



SOCIETY OF ACTUARIES

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# ACTUARIES ON THEIR OWN TIME

## Travel Bug

If anyone offered **Lisa Marquardt** a job as a “nomadic actuary,” she’d take it.

She has been traveling internationally since she was 21.

“I’ve been to 66 countries in seven continents, plus several out-of-the-way territories such as Easter, Galapagos, and Falkland islands. In 2004 to 2006, I took a 20-month career break before joining my current employer,” Marquardt says. “The first 13 months were spent hiking and staying in haunted castles in Ireland, camping for 10 weeks in Africa, learning Spanish, volunteering, and salsa dancing and traveling the ‘gringo trail’ for a few months in South America, a month each in Australia and New Zealand, and then a couple months in Southeast Asia where I rented an apartment in Chiang Mai, Thailand, and took classes and rested.”

Some of her travel bug comes from her parents.

“My mom and dad used to take us on car trips to Colorado as children,” she says. “It was real budget traveling—five of us sharing a motel room, bologna sandwiches every day. We’d stop at all these kitschy places on the way—Wall Drug, Devils Tower and the Mitchell Corn Palace.”

Marquardt has continued her travels with her parents on two cruises.

“They joined me on a trip to Antarctica, which was my seventh continent and their sixth,” she

says. “Since then, at 77 and 75, they visited their seventh continent, Africa, and were later featured in my local town’s newspaper as the farmers who visited all seven continents.”

Sometimes Marquardt travels with a group, like when she journeyed to Egypt, Turkey and Eastern Africa. And “for the first time, last summer I traveled for 24 days on the trans-Siberian train from St. Petersburg to Beijing via Siberia and Mongolia with a stranger I met on *lonelyplanet.com*. She was one of my best travel partners ever” She has also traveled solo through much of South America, South Africa and Southeast Asia.

Last year, she went to the Philippines on a four-week trip that included a five-day cruise. A group of 14 travelers were island hopping on a locally built fishing boat.

“For two nights we camped on private islands and two nights we stayed in local fishing villages. We donated school supplies and volunteered at a preschool, did amazing snorkeling, swam in a beautiful waterfall and ate fresh seafood. One morning I woke up early and kayaked into a lagoon to see a fantastic sunrise,” she says.

Some of the highlights of all of her trips include the Northern Ireland coastline, Zanzibar, Namibia,



Antarctica—continent number seven for Marquardt.

Salar de Uyuni in Bolivia, Antarctic icebergs and the Australian Outback.

“The two things that they all have in common are that they’re naturally beautiful and usually sparsely populated,” she says.

Marquardt has learned a lot from her travels.

“I am an amateur geographer, historian, cartographer, geologist, photographer, biologist, etc. My Spanish-speaking skills went from zero to conversational. Sometimes the presence of poverty is upsetting, but gives me an appreciation for everything we have and a desire to help.”

She keeps a travel journal, and “during my 2004 to 2006 trip, I kept a blog so family and friends could all get regular updates. I love photography so I publish my own coffee table

books using Shutterfly after each big trip ... sort of a photo journal.”

Later this year she’ll be traveling overland through Central Asia, stopping in the former Russian republics of the ‘stans, including some of the least traveled countries on Earth. **A**

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## Imagination Soars

**Gary Thomas’** work experiences have taught him that if a solution is there, it will be found if only you keep staring at it.

He used that knowledge several years ago when he purchased “a rusty, grimy 40-year-old Corvair engine from an auto salvage merchant. I tore the engine down, rebuilt it, and attached it to an aluminum two-seater airplane that I had started to build in the meantime.”

“My interest was sparked when I visited the airshow that every summer turns Oshkosh into the busiest airport in the world. While wandering around, I noticed a man called William Wynne holding forth to a small crowd about his automobile engine conversion for airplanes. I handed over the money for his instruction manual. Reading the manual, I found myself drawn in by William’s combination of practical advice plus evangelism for the idea of building something for yourself.”

Thomas bought an engine and tore it down, “reasoning that, if I failed, I could bail out before I made too big of a commitment.”

