



SOCIETY OF ACTUARIES

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BOOK REVIEW.....by Dean Taylor

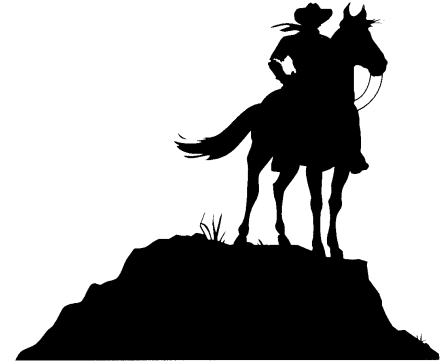
The Lone Ranger's Code of the West

“But, aren't you afraid?” she asked him. “My father once told me that courage, true courage is the ability to see things through, no matter what. It is standing up for one's principles, even if you must stand alone.” “You're not alone, Kemo Sabay.”

The Lone Ranger smiled. “You're right, Tonto.” He could still see concern in her eyes.

“Yes,” he conceded, “I am

and his faithful companion Tonto into various escapades to illustrate eight values. These values, which make up the Lone Ranger's Code of the West, are honesty, fairness, caring, respect, loyalty, tolerance, duty, and moral courage. Each value is brought to life by way of an action-packed story with elements of intrigue, mystery, double-dealing, a bit of romance, and, of course, good triumphing over evil.



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afraid, Laura, but I cannot let that prevent me from doing what I know needs to be done. Do you understand, now?”

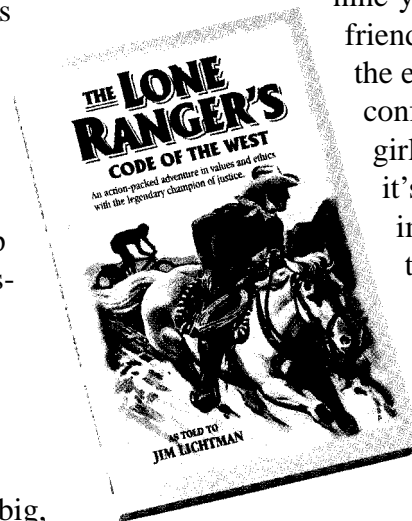
She just stared into this eyes. “I think I do.” Nothing else seemed to matter, for the moment. Right now, she felt more safe than she had in a long time. That's when she leaned closer to him. His eyes met hers and softly, gently, they kissed.

With that romantic prelude, the chiseled, stoic face of the masked man becomes a bit more human. In this book, Jim Lichtman lets us ride along with the Lone Ranger

Although each story is quite predictable in its outcome, Lichtman weaves in enough characters and subplots to keep the reader guessing.

The book begins with the author coming across the Lone Ranger and his big, snow-white stallion Silver one day as he was biking on a beach trail

near his home in Los Angeles. Lichtman has a moral dilemma on his mind and asks the Lone Ranger what to do about it. It seems the author had rationalized a lie for the welfare of a friend who needed emergency medical treatment but had no health insurance. Lichtman, in the story, justifies using his insurance card at the hospital's emergency room and having his friend assume his identity in order to receive medical attention. However, the nine-year-old daughter of his friend hears Lichtman lie in the emergency room and confronts him about it. The girl is told that “sometimes it's okay to lie for really important things.” Later, the girl is suspended from school for several days for helping a friend cheat on a test and then lying to cover it up. Her teacher was surprised at her behavior but even more so when the girl told the principal that a friend of her father





JIM LICHTMAN

had told her it was all right to lie for really important things.

And at this point Lichtman asks the Lone Ranger how he should have handled the situation and what he should do now. You will have to read the book for the answer, although each of us should, with our own ethical and professional “compass,” be able to supply the answer.

Lichtman’s book is very unique in the way it weaves the past with

the present, by embedding modern-day expressions, products, and modes of transportation into the conversations and story lines of the Lone Ranger, Tonto, and the author-narrator. On the down side, sometimes it was difficult to keep the characters straight, especially if I tried to pick the book up in the middle of a chapter and since both the Lone Ranger and Tonto refer to each other as Kemo Sabay.

Also, although the eight values are expounded upon nicely by virtue of the stories in the book, I considered several of the chapters a little long and the humor sometimes predictable. But to his credit, Lichtman winds up the book with a very suspenseful story that reads like a James Bond thriller and is what I consider the best part of the book.

If you were at the Society of Actuaries 50th Anniversary meeting in San Francisco in October, you had the opportunity

to hear and experience Jim Lichtman. The Management and Personal Development Section and the Actuary of the Future Section co-sponsored a luncheon with Lichtman as the guest speaker. He spoke about the values and ethics of the Lone Ranger as capably as he presented the action-packed adventures in his book. It was a lively and entertaining event indeed.

Jim Lichtman spoke at the recent 50th Anniversary meeting in San Francisco held in October.

Dean Taylor, is manager of Actuarial Services at Oxford Health Plans, and a Council Member of the Management and Personal Development Section.

Management and Personal Development Section Mission Statement and Objectives

The mission of the Management and Personal Development Section shall be to plan, implement and actively promote management and business skill development for members, using a variety of channels, including:

- Seminars, workshops, panel discussions and teaching sessions in conjunction with the Spring and Annual Meetings of the Society of Actuaries.
- Articles in The Actuary under “The Complete Actuary” byline.
- Resource materials, such as The Actuary’s Career Planner, Actuarial Competencies, and Professional Actuarial Specialty Guides for members.

The key objectives of the Section will be to:

- Provide tools to facilitate personal career development.
- Provide results-oriented skills and knowledge for current and developing managers.
- Build a bridge from technical knowledge to decision-making and its implementation.
- Develop educational opportunities and provide resources for all actuaries who strive to become more effective managing members within their business organizations.
- Offer opportunities to network, enhance management practice, and experience professional feedback.