

Actuary Wants to Be a Millionaire

WHO WANTS TO BE A MILLIONAIRE? (*WW2BAM*) is the most popular show on television right now. And earlier this year I got a chance to be a part of it.

I was aware of the show when it debuted in August 1999, but I never really bothered to watch it. And when I happened to see replays of John Carpenter winning the first million-dollar prize, I thought the show looked ridiculously easy, not much of a challenge.

But in spite of myself, I started watching nearly every episode. By November, I'd begun to believe that if I could only get on the show I could probably win a lot of money. But how does an actuary in Columbia, S.C., go about getting on a nationally televised quiz show in New York City?

What I found out was this: There are no screening interviews. The contestant selection process for *WW2BAM* is completely automated and takes place entirely over the telephone, making it unique among American game shows. As many as two million people call the phone lines each day to play the first-round game.

In the first-round game, contestants are asked to put four items in order within a 10-second time limit. If you get the first question correct, you get a second question, and if you get the second question correct, you get a third question. The questions are designed to be of increasing difficulty. If you get all three questions correct, you're eligible to play in the second-round game.

Getting to the second-round game is the toughest part of the process. Though *WW2BAM* officials don't release exact numbers, they estimate that only 2 percent of callers get all three of the first-round questions correct. That still leaves 40,000 possible contestants. Of these, 40 are randomly selected to play in the second-round game. Ten of these 40 will advance to New York.

The second-round game is similar to the first-round game, except there are five questions and the game doesn't end if you answer incorrectly. The 40 players in this round are ranked, first by the number of their correct answers, then by the time it takes them to answer. The top 10 advance to a taping in New York.

I got through the Round 1 questions several times

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in November, but I never got the call to play in Round 2. The show went off the air in December, and when it came back in January I played Round 1 nearly every night. The questions seemed much harder, and I frequently missed the first or second question. The questions on the show seemed to be getting more difficult, too. Though I still thought it was possible to win a lot of money, it no longer seemed such a sure thing—assuming I could make it that far.

Finally, on Wednesday, Jan. 26, I got through Round 1 again. My second question was to put these words in alphabetical order:

- A. psyche
- B. psychic
- C. psychedelic
- D. psychologist

My third question was to put these criminal defendants in order of their trial, beginning with the earliest:

- A. O.J. Simpson
- B. Bruno Hauptmann
- C. Alger Hiss
- D. Leopold and Loeb.

I couldn't remember when the Hiss trial took place, but I was reasonably sure that Leopold and Loeb were tried in the 1920s, and Hauptmann in the 1930s. That left a big gap to the Simpson trial in the 1990s, so I put Hiss in that gap. That turned out to be the correct order! Someone from the show called next afternoon: I'd been selected to play in the second-round game, which would be played on Friday between noon and 3 p.m.

By this point I was excited but very nervous. The chances of getting this call had been one in a thousand and somehow I'd beaten those odds. Now the chances of getting to go to New York for the taping were one in four. I couldn't wait, and I couldn't resist getting my hopes up.

At 2 p.m. on Friday I closed my office door and made the call to play the final, qualifying round. First question: Put these words in order to form the name of one of the wonders of the ancient world:

- A. Alexandria
- B. the
- C. of
- D. lighthouse

A good start. I didn't expect the rest of them to be as easy as the lighthouse of Alexandria, and they weren't. Because of the pressure and my excitement, it became difficult to keep track of what I was doing. I know one of the questions was to put these models in the order they became famous, starting with the earliest:

- A. Lauren Hutton
- B. Twiggy
- C. Cindy Crawford
- D. Kate Moss

I know pop culture pretty well so I didn't have too much difficulty coming up with BACD. Two of the other questions were putting movies in order of their release date, and the fifth question was putting books in order of their publication date, but I don't remember which books or movies they were. By now everything was kind of a blur.

Getting the Call

When the game was over, I knew I'd answered quickly and I was pretty sure I'd gotten all five questions correct. At the end of the game, you're given instructions about The Call, the one that determines whether you go to New York or back to square one. The call may come any time between 4 p.m. and 5 p.m. that afternoon. If you're not there to answer when it comes, you forfeit your chance to be on the show. I gave them my cell phone number and called my wife, Tammie, to let her

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know how it went and to make sure she didn't try to call me on that phone.

I left work at 4 p.m. and started driving home in a state of high excitement. I tried not to think about what my chances really were. Four-to-one aren't the worst possible odds, but they're far from a sure thing. Concentrate on the driving, I told myself, whatever happens, happens.

Just as I was about to turn onto the interstate, my cell phone went off. I couldn't believe it! I answered and pulled off on the shoulder of the road. Tracy, one of the associate producers, started reading all the eligibility requirements and generally overloading me with information. Eventually we worked through everything, and we were set to go to New York the following Monday morning.