After taking apart the engine, he “cleaned it, repaired and repainted it, modified some parts and acquired top-notch replacement parts from various suppliers. William Wynne manufactured certain conversion parts that enabled me to bolt on a propeller where there once had been a gearbox. When I was done, it looked like a thing of beauty to me. It was exhilarating when I first got the engine to fire...

For weeks I would taxi it around the airport just to hear the engine run and feel the blast from the propeller. I still didn’t know how to fly.”

Eventually the FAA gave its approval and, after much nervous double and triple checking, up it went for a successful first test flight.

“Prior to the test flight, there had already been a substantial number of tests performed on the ground, and the engine was completely run in,” he says. Also, throughout the three-year build, technical advisor Lou Grabiec of the Experimental Aircraft Association kept a watchful eye to ensure that all bolts, rivets, control cables, wiring, etc., met the highest standards.

His most memorable adventure in the plane “was my first big trip from south Florida up to North Carolina. It was blustery and I was finding it difficult to fly, read charts, and look out for various landmarks at the same time. The airport runway in the distance got closer and closer until I realized that it wasn’t some local regional airport, but Jacksonville International. I apologized profusely to the



Thomas’ Corvair built for the air.

person at Jacksonville Approach who had been monitoring my progress and hightailed it out of there. Since then, I try to make my flights as uneventful as possible. The best flights are early evening when the air is calm and you feel like you are floating along. My dream is to fly in to the Wright Brothers museum and airport in the Outer Banks of North Carolina.”

Thomas is now based in Bermuda and can only fly occasionally when he returns to the United States. He does have a number of projects at various stages of completion, but nothing significant, he says.

“Occasionally my imagination will be fired by the thought of taking an old object and repurposing it. I spend a lot of time scouring eBay and watching TV shows devoted to restorers and pickers,” he says. “I do get a lot of pleasure from making things, and think that this will be a permanent part of my life.” **A**

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**Gary Thomas, FSA, MAAA**, is assistant director, Long Term, with the Bermuda Monetary Authority. He can be contacted at [gthomas@bma.bm](mailto:gthomas@bma.bm).

## Among the Fish and Coral—Amazing!

For those who find scuba diving scary, **Sharon Giffen** says the most important thing to remember is that “the rules for scuba diving—how deep, how long and how fast you surface—are laws of physics. There are no exceptions, no bending the rules ‘just this once.’ Armed with that knowledge, it only takes some patience with the foreign sensation of weightlessness and practice to open up another world, where I find it impossible to stress over work.”

Giffen became interested in diving as a child, watching Jacques Cousteau, Flipper and Sea Hunt on TV.

“At that time,” she says, “I was fascinated by the fish and other creatures that they introduced; they also showed us that people could interact with the creatures without interfering with them. Of course, the travel and adventure were also pretty appealing to a small-town girl.”

The wildlife still fascinates her.

“I really enjoy watching the tiny creatures and fish, trying to figure out what they are doing. I have had cleaner fish and shrimp give me a ‘manicure,’ (and) teased a small, but very aggressive fish by (gently) threatening his territory... Pipefish cling to a blade of underwater grass, and float in the gentle current along with the grass, extremely well

disguised. An octopus will shake hands with you, to check you out. Territorial little damselfish, 1.5 inches long, will strike your hand or face if you get too close to his eggs, or his algae patch.”



Giffen says each dive is a brief visit to another world.

A Scarlett-Striped Cleaning Shrimp makes a rest stop.

Since learning to dive in the '80s, she has made about 750 dives, mostly in the calm warm waters of the Caribbean with her husband, but also in the Pacific, including Hawaii and Papua New Guinea.

“I treat each dive as a brief visit to another world where I have the privilege of seeing creatures not everyone gets to see, and to watch them getting on with their business of living,” she says. “They mostly just ignore divers or—as I refer to us—big, noisy bubble-fish. I never dive with the expectation of

seeing a specific fish or creature; I dive with the hope of seeing whoever happens to live in that place—knowing full well that we’ll never find everyone who is there.” A few dives stand out as

particularly special.

