The rationale for the

partnership," Smith explained, "is a company recognition that the black community contributes to our success and that we, in turn, want to give something back to the community to contribute to its future success."

Smith outlined a multi-million dollar program which includes the company's purchasing and employment policies, banking practices, support of minority-owned media, distributorships, support of nonprofit organizations in the community and sponsorship of programs geared to improving educational opportunities.

"Minorities currently comprise 18 per cent of our total work force and actively participate in making key decisions as members of our management team, and as members of the board of directors or our brewing subsidiary, Anheuser-Busch, Inc., and our parent corporation, Anheuser-Busch Companies, Inc.," Smith said.

"Anheuser-Busch will spend over \$2 million in all forms of advertising in black-owned media. We see this as an investment in those newspapers, magazines and radio stations which serve the community and have great credibility with the community,"

Smith told the PUSH audience.

J.P. Martin and Associates, a black-owned ad agency, executes by contract the Anheuser-Busch campaign with black media.

In support of the nation's minority-owned banks and savings and loan associations, Anheuser-Busch has placed \$2 million in certificates of deposit in minority-owned financial institutions, which benefit from fees paid on the line; and some \$3 million in payroll accounts at various minority-owned banks, which benefit from an improved cash position.

"We will continue to explore opportunities to expand the number of minority-owned operations in California; two of our branch operations have minority management (including our Washington, D.C. branch), and, more importantly, we are close to finalizing negotiations establishing another minority wholesaler in the Midwest," Smith said.

Anheuser-Busch, through direct contributions and through fundraising benefit events supported by our beer brands and wholesalers, will channel over \$1 million into important community causes and organizations serving the minority community.

## Enterprise Survey Examines Black Work Ethic

"While the rest of America is just catching up with what is being hailed as a modern response to inflation, black Americans have known for decades that two salaries are important if a couple wants to stay afloat in what is essentially a perilous consumer economy," says Publisher Earl G. Graves in the 12th Anniversary August edition of *Black Enterprise* Magazine.

Employment issues facing today's black couples extend beyond the price tag to long-range career goals and personal satisfaction.

*Black Enterprise* in its third annual readers survey examines opinions on work values, career aspirations and overall feelings on the work environment. The survey results illustrate that personal satisfaction on the job rates as the primary consideration followed by career advancement.

It also reveals that 61.6 per cent of the respondents would leave their present job and relocate to another area if necessary for the advancement of their spouse's career. *Black Enterprise* takes a close

look at the problem spots for the two-career household — from stress caused by a spouse on the fast-track, to the sacrifices of beginning entrepreneurship, and money management.

A husband and wife are well on their prospective career paths, when one is offered a promotion that requires relocation. If a move is made, what happens to the other fledgling career? The children are older and your spouse's activities have always been exerted toward your career effort. Now you find that he or she has decided to pursue his/her own career aspirations and continue his/her education. These are just two of the dilemmas faced by two career couples in "Two Career Families: The Struggle for Success," a special feature in the August issue.

Also this issue, one alternative to buying a home, the condominium — in "Home Sweet Condo," is explored. In the fight for survival, black performing arts groups have turned to raising funds on their own, "Calling On the Money Muse" examines this new trend.

Groups receiving such support include educational institutions, social welfare, cultural or community and economic development organizations.

"We are particularly proud of such programs as the Anheuser-Busch Urban League Community College Scholarship Program for adults who seek a "second chance" to embark upon a new career through continued education and the Budweiser-sponsored Lou Rawls Parade of Stars which will raise over \$6 million this year to support 50,000 young people in 42 United Negro College Fund member institutions.

"Our chairman,



**WAYMAN SMITH, III**  
August A. Busch III, and our entire company are dedicated to our being a responsible and a responsive corporation.



**By the way...**  
By Joe Black

President Franklin D. Roosevelt, in an effort to uplift the morale of America's citizens during World War II, said: "We have nothing to fear but fear itself." But nothing stays the same and today those words have little meaning for many who are approaching the age for retirement.

Senior Citizens have many things to fear: insufficient funds, robbery, loneliness, poor housing, inadequate nutrition, and plain old indifference from society. But we should not let it be like that in these United States of America. Because through the years the older citizens have worked hard on many jobs; weathered the storm of bias and hatred; paid taxes to support this nation; fought in wars to preserve democracy; and endured the slams of bias as they struggled to open doors so that Blacks coming behind them could work at new and better jobs.

And yet many of us stand by silently and watch them struggle to live their remaining years with some dignity and pride. We can help by writing our political representatives and telling them that the Social Security laws must be amended so as to be relevant to today's economic requirements. We can alert the police about hoodlum elements that steal Social Security checks, snatch their purses, or break into their homes because they are old and defenseless. And we can take the time to extend the hand of friendship and a friendly hello, or an offer to run an errand.

The suggestions are simple, economical, and real, and my friends, don't ever forget that the hands of time continue to move, and soon they will be you.

**Joe Black**  
Vice President  
The Greyhound Corporation