When I got home, Tammie and I had a little celebration and started calling our friends and family to let them know. We were each on the phones continuously for the next three hours. Then we went out to dinner and tried to decide what to do next.

The first decision was who to select as my lifelines. Contestants are allowed to list up to five people they can call during the show if they need help with a specific question. It's important to pick people you trust, and people who have expertise in areas other than your own.

My sister, Pat Barua, is a lawyer, so I knew she was going to be one my lifelines. One of my college roommates at Duke, Howard Bear, is a doctor, and he would be my second choice. Another friend from Duke, Dave Hewitt, an English major and Latin scholar, was my third lifeline. My former boss at Colonial Life & Accident, Paul Haley, has an amazing knowledge of pop culture and popular music in particular; he would be my fourth lifeline.

The thought crossed my mind that I might need someone expert in art history, but I couldn't come up with anyone, so I asked my brother, Chris, instead. Like me, Chris is a big sports fan. Also like me, he knows a lot of trivial information that, until this point, had been absolutely useless. I designated Chris as my American history expert.

Everyone I asked agreed to participate. Pat even got her husband, Kausik, to agree to be home with her during the taping, so I could use both of them as one lifeline. Kausik grew up in Europe, and I figured he would be very useful on some questions.

With the lifelines taken care of, I now had to try to prepare myself for the game. On Saturday I bought three books and studied them for three days. One was a book of nursery rhymes and children's stories. There once was a contestant on the show who missed the very first question, for just \$100, when he didn't know the Little Jack Horner story. I didn't want that to happen to me. I also bought a book on art history and a book of general trivia called *The Order of Things*.

Monday came, and we flew to New York, airfare and hotel courtesy of WW2BAM. Someone from the show picked us up at LaGuardia in a Lincoln Town Car and drove us to the Empire Hotel on Broadway, just a few blocks from the ABC studio. Tammie and I walked around Manhattan for an hour or two before returning to the hotel, where we met some of the other contestants. The show's staff helped us fill out the necessary paperwork and told us about Tuesday's taping. Afterwards, we took the train to Pat and Kausik's house in Westchester County for dinner.

Tuesday morning, all the contestants

and their companions met in the hotel lobby and we were driven over to the studio. We'd been told not to bring any reading material, no cell phones or pagers, and no recording devices—nothing that might possibly be useful to us. The producers are extremely careful to avoid even the possibility of a scandal.

We spent the entire day under the close eye of the show's producers. We ate together, went to the bathroom together, went to makeup together. Together we went down to the show's futuristic set to meet Michael Davies, the executive producer. Michael explained the rules and the strategy.

Michael emphasized that we should not be influenced in our answers by the show's host, Regis Philbin. Regis is not given the answers in advance. Regis is not a good trivia player. In fact, Regis is coached only in the pronunciation of the possible answers, and he frequently gets these wrong anyway.

For the most part, the only strategy is in the use of your three lifelines. In addition to the phone-a-friend lifeline, you can ask the audience or have two of the incorrect answers removed (50/50). The audience members are almost never wrong, and you can usually count on them if you've asked them a pop-culture question.

The 50/50 lifeline, Michael explained, is not random. Even though Regis always says, "Computer, take away two of the incorrect answers," Michael himself is really the computer. He will always leave up the correct answer and the most likely incorrect answer.

We had a great example of how to use this information from the previous night's contestant, Mark Gluckstern. He had to answer this question: Which of these people was the first female \$100,000 winner on *Star Search*? Mark used all three of his lifelines trying to answer. First, he polled the audience, and they favored Rosie O'Donnell. Next, he phoned his friend, who also picked Rosie but was uncertain. So was Mark. Finally, he went 50/50, and was left with Rosie and Jenny Jones.

Your first instinct is that the correct answer is obviously Rosie O'Donnell. But if Rosie is the correct answer, would Jenny Jones be the most likely incorrect answer? Probably not; Jones had gotten the least votes of any of the four choices in the audience poll. If Jones were the correct answer, however, O'Donnell would be the most likely incorrect answer. So Mark correctly went against the audience and picked Jenny Jones.

At this point we practiced the "Fastest Finger" game. This is the game, like the qualifying telephone rounds, in which each contestant has to put four items in order. The one who gets the correct order in the fastest time gets to advance to the hot seat.

On television, this always seemed the hardest part of the game to me. I rarely get these questions correct, and even when I was right I was slow. Sitting in the studio in New York, I tried a strategy of using both hands so I could enter my selections more quickly. On the first question, I knew the order was BCDA. With both hands flying I punched in DBDDD.

After that, I decided to go with just one hand.

Good decision. In the third practice round I placed third, in the fourth practice round I finished second, and in the fifth and final practice round, I finished first. Now brimming with confidence, I couldn't wait to get to the actual show.

