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ACTUARIES ON THEIR OWN TIME



"Grandmother's Quilt"—by Beverly Orth, FSA, principal at Mercer. She can be contacted at beverly.orth@mercer.com.

BEVERLY ORTH spends a lot of her free time quilting. "I started quilting around 1980, initially small projects like baby quilts, which I machine pieced and quilted. About eight years ago, I started my first hand-quilted project. When I finished that quilt, I started thinking about finishing a quilt that my grandmother started in the 1930s (see photo). She had appliquéd and embroidered 20 quilt blocks but never made a quilt from them, so I decided to put the blocks into a quilt, add borders, and hand quilt it. That was a big quilt and a big project that took me five years to finish (2006 to 2011). It fits a queen size bed."

"I got started on quilting as a variation on sewing garments and accessories, something

I have been doing since the age of 8 when I took 4-H," Orth stated when asked how she got her start quilting. "I've made wedding dresses, tailored suits and coats, almost any kind of clothing you can think of. When some of my friends had babies, I made baby quilts, and eventually made quilts for my own daughters when they were born in 1989 and 1992."

When asked about an actuarial tie-in to quilting, Orth responded with, "I don't know about actuarial tie-ins per se. There are definitely a fair amount of measurements and calculations to make sure there is enough of each fabric that goes into the quilt. For the large quilt I'm working on now, there are

about 40 different fabrics (it is called a scrap quilt). I'm also working on a baby quilt that has eight different fabrics. Others have had only three fabrics.

"There is also geometry involved. The pieces need to be cut and pieced very precisely. Otherwise you will end up with non-square sides and borders that don't fit. One little error at the beginning has a tendency to increase in magnitude as you go along. Not fun to find out that you have to re-do whole sections because of a little error made early on." ■



"Let The Squares Dance"—by Marguerite Boslaugh, FSA, MAAA, managing director with Cigna. She can be contacted at marguerite.boslaugh@cigna.com.

MARGUERITE BOSLAUGH has been quilting for more than 30 years. Boslaugh says, "For me, quilting grew out of sewing clothes, which I learned in 4-H." Her favorite part of quilting is "that it includes both order and serendipity. Unlike many situations, with quilting, I'm in control of the choices and execution and the quilt waits patiently for me just as I left it. On the other hand, as the parts of the quilt come together, I find it sometimes transforms into a different design and feeling than I had originally planned. Also, it's really nice to produce something concrete after a hard day spent with all the abstractions in the world of investments and insurance."

How much time to make a quilt? Boslaugh says, "The time I spend on a quilt can be as little as 15 to 20 hours (for a simple baby quilt) up to several hundred hours (for a large complicated one). I generally start with a quilt pattern—often the design is for a 'block' or segment of the quilt, which will be repeated multiple times. I've been known to run out of a particular fabric and need to figure out a new design solution, but that is part of the creative aspect for me. The pieces are then sewn together into larger and larger units, maybe with a few borders. Then the completed quilt top is layered with a backing piece of cloth (which may itself be pieced) and the batting (cushy layer inside

the quilt.) The sewing that connects the three layers (quilt top, batting and quilt back) is the actual quilting."

"The type of quilting I do (updated versions of traditional blocks) could be very mathematical if one wanted to approach it that way—lots of angles and hypotenuses and geometry to compute how much fabric to buy and the most efficient way to cut and assemble the pieces," Boslaugh says when asked if there is an actuarial tie-in to quilting. "But I usually go with the flow and pre-calculated dimensions. On the other hand, the patience and persistence needed to get through the exams comes in pretty handy when things aren't going well." **A**

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"Atlanta Highways at Night"—by Mike Raker, ASA, EA, FCA, MAAA, actuarial consultant, Swerdlin & Co. He can be contacted at mraker@swerdlin.net.

MIKE RAKER started taking photographs in his early teens. His dad set up a darkroom for him in a spare bathroom of the family home to process black-and-white images. "After that," Raker said, "I started shooting everything. About the same time, I was asked to be a yearbook photographer in high school, and it became a more serious hobby that I have continued to this day."

