



SOCIETY OF ACTUARIES

Article from:

# The Actuary Magazine

August/September 2013 – Volume 10, Issue 4

# ACTUARIES ON THEIR OWN TIME

## Sculptor at Heart

**Daniel Durow** has an obsession—sculpting. His mediums are sand and snow. He began creating sand sculptures about 20 years ago, when his children were young. “There’s not a whole lot to do in our Wisconsin winters, so I started trying snow sculptures in the last 10 years or so,” he says.

Winter usually finds a couple of sculptures in his yard, weather permitting. This year’s included an Easter Island statue, a shark and a sports car. In sand, Durow has created cars, sundials, and even the Society of Actuaries’ logo.

His favorite, though, is just a sand castle. “Everyone is different but people seem to like them,” he says. “The largest one I ever made was almost 6 feet tall, and people just kind of stared at it and wanted to touch it because they couldn’t believe it was real.”

He has won several sand sculpture competitions in Door County, Wisconsin. “One of the state parks we go to used to have a sand sculpture contest every summer that we (my wife ‘helps’—mainly to keep kids from wrecking things) had won something for like six years running. With cutbacks and things last summer it was not held.” His snow sculptures appear often in his local paper and sometimes on local TV.

“Extreme patience and extreme persistence, something that I needed to get through the actuarial exams, have paid off in making the

sculptures,” Durow says. A typical sand sculpture requires six to eight hours just for the base and then a few more hours sculpting. “For snow, I calculated that for one thing I made, I moved something like 5 tons of snow to make it. And I wonder why my back is always sore.”

All that work, however, doesn’t always last very long. “I spray the sand with water; that helps it last a little longer, at most a day or two. In the snow, I can ‘repack’ things with slush if it will be cold at night, but it’s mainly up to the weather,” he says.

Durow doesn’t mind that, though. “The temporary nature of them actually is kind of neat. People tend to remember them bigger and better than they actually were.”

It’s not necessary to have an audience. Depending on where and when he is creating, he might not get one. “At the contest we used to go to, we’d usually end up with quite an audience. Normally in the sand we stay at a fairly unpopulated beach with only a few people walking by each hour, though,” he says. “In the snow, people tend to drive by slowly, but the ideal conditions are below-zero temps and lots of snow, so people don’t tend to stick around.”



Durow’s favorite creations—sand castles.

When he is not sculpting, his other creative outlet is painting. Durow says, “I have painted a few ‘murals’ on the walls of my garage and shop, just copying some of my favorite things. I have a Teenage Mutant Ninja Turtles ‘poster’ I made for the kids a while back; there is a Dali work in my shop on the wall. And the last few years I’ve been working here and there on doing ‘The Last Supper.’ It’s near the ceiling of the garage so it’s going to take a while.” ■

**Daniel Durow, FSA, CERA, MAAA**, is AVP and actuary with National Guardian Life Insurance Co. He is a member of the SOA’s Smaller Insurance Company Section, and a former council member. For more information on the SmallCo Section, visit their website at <http://www.soa.org/sic/>. Durow can be contacted at [dtdurow@nglic.com](mailto:dtdurow@nglic.com).

## The Thrill of the Hunt

**Lyle Van Buer** is an avid geocacher.

Geocaching involves someone hiding a container somewhere, marking the coordinates with a handheld GPS receiver (GPSr), and then creating a listing for it on the geocaching website, [www.geocaching.com](http://www.geocaching.com). The hunter of the geocache then loads those coordinates in their GPSr and goes to look for it.

“The two things that I really enjoy about it are that it gets me up and out and that I have discovered parks and reserves I wouldn’t have discovered otherwise,” Van Buer says. “There is yet to be a place I’ve gone that there weren’t some geocaches nearby, across the United States and around the world.”

His favorite geocaches are those that take him to out-of-the-way places. “My wife and I made a trip to New Zealand and ... one day, I took a short side trip to this little park area that had a path following a river that had waterfall after waterfall,” he says. “And we did one on Grand Cayman. In town, there is a touristy area called ‘Hell’ with this small area of unusual rock formations. ... On the south side of the island, there was a huge area of similar formations with no one around where we went to look for a cache.

“The really interesting places that you go to are those about which you can say ‘I never would have visited here if it wasn’t for geocaching,’ and this is something most geocachers have said at least once; if someone says that about a hide I made, I take it as a compliment.”

The best part, however, is the thrill of the hunt. “Finding the hidden cache out in the

middle of the woods, especially if it’s well hidden, can be exciting. And finding one hidden in an urban setting, where there could be a lot of people around, requires stealth. I guess it can feel like a secret club,” he says.

When you find a geocache, the most important part is to sign the log book to show that you found it, according to Van Buer.

Geocaches come in all sizes, from large Tupperware and metal ammo boxes down to small magnetic containers about the size of a pencil eraser. The bigger ones might have “swag” in them.

“The rule is that if you take something from the geocache, you must put something in, generally of equal or greater value. I’ve heard from many geocachers that bring their young children, this is the best part for the kids,” he says. Once you have found the cache and signed the log, you rehide it where you found it for the next person to find.

Two special types of geocaches will often take you someplace interesting. There isn’t a container for you to find, but something is there that the cache owner wanted you to visit, and typically you need to answer some questions about it to prove you visited.

One is a Virtual Cache. “These will often take you to a historical site or some architectural feature or sometimes just something to make you go ‘huh.’ I did several in Austin, Texas,



Geocaching takes Van Buer to some out-of-the-way places.

during a [Society of Actuaries] meeting one year and saw many places of historical importance in Texas. There are many of these in the Washington, D.C., area, too.

“The other type is an Earth Cache where some geological feature is there to see. Sometimes it’s a boulder left by the ice age, sometimes it’s a fossil bed; I’ve even gone to a gold mine.”

On top of the thrill of the hunt and the exhilaration of exploring and learning, geocachers are a friendly bunch. They “like to help each other out. There are the occasional get-togethers, just to visit and swap stories,” says Van Buer. “My wife says I’ve become much more sociable since I started geocaching, and you know that can be a problem with actuaries.” **A**

**Lyle Van Buer, FSA, MAAA**, is associate actuary with Modern Woodmen of America. He can be reached at [Lyle.VanBuer@modern-woodmen.org](mailto:Lyle.VanBuer@modern-woodmen.org).