My confidence suffered a little setback at lunch. Tracy, my associate producer, told me that Howard, my doctor friend, couldn't serve as one of my lifelines because he would be on rounds and would be available only by cell phone. I tried to come up with another doctor and couldn't, so I asked Tracy to call Ben Cohen for me. Ben is an actuarial student at Colonial and we had discussed the possibility of using his father, Art, as a lifeline. Art is a geology professor at the University of South Carolina. Tracy tracked him down, and Art agreed to be one of my lifelines.

Final Answer

The show begins taping promptly at 5:30 p.m. At 5:15, we met Regis for the first

time. He shook our hands and made sure he knew how to pronounce our names. Then we filed in and took our seats. My parents had come to the taping, and my father had gotten everyone in the section rooting for me. Regis came out to warm up the audience and made a few jokes about Kathie Lee Gifford, his partner on his daytime TV talk show.

Mark Gluckstern was our carryover contestant, and would start our show with a \$64,000 question. Mark answered the \$125,000 question correctly, then quit when he was unsure of the \$250,000 question. So he got to go home with \$125,000. Then it was time for our game!

The first fastest-finger question was this: Put these comedians in the order of their year of birth, starting with the earliest:

- A. Eddie Murphy
- B. Adam Sandler
- C. Richard Pryor
- D. Jerry Seinfeld

I knew this one even before I saw the answer choices, and I was pretty confident I could win. The names came up, I punched in CDAB, and I looked around to see the other contestants still working. Then I saw a cameraman running at me. I could hear Tammie screaming, and Regis called my name. I was the winner!

I jumped out of my seat, shook Regis's hand, and started walking toward the hot seat, just as we'd practiced in rehearsal. But Regis was holding my arm tightly, keeping me from moving. What was going on? Had they suddenly changed their minds for some reason? Had I done something wrong? Would I have to surrender the hot seat to someone else?

Only then did I remember that I was the 100th person to reach the hot seat, and there were supposed to be hundreds of balloons falling from the ceiling in a big celebration. But for some reason the balloons refused to fall.

We tried a second take, complete with me trying to recreate my initial excitement, but still no balloons. After a brief consultation, the producers decided to

skip the balloons. Regis released me, and I headed for the hot seat and my chance at a million dollars.

My associate producer had developed a list of things for Regis to talk to me about, and I was expecting to talk about those things. But Regis, old pro that he is, decided to ad lib. Not being an old pro myself, his unprepared questions unnerved me so much I was barely able to choke out a few short, confused answers. After several endlessly awkward minutes, we moved on to the game.

And by now, I was ready.

QUESTION 1, FOR \$100. What is the weapon of choice of the literary figure Robin Hood?

- A. Sword
- B. Bow and arrow
- C. Club
- D. Mace

Thank God, I wouldn't miss the \$100 question. I answered B, bow and arrow, and went on to

QUESTION 2, FOR \$200. What two clothing items were combined to make the "skort"?

- A. Shorts and skirt
- B. Skirt and dress
- C. Pants and shorts
- D. Skirt and pants

In a previous job I'd been involved with enforcing my employer's dress code, and I remembered the wearing of "A" had been very controversial. This was easy, too.

QUESTION 3, FOR \$300. Where does a camel store the majority of the fat it uses to sustain itself on long desert journeys?

- A. Belly
- B. Legs
- C. Hump
- D. Switzerland

Hey, that's funny! Since I didn't know any Swiss camels, I took a long shot on C. Maybe all of my questions would be this easy.

QUESTION 4, FOR \$500. What is the subject of the song "I'm Just a Bill" from the TV cartoon show *Schoolhouse Rock*?

- A. Bill Cosby
- B. Passage of legislation
- C. Personal finances
- D. Self-esteem

Sudden panic! There's always a question you probably knew the answer to when you were a kid but you've completely forgotten now. That's why I'd been reading nursery rhymes for three days. But neither Little Jack Horner nor Mary's little lamb could help me on this one, so I decided to ask the audience. And it came through for me, with 73 percent correctly choosing B. I was surprised to see 17 percent thought the answer was Bill Cosby, but I went with the audience.

QUESTION 5, FOR \$1,000. In January 2000, what company agreed to buy Time Warner to create the world's largest media conglomerate?

- A. AOL
- B. Disney
- C. CBS
- D. Amazon.com

This is one of the plateau questions. If you miss one of the first four questions, you go home with no money. But once you get to \$1,000, you're guaranteed to go home with at least that much. With my final answer, A, I had my \$1,000.

At this point we took a commercial break. One of the producers came out and told me I needed to talk more, and she refocused Regis on the bio sheet. When we came back from the break, Regis stuck to the script and asked me about two of my loves—the Grateful Dead and my dogs. This discussion was fun, particularly since I could explain that our young pug, Chinadawg Sunflower, had been named for a Dead song.

