



SOCIETY OF ACTUARIES

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Out Of The Office

WELCOME TO the magazine's newest addition, "Out of the Office." This is the place where you can display your talents, your community involvement, or extracurricular activities you participate in just for the sheer fun of it. We hope you enjoy reading about the actuaries we feature here. One is a pilot; the other owns a cake business.

ROLLS, LOOPS AND SPINS ... FUN IN THE SKY

RUTH JOHNSON, FSA, never dreamt of flying when she was a little girl. She didn't read books about airplanes or take piloting courses in college. She discovered this passion quite by accident. Her love affair with flying began when she went to an air show.

IT ALL STARTED AT OSHKOSH, BY GOSH!

My husband is an aerospace engineer at Honeywell—he is not a pilot himself—and one year his work took him to the EAA (Experimental Aircraft Association) air show in Oshkosh, Wis. I came along on the trip because it sounded like fun. I wandered through the rows of planes and exhibits. I kept thinking to myself, how do people do this? The following spring my husband forwarded me an email about a plane wash for the Honeywell Flying Club.



Ruth Johnson, FSA

I went on an introductory flight with one of their flight instructors and got hooked. I joined the club and got my private pilot certificate about 10 months later. I now belong to the Flywell Flying Club and fly out of Anoka-Blaine Airport in the Minneapolis area.



IN THE COCKPIT FOR 10 YEARS

I got my private pilot certificate in April of 2001 in a Cessna 172, which is a single-engine land four-seat aircraft that is frequently used for training. I began instrument training shortly after 9/11, because only instrument-rated pilots were allowed

to fly then. I consider my instrument rating to be a tiny, personal strike for freedom on my part.

SEVERAL FOR THE MEMORY BOOK

My husband and I flew to beautiful Sedona, Ariz. in 2005. The airport is on top of a red rock mesa. While we were there, I scratched another itch and booked a flight in one of the Red Rocks Waco biplanes, my only time in an open cockpit aircraft. It was great fun, but I did learn that you need to tie back long hair. I didn't, and it took me hours afterwards to comb out all of the snarls.

In 2002, my daughter was in seventh grade and agreed to fly with me to Niagara Falls. We landed in Buffalo, N.Y. right behind a Boeing airliner—it was my first time mixing it up with the big boys

My daughter and I have also flown over the Rockies to the Los Angeles area. I spent months planning that trip, and purchased a portable oxygen system which I use at altitudes above 12,000 feet. I love seeing our beautiful country from the sky. Circles in the crops in Kansas, the Great Salt Lake, and the Sonoran Desert all look spectacular. We did a fly-by of Mount Rushmore, which doesn't look nearly so big from the air.

IT'S ALL ABOUT THE RATINGS

I got my private certificate after 10 months and at about 110 hours. When I got frustrated at times, I would remind myself that the only natural flier in our household was our pet parakeet. I got my instrument rating about 15 months after 9/11 and my tail

wheel endorsement in a Super Decathlon, where I also did some aerobatic training. I love doing rolls, loops and spins. I also got my sea plane endorsement at Surfside, a local seaplane base in Lino Lakes, Minn. I'd go flying wearing a swimsuit, and do touch-and-goes on the Minnesota lakes. My instructor called them splash-and-goes, and there is nothing better on a hot August day.

THE ACTUARY CONNECTION

There is a lot of planning and risk assessment that goes into flying, which appeals to me. I think that actuaries are especially good at this aspect of flying. Assessing risk is second nature to us, so I am constantly amazed that things that seem obvious to me simply don't occur to other pilots. For example, I was flying on a beautiful winter afternoon and returned to the airport just as some cloudy weather moved into the area. The next pilot in my flying club checked out the plane and went flying after sunset. He came back with a layer of ice on the plane, which is not a safe condition for these small planes. He asked how he could have known that that would happen? I told him that I will never fly in the winter (cold), at night (dark), in instrument (lots of moisture) conditions because a combination of these three means you have a good chance of getting ice on the plane and you won't know it. I had already thought this through, but this was a revelation to him.

OH, WHAT FUN!

Flying is incredibly fun and I have lots of flying stories. I think you'll find this is true of any pilot. I have no special flying abilities. If I can learn to fly, you can too. **A**

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QUITE CAKE-ABLE

When **ASA SHERRY CHAN'S** dream of becoming a pastry chef was pureed by her father, her choice of career naturally molded to become an actuary. Many years and actuarial exams later, Chan still had the burning desire to make cakes. So, she signed up for a baking class and has since become an award-winning cake maker—now she's really on a roll!