“In Hawaii, on a night dive, we saw manta rays, with a 10-foot wing-span swooping and dancing gracefully as they fed on plankton that is attracted to light shining on the water,” she says. “In Papua New Guinea, we saw a 25-foot whale shark; in fact, he swam so close to me that I reached out and stroked his velvety side as he drifted by—drifting for him is, however, much faster than I can swim.”

The colors are astonishing as well.

“Fish and coral are the most amazing brilliant colors. Imagine the most exotic flowers and birds, vibrant reds, brilliant yellows and every shade of blue—that is just a casual glance around on a coral reef. Look closer to find violet, orange and the many shades of green also common,” she says.

Diving has also given Giffen a streak of environmentalism.

“Actions that destroy the aquatic world steal from future generations the wonder of a world of which we have seen only a tiny fraction,” she says.

She is excited about her next trip—to Belize this May.

“I have always said that my best dive ever will be the next one,” she says. **A**

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## On Board with SHIP

**Dwight Bartlett** believes that volunteering is a way of staying involved, particularly for actuaries who are entering retirement.

“There are so many opportunities that utilize your expertise, so pick those that are a good and satisfying match for you,” he says.

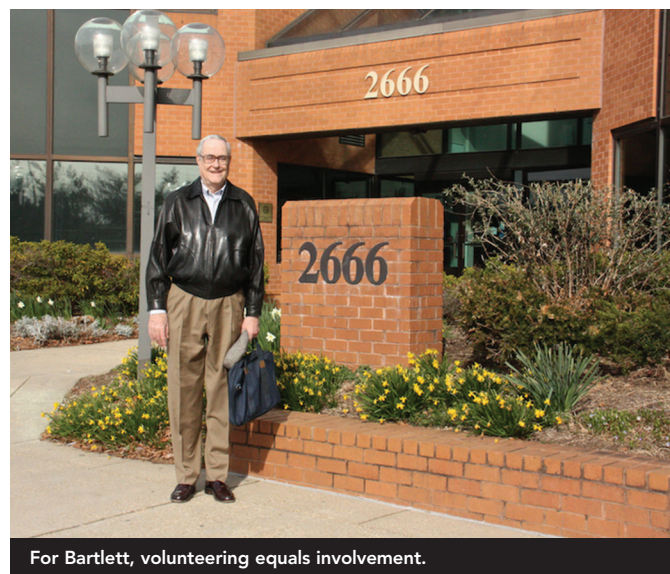
Bartlett’s background is in health insurance. When he retired, he began volunteering one day a week with Maryland’s Anne Arundel

County Department of Aging and Disabilities in their Senior Health Insurance Assistance Program (SHIP). The program is sponsored by the Centers for Medicare and Medicaid Services (CMS) but is implemented across the country by county governments. SHIP’s mission is to help seniors, mostly those approaching or in Medicare-eligibility age, to understand what their options are, including Medicare’s options and employer-sponsored retiree health insurance, as well as Medicaid and other government programs for assisting seniors to obtain and afford health insurance.

Over the three years he has been with SHIP, he has found the experience rewarding by “seeing my clients appreciating the help I give them.”

His clients most frequently ask what they should do and what choices they should make.

“Of course, I don’t tell them what to do, but merely help them to understand their options,” he says. “We have a very complex system, unnecessarily so in my opinion. Even well-educated persons have trouble understanding their options.”



Bartlett has “come to understand much better the stress my clients feel in making a critical decision for themselves. Many have limited incomes in retirement.”

He enjoys the experience of helping his clients in a hands-on way.

“Much of my business and professional career was spent leading organizations where I had little contact with the ultimate beneficiaries of my work,” Bartlett says. “I wanted a volunteer job where I dealt face to face with those who, hopefully, benefited from my expertise. Since much of my background was in health insurance, SHIP seemed a natural fit.” **A**

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**Dwight Bartlett III, FSA, MAAA**, is principal of Bartlett Consulting Services, Inc. He can be contacted at [dkb3fsa@verizon.net](mailto:dkb3fsa@verizon.net).