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Editor's Note: *You can catch up on Parts I and II of this series in the April and July, 2009 issues of The Stepping Stone (available online at <http://soa.org/library/newsletters/stepping-stone/2009/April/stp-2009-iss34.pdf> and <http://soa.org/library/newsletters/stepping-stone/2009/July/stp-2009-iss35.pdf>).*

MANAGING PRODUCTIVE TENSION

Now that we understand the various levels of tension covered in Part II of this series, let's turn to the topic of how to use this information to be more influential. As we've seen, the level of tension can be visually represented on Napier's ChangeGrid. In essence, we need to know how we can move a prospect (i.e., 'prospect' here can mean 'prospect', 'direct report', 'colleague', 'boss' or even 'yourself') from wherever they are on the ChangeGrid to a more ideal location. (See grid on page 5.)

Where is the ideal location on the grid? It depends on the situation. For our purposes here, we can safely eliminate Stress and Apathy as desirable locations,

only because they are far too unproductive. Stress has way too much tension and Apathy has way too little.

The remaining three are useful in their own way:

- POWER-STRESS prompts someone to take immediate action.
- POWER encourages someone to consider their options, look for more alternatives and make decisions.
- POWER-APATHY triggers someone into delegating and deferring to your judgment.

Moving someone around the ChangeGrid requires three elements:

1. Knowing where the person is on the ChangeGrid (i.e., their level of tension),
2. Knowing where you want them to be at the end of your interaction, and
3. Having the skill necessary to manage tension in the direction desired.

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10 Things I Wish I Had Learned the Easy Way

by Paula Hodges

As our SOA Annual Meeting approaches, Kevin Leavey will be taking over as chair of the Management and Personal Development Section. I'm hopeful that your membership in our section has provided you with a tip or two for your personal development. If you're not a member, I trust you've seen some value in our section offerings and that you'll consider becoming a member of our section.

Regarding the title of this article, if management skills came to us the easy way, we wouldn't need the Management and Personal Development Section. But that just isn't true. Unfortunately, the best teacher of management skills tends to be the School of Hard Knocks—also known as 'learning the hard way'. In the hopes that you're still reading, I'd like to retire as chair of the section by leaving you with these thoughts:

MY TOP 10 LIST FOR "THINGS I WISH I HAD LEARNED THE EASY WAY"

10. "Office Politics" isn't something to avoid. 'Good office politics' is vital to understanding the way people work with each other, and how to get things done through others. One example of this type of politics is the 'pre-meeting' discussion. It is not wise to surprise the decision makers in a meeting with new information. Take the time to brief key stakeholders prior to the meeting. This will give them time to formulate their thoughts and opinions, and make the meeting much more productive, because they will be more prepared to address the situation.

9. Don't leave your team behind. Whenever possible, give public thanks to those who helped you grind through the data; those who challenged your ideas; and friends who stepped in when you needed help. As a manager, you are never solely responsible for good results.

8. Get to the point! You can bend this rule a bit if your audience is totally comprised of actuaries at your level in the organization. Most audiences, however, are not interested in how you analyzed the situation. They just want to know the key factors that drive any decision that you've made, or a decision that you're asking them to make. Start with the high-level, and let them ask for more detail.

7. Your reputation is an important asset and, when leveraged properly, it can save you a lot of time. People who trust you and your expertise will not demand that you start from scratch to build a business case. People tend to work together more fluidly with those that they know and trust. Take time to get to know various people throughout your company—at all levels. This investment of time will pay dividends during your entire career.

6. While you're building your reputation with others, search out mentors in your list of colleagues—at all levels of the organization. Don't feel that you can only learn from those who are further up the corporate ladder. While there is quite a bit to learn from someone with 25-30 years of experience, our new students are learning new ways of looking at problems; they understand technology; and, most importantly, they understand each other, and what motivates them. By learning from our young people, as well as our experienced leaders, we can get the most from everyone in our organizations.

