



SOCIETY OF ACTUARIES

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Out Of The Office

ACTUARIES ON THEIR OWN TIME



I HAVE THE MUSIC IN ME

STEPHEN A. TAYLOR, FSA, FCIA, sings in a southern gospel quartet called the Revelations Quartet (Revelations). It's based in Ontario, Canada. The group started in 1962 near Kingston, Ontario when this style of music became popular in that area. At that time, Taylor played piano for the group. Now he sings bass.

A LITTLE HISTORY

I became involved in music at the age of six when my sister and I sang duets at various events including live radio. We sang together through grade school. During the upper grades I started taking piano lessons. In secondary school I picked up the guitar and enjoyed playing with a number of musical groups. During my senior year I discovered southern gospel music and developed a passion for it that still exists today.

Southern gospel music is written to express either personal or a communal faith regarding biblical teachings and Christian life. Traditionally the music was performed by male quartets with a high tenor singer and a low bass singer with instrumental accompaniment. The genre has its origins in the southeastern United States and is sometimes called "white gospel" to differentiate from "black gospel."

MATH AND MUSIC

Over the years, people have asked me what training is necessary to be involved in southern gospel

music. Piano lessons are certainly of value and the ability of singers to read music is a definite asset. Having an ear to sing parts and tune chords is also important and is usually based on natural abilities that can be developed.

The connection between music and mathematics has been a definite plus for me. Notes and chords are related to each other mathematically. When I write music for singers and musicians, I use the Nashville Number System which uses numbers for notes and chords. I never use traditional music notation or the familiar do, re, mi of "The Sound of Music" fame. Using numbers is easier because no matter what key the song is written in, the relationship of notes and chords is the same. Most studio musicians are familiar with such terms as fourths, fifths and sevenths which are used to describe the positioning of chords.

FOR THE RECORD

Over the years, the Revelations have travelled extensively throughout Canada and parts of the United States singing at churches, fairground events and concerts with audiences of up to 10,000 people. The group had its own television show for a period of time.

In the early years, the Revelations won a number of singing contests with one contest in the mid 1960s being the most exciting. The quartet was a three-time winner on the "Ted Mack Amateur Hour" which was based in New York



Stephen A. Taylor, on the right, with musical group Revelations Quartet.

City. It was a North American-wide talent show similar to the show "America's Got Talent." The prize from another contest was a recording contract and the group now has eight albums and one concert DVD.

HAPPY ANNIVERSARY!

This year, the Revelations Quartet is recognizing 50 years of singing with anniversary celebration concerts in the town (Napanee, Ontario) where the group had its genesis.

THE BEST REWARD

Over the years, there have been many rewards from my involvement with music. I appreciate most types of music. However my passion is southern gospel music and the most rewarding aspect of being involved with the Revelations is being able to share my faith with others through the medium of a type of music I love. **A**

Stephen A. Taylor, FSA, FCIA, is retired and can be reached at stephen113@sympatico.ca.

PASS THE PEACE LIGHT

DAVID M. RUIZ, FSA, FIA, MAAA, didn't need any training to carry the Peace Light, just a willingness to bring Boy Scouts and Girl Scouts together to share a message of world peace.

MESSAGE OF PEACE

While serving as a leader in the Transatlantic Council (TAC) of the Boy Scouts of America (BSA), I learned about the Peace Light Project. What a great concept: scouts and guides could follow the original intent of Baden Powell (founder of the Scouting Movement) by sharing a living flame and a message of peace all around the world! As an Eagle Scout, there was never any question that I'd become involved. I worked with the scouts and leaders in TAC and in the U.K. Scout Association to help spread the Peace Light throughout Europe. Now that I'm back in the United States, I've worked with the American coordinators to bring the Peace Light to California. I have been a scout leader for seven years, since my son joined Cub Scouts. This year was my fifth Peace Light celebration.

IN MERRY OLD ENGLAND

In December 2007—to celebrate the 100th anniversary of world scouting—we shared the Peace Light in a small ceremony in a chapel in England. At the ceremony, there were American Boy Scouts and Girl Scouts, British Scouts and Guides, and a French Sea Cadet. Each child had an opportunity to make a wish for world peace while they passed the flame to each other. Those scouts and guides connected with each other and with the worldwide scouting movement. Seeing them dedicate themselves to spreading peace was incredibly moving. I've learned that young people will excel at a task when you get out of their way and let them do it. As al-

ways, it's the small things that remind me why I'm a scout leader!

AN EDUCATION

Being a scout taught me that I could accomplish anything I set my mind to, whether that was building a 20-foot-high signaling tower, backpacking 50 miles at Philmont Scout Ranch, or restoring two miles of trail for my Eagle Service Project. It also taught me the value and power of servant leadership, which I've practiced throughout my life.