THE RAW INGREDIENTS

I've always been left-brained-inclined but have also always yearned to use my right brain. I wanted to follow my father's footsteps and be an executive chef but he assured me that standing on my feet in a hot kitchen for hours on end is not as glamorous as I think. There went my dreams to be a pastry chef in Vienna. Instead I became

an actuary. In 2008, I still had an urge to go to culinary school so I signed up for a baking program. I told a friend about it and she became really excited so she enrolled as well. A year-and-a-half later, we finished with the skills to bake bread, deserts and anything in



Sherry Chan, ASA, (right) and her business partner, Lily Leung



between. I made cakes here and there for friends and family, but then I went all out for a cake competition I entered. I ended up winning first place! I started getting requests for cakes after that so my friend and I brainstormed a name for our bakery, registered as an LLC, got our food license and now I'm a patissier with flair! We begin each order by talking to the client to see what are the cake recipient's favorite hobbies, colors, sports teams, passions, etc., and we take it from there! We've made an Xbox cake, a Rubik's cube cake, many Angry Birds cakes, a Kate Spade purse cake (that I named Cake Spade, see photo above), and many more.

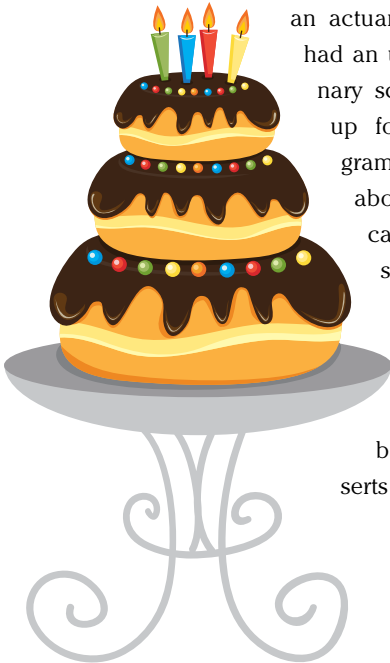
A BAKER'S DOZEN?

Between consulting with the client to understand what kind of cake to create and brainstorming about how to design it, a cake order takes us about two weeks. We try to limit our cake orders to about one every

two weeks given other priorities in our lives such as work, pursuing an Executive MBA and family. We recently had to turn down a Wheel of Fortune cake because we had a baby shower cake due the same week. We were very disappointed to have to do that.

THE APPLE OF HER EYE?

Every cake we make has a story behind it so it's difficult to say there's a favorite. We made a Rubik's cube cake for a bunch of talented kids after they competed in a Math Counts competition. We delivered a cake to a local recipient whose order came in from a client living in Iowa who found us on Facebook. Her dad was obsessed with Angry Birds, so she asked us to make an Angry Birds cake and deliver it to him as a surprise on his birthday. Seeing the surprise on the recipient's face when we present our works of art is by far our favorite part.




THE DEVIL'S FOOD IS IN THE DETAILS

Our most difficult cake to date was a pool table cake we made that was Ohio State-themed because of all the details that went into it. We had to get the proportions right so the pool balls and the legs of the table would be accurate and the servings were right for the amount of guests the client had requested the cake to be for. We built a cake stand from scratch that served as the legs to the pool table. The wood stain we used for this had to match the wood-stained fondant we made for the cake. Further details were in making the Ohio State logo, making sure the colors of the balls matched the numbers, painting the numbers onto the ball, etc. This was for a big Ohio State fan who was an avid pool player and competed in competitions so there was no cutting corners!

A FEW SPILLS

We made a skydiver cake and much of cake decorating is about improvising and being creative with what edible items you can use to replicate what you're trying to model. I had this great idea (so I thought) of using cotton candy as clouds. Our bakery even invested in a cotton candy machine maker. We usually assemble the final pieces right before delivery or on site. We put the cotton candy clouds on the fondant that covered the cake as our final preparation before leaving to deliver the cake. Shortly thereafter I asked my business partner, "Are these clouds shrinking or is it just me?" Sure enough, in about 15 to 20 minutes they thinned out. What we forgot was the chemistry behind the ingredients—since fondant is mainly made out of sugar,

it is highly hygroscopic; meaning it absorbs water (and cotton candy) from its environment. With just minutes left before we had to deliver the cake, I ended up making another batch of cotton candy and putting it in a bag. After we delivered the cake and right before the skydiver, birthday boy showed up, we placed the clouds on—and then told everyone the day starts out cloudy but the skies clear and it becomes a beautiful day as the skydiver embarks on his adventure.

To see Chan's cakes visit: <http://www.facebook.com/?ref=logo#!/pages/Hot-Cakes-Bakery/205251252833478> 

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What do you do when you're **out of the office?**

- **Collect** rare artifacts?
- **Play** an instrument, or
- Win ballroom dancing **competitions?**
- **Create** artwork?

The Actuary has introduced a new column called, "**Out of the Office.**" It is a place where you can showcase your talents, your community involvement, or extracurricular activities you participate in just for the sheer fun of it.

So, what are you waiting for? Send us a short paragraph providing some basic details about your out-of-the-office experiences, along with your contact information, and we'll be in touch. Visit <http://www.soa.org/pub-out-of-office>.



We look forward to hearing from you!