



SOCIETY OF ACTUARIES

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ACTUARIES ON THEIR OWN TIME

Knee Deep In Water

Scott Houghton helped put shad back on the menu in Connecticut.

He has volunteered with the Connecticut Department of Energy and Environmental Protection (DEEP) stocking shad and Atlantic salmon in the Connecticut and Farmington rivers watersheds since 1998. The species “became extinct in the early 1800s after adults were blocked from spawning areas by the construction of dams on the mainstream Connecticut River and its tributaries,” according to DEEP’s website.

“The shad program has been a success; we no longer need to stock shad and they have a self-sustaining population in the Farmington River and other parts of the Connecticut River Basin. There’s a commercial and sport fishing market for the shad, with some limitations to protect them,” Houghton says. “There are enough of them now that I see fresh shad on the restaurant menu specials here, and this is actually a good thing.”

The salmon are another story.

Since the 1960s, DEEP has been reintroducing Atlantic salmon to Connecticut’s rivers. This year, according to Bruce Williams of DEEP’s Inland Fisheries service, in a thank you letter to Houghton, “A total of 768,109 fry were stocked in Connecticut this spring, 557,629 in the Farmington River watershed and 210,480 in the Salmon River watershed.”

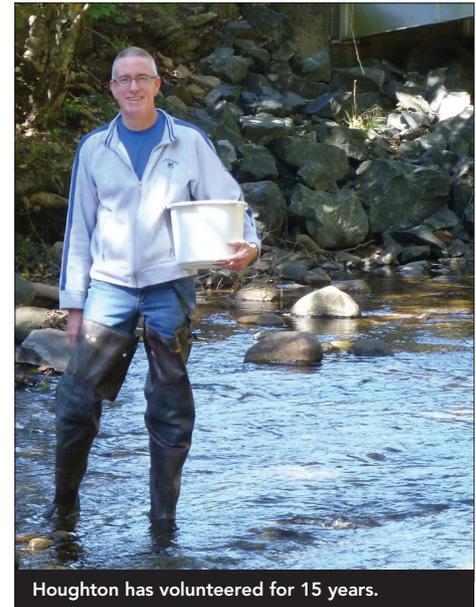
Houghton stocks the fry. He volunteers several times a year.

“I and my fellow volunteers brave poison ivy, thorny brush, steep river banks, cold and fast-moving streams, slippery rocks and black bears, carrying 5 gallon buckets of water and 1-inch salmon fry through forests and streams,” he says. “Using GPS and contour maps, we stock the salmon fry in small areas of the rivers and tributaries that are a suitable habitat for them—moderately moving water with rocky bottoms with lots of hiding places, avoiding areas where trout will feed on them and avoiding high-grade, fast-moving rapids.”

Houghton continues, “If all goes well, they will live in the streams for two to three years, migrate to the Atlantic and attempt to return from the ocean to the same stream when they are 5 to 6 years old to spawn. Currently, they’re trapped on their return and used as breeding stock for additional stockings, and allowed to return to the ocean as Atlantic salmon may return to spawn multiple times.”

Houghton first volunteered after speaking to people stocking salmon while he was fishing. He now trains others.

“Much like a canoeist or kayaker, we learn to read what the river/stream bottom looks like from the water patterns on the top,” he says. “We learn how to avoid or navigate hazards like steep river banks, poison ivy, bears, slippery rocks, and swift current and rapids. We learn to read geologic survey contour



Houghton has volunteered for 15 years.

maps, and the identification of preferred habitat—rocky bottoms with hiding places and moderate current, 9 to 36 inches deep, places where the small fish we stock are less vulnerable to predators.”

He has used his actuarial skills to conduct an informal mortality/survivorship study of Atlantic salmon “using the data from our stocking and the published data on fish runs that pass through the fish ladders.”

He wanted to see if the second generation of stocked fish had better survival rates but there was not enough data to reach any credible conclusions, he says. **A**

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In Tune With Music

Besides being an actuary, **Dwayne McGraw** is a concert-level classical guitarist.

He finds the two pursuits complement each other.

“Playing classical guitar well, like being a good actuary, is all about how effectively you can solve problems, pay attention to the details, implement solutions, have your final product make sense at a ‘high level,’ and communicate your ideas so they are understandable and useful to a wide audience,” he says.

McGraw began playing in his late 20s. He became “fascinated with the type of music that could be played on classical guitar as well as the technical mastery required to be able to play this type of music.” This was after attending—but “not by choice”—a classical guitar concert.

His favorite piece is “La Catedral” by Agustin Barrios, a three-movement piece inspired by the composer hearing Bach played on an organ in a cathedral.

“The piece is amazing for the guitar and wonderful to hear played live,” McGraw says.

To continue to hone his craft, he participates in festivals and competitions and takes lessons via Skype and in person with two top national guitarists. He is currently working with Grammy Award winning guitarist William Kanengiser.

Performing live has taken him to Boston Guitar Fest, Columbia State University’s

annual Guitar Symposium & Competition and Guitare Montreal: Montreal International Guitar Festival and Competition.

“Most competitions are held in conjunction with a larger classical guitar festival, which provides an opportunity to perform in master classes, attend a lot of concerts, and meet and learn from other musicians. ... However, I am able to hold my own and find it very rewarding to perform at amazing concert halls in front of well-known judges from the classical guitar community.”

Next year brings McGraw’s world tour, with competitions in the United States, Canada and Europe.

“I have not made it to the finals yet,” he says, “but I am still persevering.”

He also plans to put out a CD in 2014.

McGraw keeps it local as well, performing outreach engagements at his son and daughter’s school, churches and hospices.

“It gives me an opportunity to share music and practice performing,” he says, “while giving the audience an opportunity to experience music they would not ordinarily seek out for themselves.”

He finds that for himself “every day creates more and more memorable experiences as a musician—because it is a constant learning/growing process.”



McGraw practices for an upcoming competition.

This parallels his experiences as an actuary.

“Being an actuary is also a constant learning/growing process. As an actuary, one of my most memorable experiences is of course attaining my fellowship. The other is acquiring the skills and experiences to serve as an appointed actuary with several organizations and using these skills to make an effective transition to actuarial consulting last year.”

Just as he worked hard to become an actuary, he has striven to become a guitarist. “Being a classical guitarist is an aspect of my life that I created and worked to achieve and is now part of me,” he said. “I have no ‘music’ genes. I can’t play any other instruments. But I am pretty good at this one.” 

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