Now, commercial over and still no balloons, it was back to the game. Ten questions from \$1 million, with two lifelines remaining.

QUESTION 6, FOR \$2,000. On what does a lever balance?

- A. Counterpoint
- B. Fulcrum
- C. Hinge
- D. Winch

It was grammar school physics, not actuarial science, that told me the correct answer to this one was B.

QUESTION 7, FOR \$4,000. Which of the following is both a song by the Who and a Greek goddess?

- A. Hera
- A. Nike
- A. Aphrodite
- A. Athena

I've read a lot of Greek and Roman mythology and I love the Who, so I had Athena going through my head before the answers came up. It was getting easy again!

QUESTION 8, FOR \$8,000. What former NFL quarterback went on to cohost the 1980s TV show *That's Incredible*?

- A. Joe Namath
- B. Len Dawson
- C. Terry Bradshaw
- D. Fran Tarkenton

When this question came up, I knew immediately the answer was Joe Theismann. Luckily, he wasn't one of the choices. But I was also confused, so I decided to use my 50/50 lifeline. I was left with Terry Bradshaw and Fran Tarkenton. Now I remembered seeing Fran Tarkenton on the show, and I was able to keep playing.

QUESTION 9, FOR \$16,000. Which of the following is the largest noncontinent island in the world?

- A. Great Britain
- B. New Guinea
- C. Greenland
- D. Japan

One of the last things I'd done before leaving my hotel that morning had been to review several lists from my book, *The Order of Things*. These included the largest cities, the largest lakes, and the largest islands. So I knew that the largest, in order, were Greenland, New Guinea, Bor-

neo, and Madagascar. But I just had to answer C.

QUESTION 10, FOR \$32,000. Which of these animals has the closest DNA makeup to the chimpanzee?

- A. Human
- B. Baboon
- C. Gorilla
- D. Lemur

This is the second plateau question. If I get it right, I'm guaranteed to go home with at least \$32,000. But this could be a trick question. I was confident the chimpanzee is closest to human, but that doesn't necessarily mean that man is closest to the chimpanzee.

I wanted to use my final lifeline, but suddenly I couldn't remember who they were. I remembered Dave, the Latin scholar, and I remembered that Howard, the doctor, wasn't in the house. While I'm sure the audience probably thought I was trying to come up with the actual answer, I was really trying to remember who my

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lifelines were. It was an eternity. Finally I remembered them all and decided that Pat and Kausik were the most likely to know the answer.

Pat picked A and my spirits lifted. We were in agreement. But when I asked her how confident she was, she admitted she was only 50 percent sure. The audience laughed. It doesn't take an actuary to know that 50/50 aren't the greatest odds. Suddenly I wasn't sure what to do. I asked her if Kausik agreed; Pat said he did.

Now it was decision time. I'd come to New York with the goal of winning \$32,000, and I had the chance right in front of me. My sister and her husband agreed with my choice. Surely if I got this answer correct, the next question would be easier. Was I willing to risk \$15,000?

Tammie, in the audience, was silently hoping I'd quit and take the \$16,000. I al-



so considered how Pat would feel if I went for it and was wrong. I didn't want to put that guilt on her, but I was convinced we were right. I decided to go for it.

Another good decision.

We went to another commercial break and I was feeling good. Five questions from \$1 million. Nothing could stop me now. I was hot.

QUESTION 11, FOR \$64,000. Which of the following books did author Stephen King write under the name Richard Bachman?

- A. *Four Past Midnight*
- B. *Night Shift*
- C. *The Regulators*
- D. *Desperation*

It's amazing how suddenly one's good fortune can change. I read a lot of novels, and Tammie was sure I'd know this answer. But oddly enough, I've never read a Stephen King novel. I'd never even heard of these books.

Out of lifelines, and with nothing to lose, I picked *Desperation* because... well,

because I was desperate. That drew a laugh from the audience, and when Regis asked if this was my final answer, I considered changing. I've always thought you should stick with your first instinct, and I was sure if I changed from D, that would probably be the right answer. So I stuck with *Desperation*, and quickly learned to my dismay the correct answer was *The Regulators*. (I got an e-mail the next day from another actuary who pointed out that as an insurance company actuary, I should have considered "the regulators" the scariest and most logical answer.)

Tammie and I came home on Wednesday, and we had quite a few messages. My name had been shown at the end of Tuesday's show, and people wanted to know if that was me. The local TV news station wanted to tape us watching the show, and we agreed to meet at a local bar to do our watching there. Afterwards I was interviewed by our local newspaper, and we made the front page.

For a few weeks afterwards, we were big celebrities in our home town. Strangers came up to us in restaurants and asked if we were the people from the show. That was a lot of fun for a while, but I'm also glad we can return to a normal life now. Of course, if Michael Davies decides to do an alumni show, we'll be happy to sacrifice our anonymity. ●