THEN AND NOW

The BSA program starts in first grade now with Tiger Cubs. I couldn't start Cub Scouts until I was in third grade. The Venturing program, for boys and girls aged 14 to 20, is another new program more in line with the international programs for senior scouts. The other main difference I see is that scouting as a movement is much more connected today than it was when I was a scout. We're now able to work on joint projects like the Peace Light that we'd never have heard about 30 years ago.

At its core, though, scouting is the same as it always was—camping, hiking, merit badges and service projects. The scouts still have the same fun at summer camp and on weekend campouts. After 102 years of success, we seem to have landed on a winning formula!

IT'S A PRIVILEGE

I love my job, but it's nice to be able to leave the office and give back to the community. It's great to help young people learn to be leaders. It's wonderful to be part of a group of scouts helping a charitable organization with a food drive or a service project.

The mission of the Boy Scouts of America is to teach young people to make ethical



David M. Ruiz at statue of Baden Powell, in England, with daughter, Talia, and son, Brennan.

choices throughout their lives by instilling in them the values of the Scout Oath and Law. As a scout volunteer, I'm preparing the next generation to take their place in society as active citizens and leaders. As a Transatlantic Council Board Member, I've been privileged to be part of an organization that is making a difference in the lives of thousands of kids. Knowing that I've made a difference is reward enough for me.

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ROCK CLIMBING AND MOUNTAINEERING ROPED HIM IN

When a friend and coworker asked **ERIC JANECEK, FSA, CFA, MAAA**, to go rock climbing about 10 years ago, he kissed the ground goodbye and headed upward.

400 FEET UP

On my first climb, we went with some professional climbing guides to Looking Glass Rock in North Carolina. It was a lot of fun: beautiful views in a remote national forest, the satisfaction of making it up difficult routes, the excitement of being 400 feet up, trying not to fall. We later started climbing on our own, gravitating toward “trad climbing.” Trad, or traditional climbing, is done outdoors. You have to place your own gear into the rock as you climb to protect against a fall and typically build your own anchor at the end of each section of the climb. The adventure, creativity and technical side of trad climbing is also appealing.

PURE BLISS

Climbing can be surprisingly peaceful and relaxing: despite having ropes, the possibility of falling really focuses the mind on the present. Once you are climbing all of your thoughts about work, errands, the past and future fade

away until you get to the top of the climb. I’m usually thinking of nothing but the next move or gear placement. This is sometimes referred to as “being in the zone” in other sports.

BACK TO THE BOOKS

Gym climbing can safely be done by anyone in reasonable shape with 10 minutes of instruction. Trad climbing and mountaineering require a lot of special training. Like a typical actuary, I read and re-read several books covering equipment, techniques, climbing knots, gear placement, anchors, self rescue, safety and many other topics. Instruction from professional climbing guides and feedback on the science and art of gear placement and building climbing anchors was invaluable. (Anchors are made out of climbing gear stuck in cracks in the rock. When constructed properly, they will hold you in case you fall off the rock.)

ANALYZING THE RISK

There is an incredible amount of overlap between the skills needed in my current position and rock climbing/mountaineering. My current job involves analyzing the risk profile of our life and annuity business and designing investment and hedging strategies to maximize the risk/reward trade-off. Risk management is obviously important in climbing as well. Like actuarial work, climbing requires teamwork and communication, technical skills, attention to detail, creative problem solving, judgment and strategic thinking. Even more than in actuarial work, mistakes in climbing can have bad consequences. In both climbing and actuarial work, bringing creativity and technical skills to solve a difficult problem is exciting and satisfying.

AN AMAZING FEAT

My most rewarding experience was being part of the first team up the Emmons-Winthrop route of Mt. Rainier last spring. I went with two rock climbing friends. None of us had any mountaineering experience on snow and glaciers. We decided to go early in the season and without



Eric Janecek climbing Mt. Russell in California.