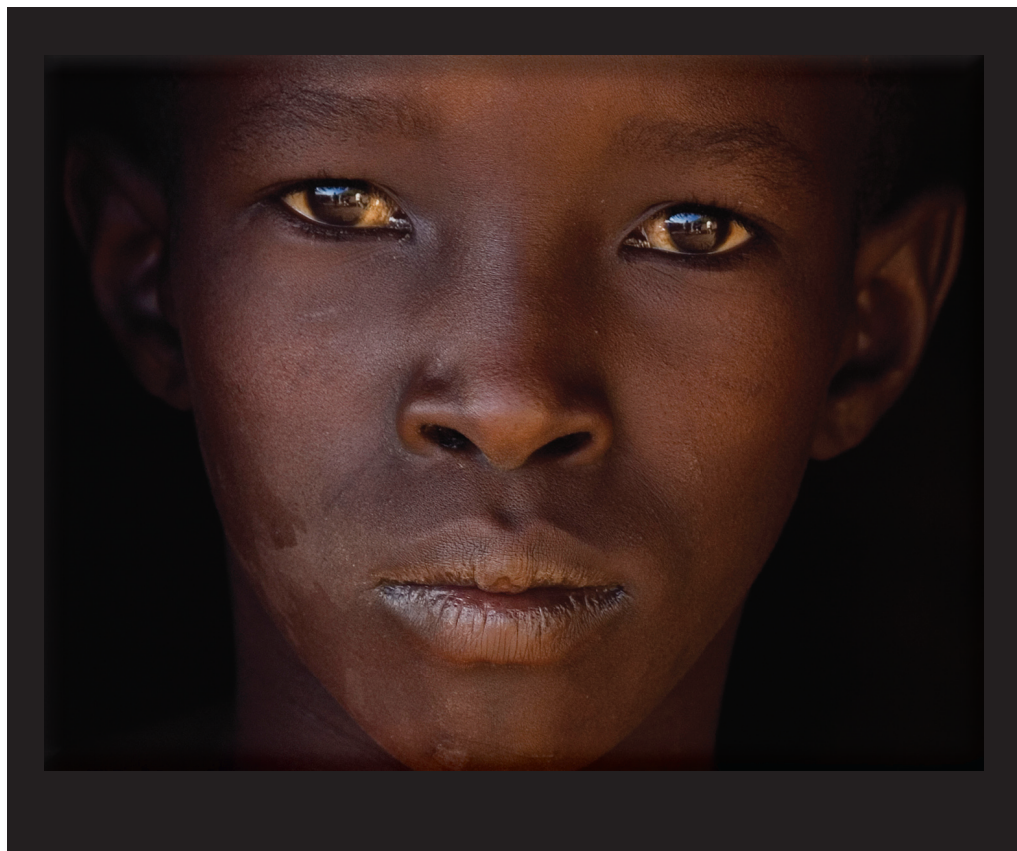
For Raker, photography is a creative outlet. "When I capture images, I share them with like-minded photographers who have a passion for photography as a hobby," he said. "Simply put, there is a lot of math to photography. It's easy to get caught up in the technical side of this art. If you let that

happen, you miss a lot of opportunities for great images—it's OK to bend the rules. I shoot many photos of my subject to get a pool of worthwhile images that, hopefully, has one outstanding capture with a nice artistic feel."

Shooting in color versus black and white is a critical consideration any photographer should be asking from the moment they consider composing a photograph, according to Raker. "For instance, black and white images can often convey the texture of a subject better than color if that is important," he said. "On the other hand, vibrant colors—when they are captured in the right proportions and combinations in a painting, or photo-

graphic image—really cannot compare to shades of gray in a black and white image."

Raker has always enjoyed photographing landscapes and wildlife, but lately he is experimenting with all types of subjects. "I have participated in groups that post images of an 'announced' subject which you have to shoot within a particular time frame—usually a week," he said. "This is fun because you get to compare what you have done versus what others have captured. Most recently, I have tried to take candid images of people, but not portraits, as part of a challenging genre known as street photography. Basically, I like shooting it all!" **A**



"Maasai People – Village Portraits"—by Frank Sabatini, FSA, CERA, MAAA, president, Sabatini Advisory Services LLC. He can be contacted at francis.sabatini@gmail.com.

FRANK SABATINI says, "I first picked up a camera to photograph my two boys as they grew up. Now this hobby has evolved into a combination of travel and photography with a focus on wildlife and people. I've been to Kenya, Galapagos, Egypt, Churchill Canada (polar bears), Alaska, Machias Seal Island, Maine (puffins) and many of our national parks. The experience of visiting new places and being able to record the experience is what it's all about for me. My next trip is to Haines, Alaska to photograph eagles."

Sabatini's first serious camera was a Canon AE-1 that he purchased in the 1980s. Now he uses a Canon EOS 5D Mark II and has

several lenses and other camera bodies as well. As with many photographers, Sabatini is the picture taker at family events, but he doesn't mind at all. "I have a granddaughter who is 21 months," he said. "She's the focus of my photography these days."

Though digital photography has virtually taken over the art, Sabatini is not a stranger to film. "When I first started taking pictures, I used film," he said. "I still have my old negatives and slides that I'm slowly moving to digital. The things you can do with digital photography are so amazing that it's hard to go back. Although, I must admit I'm a bit of a purist and try not to manipulate my images too much."

For Sabatini, photography is both a creative outlet and mastery of a technical skill. "The creativity comes with identifying and capturing a unique shot," he said. "Technically, mastery of the camera, related equipment and post-shoot processing is as much a part of the experience as taking the image."

Being an actuary has helped Sabatini become a better photographer. "All actuaries need to pay attention to detail. That focus helps immensely with photography in framing an image and understanding the technical aspects and capabilities of one's equipment." **A**