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How Can You Get Luckier?

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Actuaries don't believe in luck, right? Actuaries are concerned with risk, probability, the odds of something occurring—not luck. What if I told you there are scientifically proven ways to increase the odds of fortunate events occurring in your career? And in your life?

While you certainly don't believe that talismans will increase your odds of winning the lottery, you probably know someone who seems to live a charmed life. Things just work out for him or her. She gets the good projects at work, and then is recognized and promoted. He's in a terrific relationship; his wife sends him flowers to say how much she appreciates him. Money comes easily to this charmed person: when everyone else's 401(k) goes through the floor, her investments somehow remained unscathed. What's this person doing differently?

Financier Warren Buffett is one of these lucky people. He points to being rejected by the Harvard Business School at age 19 as evidence of his good luck. After Buffett tore open the thin envelope from Harvard telling him to wait a year or two, he went directly to the library to research other schools. As he pored through the library's materials, he noticed that two of the men whose work he admired taught at the Columbia Business School. Buffett applied to Columbia at the last minute and was accepted. Benjamin Graham, the father of securities analysis, became Buffett's mentor and provided the foundation for his successful investment strategy. "Best break of my career," proclaims Buffett.

Psychologist Richard Wiseman has been interested in luck since his childhood, when he trained to become a magician. His interest motivated him to conduct the first scientific study of luck: Wiseman found that nearly two-thirds of people identify themselves as either lucky or unlucky—and that lucky people do things in a starkly different way than unlucky ones. Plus you can LEARN to become LUCKIER.

WHAT FOUR THINGS DO LUCKY PEOPLE DO?

First, lucky people connect with people. This increases the probability of an opportunity falling out of the sky. They're not more agreeable, nor are they more conscientious; however they ARE more sociable and open. Lucky people strike up a conversation with the man behind them in line at the supermarket or the woman lifting weights next to them at the gym. They smile at people and make eye contact. They also use open body language—turning their bodies toward the person they're speaking to, while uncrossing their arms and legs. They make open-palmed gestures (versus pointing their finger or fist at someone).

Lucky people also develop a close network of associates and acquaintances with whom they maintain contact. Think of "Friends of Bill (FOB)"—Bill Clinton's Arkansas buddies who blanketed New Hampshire in 1992, prior to the state's primary. This may be similar to your Facebook friends today.

Second, lucky people trust their gut feelings. While most of us have finely tuned antennae about whether something is a good idea or not, lucky people trust their intuition to a greater degree when making decisions. Here's how Robert Chew, an unlucky Bernie Madoff investor, describes ignoring his gut feelings:

The call came at 6 p.m. on Thursday, Dec. 11. I had been waiting for it for five years I think everyone knew the call would come one day. We all hoped, but we knew deep down it was too good to be true, right? I mean, why wasn't everyone in on this game if it was so strong and steady? We deluded ourselves into thinking we were all smarter than the others.

Moreover, lucky people take steps to tune into their inner voice, like taking a 'time-out' from the prob-

lem they're grappling with, finding a quiet place to think things over or meditating.

Third, lucky people expect to succeed. They picture things working out the way they desire, or perhaps even better than they imagine. When they look into the past, they see happy, successful events and picture things working out just as well in the future. When lucky people encounter a speed bump, they chalk it up to experience and shrug it off, learning from it. They have such a clear image of their bright future that they persevere in spite of obstacles. Lucky people expect their interactions with others to be just as successful. As a result of their positive expectations, people treat them better.

Fourth, lucky people learn from their misfortune. Here's an example: In 2000, Barack Obama was trounced in the Democratic primary for the U.S. House of Representatives. He received 31 percent of the vote versus 62 percent for the incumbent Bobby Rush. Obama ended up with a sizable campaign debt, too. Did Obama fold his tent and go home? Absolutely not. Obama turned his poor showing into a learning experience. He set up his own 'listening tour,' soliciting the views of savvy politicians and business leaders, asking what he could do better the next time. And he took their advice to heart, as the 2008 election highlights: Barack Obama received 63 million votes and raised \$745 million.

As President Barack Obama's story illustrates, lucky people see the positive side of their bad luck. They are convinced that in the long run things will work out for the best. They capitalize on their unlucky experiences by taking constructive steps to make the most of what they've learned.

WHAT SEVEN STEPS CAN YOU TAKE TO GET LUCKIER?

(1) Strike up a conversation with someone at work whom you don't know. Talk to the person next to

you in the lunch line, the water cooler or the copier. Ask the person for information or help. Use open-ended questions when you solicit advice; such as, "In your experience, what works best in this situation?" Or notice something about their demeanor or clothing: "Boy, you look great; what's your secret?"

(2) Each week, reach out to someone in your professional network whom you haven't been in touch with recently. Begin by sending the person an e-mail saying you've been thinking of them and will check in by phone next week. When you call, ask the person if they have 10 minutes to talk. Then mention one thing you appreciate about them, and ask what's been going well in their life. Keep to your 10-minute time frame and end with a smile.

If the person isn't there, leave a voice mail, with a brief message affirming something positive about them, "Hey, I've been thinking of your enthusiasm. I haven't been in touch in a while, and I wonder how you're doing."

(3) When you talk to someone, look them in the eye and smile. Lean forward and nod appreciatively. Lucky people are good at making others feel appreciated and liked.

(4) Boost your intuition by engaging in a relaxation exercise, like this one: Go to a quiet place and close your eyes. Take a few deep breaths and imagine yourself in a calming environment—a sun-drenched beach, a leafy park or walking in the forest. Imagine the sights and sounds there: the roll of the waves, the wind's soft breeze or leaves crunching beneath your feet. Roll your head from side to side and shake your arms and legs. Release the tension in your body and mind. Feel calmness spreading over you. Breathe in and out, focusing on each inhalation and exhalation. If thoughts come up, notice them and let them drift away. Eventually your breathing will slow down and time will evapo-

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rate. Stay still until you are ready to re-enter the world. When you're ready, slowly open your eyes and compare how you now feel to how you felt before your time out.

(5) Review your accomplishments: All the things you're proud of. The things you worked hard to achieve. The obstacles you overcame. And how you overcame them.

(6) Picture the future you want: Take out 10 Post-it notes and write down on each one something you want in your life. Imagine yourself creating the life you choose, by typing into a Word document

what you've written on your Post-it notes. Put each desire into the present tense, as if you've already achieved your goal: "My book has been published to great critical acclaim and financial success."

(7) Think of something from the past that you wish had worked out differently. Ask yourself what could be GREAT about that experience. Write down three things you'll do differently next time. Then pump your fist in the air to celebrate learning from your stumble. Positive feelings will circulate in your body and mind, bringing more good luck to you and yours. ●