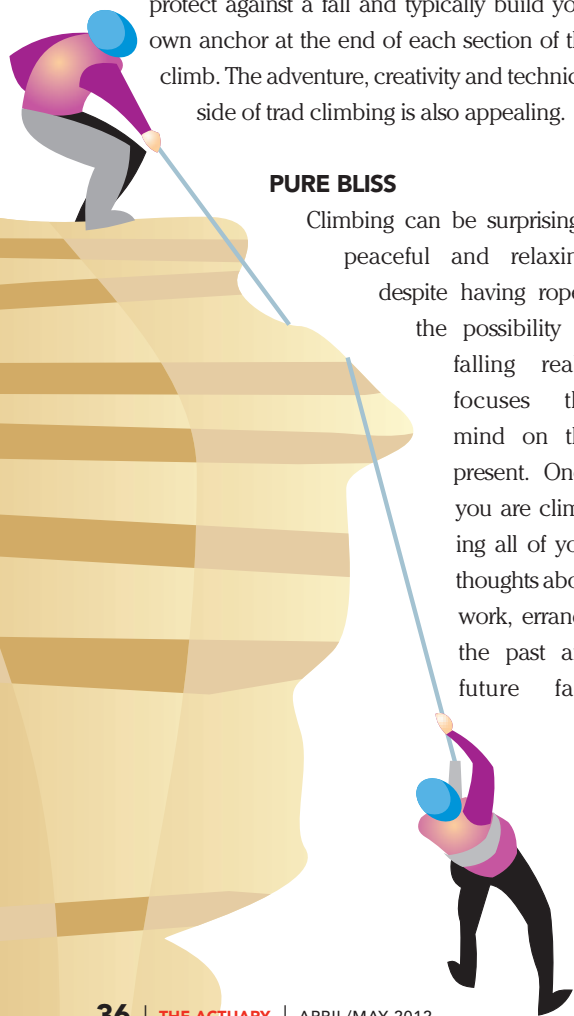
guides to make the trip more of a challenge and adventure. This was the first time I used snow shoes and crampons while climbing. (Rainier got more than 1,000 inches of snow last winter.) It was also the first time navigating with a compass and altimeter in white-out conditions, and going up and down steep snow slopes with hidden crevasses.

At one point, we literally couldn’t see 10 feet in front of us. The deep snow and frequent snowstorms slowed us down, but like any good actuary, we included an extra two days in our plans as a “provision for adverse deviation.” The extra two days and determination helped us finish the climb. I slept 14 hours the first day back home.

NEXT STEPS

The next adventure will be climbing “Groover” at Laurel Knob, North Carolina. It’s a two-hour hike from the trailhead to the base of the climb in a remote area in the western part of the state. The climb itself is 900 feet. Once you get above 200 feet, there is no way to get back down without finishing the route. After finishing, it takes five rappels to get down, followed by a two-hour hike back to the car. If all goes as planned, we should be in the car shortly before dark. Of course, part of the appeal and adventure is that climbs do not always go as planned. **A**

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HELPING HEARTS HEAL

A friend of **CHRISTOPHER M. STROM, FSA, MAAA**, witnessed firsthand Strom's skill as a natural "grief buddy" when he was talking with someone who had lost a spouse to a long illness. Much to Strom's surprise, his friend suggested that he begin a bereavement support group. It took three years for him to take the next step, but once he did, an amazing set of events kept the effort going.

MY CALLING

After my friend suggested that I start a support group, the first thing that popped into my mind was, "Right, all actuaries start support groups." For three years, the idea would surface, and every time, I just let go of it.

In 2007, I heard that Dr. Alan Wolfelt, director of the Center for Loss in Fort Collins, Colorado was going to make his first stop on his book tour in Greenville, South Carolina—where I live. I went to hear Dr. Wolfelt speak and had the opportunity to talk with him during a break. It was inspirational, but I wasn't convinced this was my calling.

I stopped at the various exhibitor booths, asking myself, "Should I do this or not?" I looked up and asked, "Should I do this or not?" The last booth I saw was one hosted by Lutheran Hospice. I stopped and

asked, "Would you be interested in starting a grief support group?" The person staffing the booth was the bereavement coordinator. After talking for quite a while, she said, "Let's do this." I finally had my answer.

STARTING OUT

I talked with people with personal experience and read books on grief support. Because I had no formal credibility in this field, I teamed up with a Licensed Master Social Worker (LMSW) from a Lutheran Hospice to develop the program.

PROVIDING SUPPORT

My co-facilitator and I have run support groups since 2008. For two years, we ran two 10-week groups, a total of 20 sessions. After that, I found it such a worthwhile effort, we expanded to three groups per year. 2012 will be the fifth year of running bereavement support groups.

Bereavement support is far removed from my daily work as a financial reporting actuary. But I do feel compelled to develop a model of grief as to how it affects the bereaved. I refine my grief model with each group, as I gather more experience, much as I would refine my financial reporting models as new experience becomes known. I do whatever I can to help people who are hurting.



Christopher M. Strom reading about grief support and helping others.

THE POWER OF "THANK YOU"

One practical goal of my group is to bring folks along in their grieving to where they can talk about their loss without the emotional breakdown that is common in the first few weeks of the group. The higher goal is to help bring hope back into the life of someone who has suffered a great loss. The reward is when, at the end of 10 weeks, a group participant looks me in the eye and says, "Thank you," with heartfelt gratitude and my knowing that I have made a difference to that person. **A**

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