5. Always respect other people's time. Whether it is one of your college interns or the CEO, always ask if 'now is a good time to talk'. It shows respect, and allows the other person to have an opportunity to give a polite response if they are genuinely too busy to give you their full attention.



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4. Doing the right thing for someone isn't the same as doing what they want at that point in time. This can apply to working with poor performers on your staff; cancelling a project that no longer makes sense to continue; and providing feedback to your own management. These are all difficult things to do, but if done with respect and trust, and on a timely basis, they can build relationships, rather than breaking them apart.

3. Know the difference between what is urgent and what is important. Balancing all the crises and staying on top of the 'big' things is often a choice of deciding what doesn't get done on time. These decisions should be made based on importance, not based on who is who is screaming the loudest.

2. Don't put learning on the back burner. The new requirement for Continuing Professional Development by the SOA emphasizes the importance of staying current with your education. Our world is forever changing, and we can't rely

on what we learned when we received our designations—whether it was one year ago or 25 years ago.

1. All the knowledge of the best practices doesn't translate into behaviors. Often we know the right thing to do, but, in execution, we often fail. We are human. Sometimes our hectic deadlines distract us from treating our employees the way they deserve. Sometimes we just don't have the courage to have difficult conversations on a timely basis. Sometimes we get so caught up in our day-to-day tasks, we lose track of what is truly important. Accept your status as a human being, and be honest to others when you make a mistake. Humility grows trust.

It's been an honor to serve as chair of this section. It's been a joy to work with many great people throughout the year. Thank you for this privilege. ●

SOA Continuing Professional Development (CPD):

Have Questions? We Have Answers!

Do you have questions about the SOA's CPD Requirement? Want to make sure you are meeting the Basic Requirement or one of the Alternative Compliance provisions?

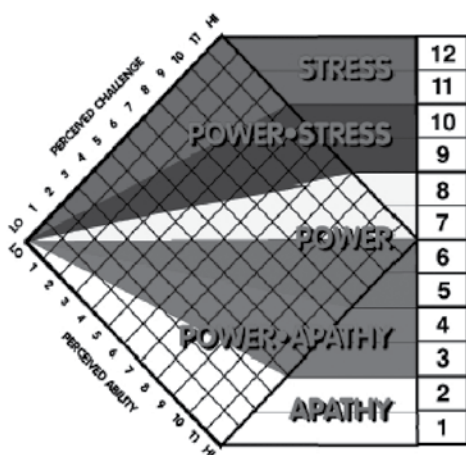
Visit www.soa.org/cpd to read about how to meet the Requirement's provisions, attest compliance and review the Frequently Asked Questions (FAQs).

Some highlights...

- The SOA CPD Requirement became effective on Jan. 1, 2009.
- Member input has helped to create a Frequently Asked Questions (FAQs).
- Now is the time to start earning and tracking your credits.
- Most SOA members will easily meet the Requirement with Alternative Compliance provisions.
- Members must report compliance with the SOA CPD Requirement as of Dec. 31, 2010.



The ChangeGrid



Before this starts sounding too manipulative, understand that we don't need to create the tension necessary to influence someone. The fact is that all the tension necessary to influence someone to act is in their situation—and if it isn't naturally there, it will be extremely difficult to get them to buy in to your idea.

Our job is to facilitate the process of helping our prospect first see his or her situation for what it IS and what it COULD BE, then help them identify and eliminate the barriers that are in their way.

Next we're going to look at two sets of ChangeGrid Maneuvers—DownGrid maneuvers and UpGrid maneuvers. DownGrid maneuvers reduce tension, while UpGrid maneuvers increase it. Which set of maneuvers you use depends on where someone's tension is at the beginning of the conversation and where you need to move them to by the end of it.

DOWNGRID MANEUVERS

There are four DownGrid maneuvers. Each one can be used independently of the other or can be combined. For maximum tension reduction, Napier states that these four maneuvers should be performed as steps of a process in the order given.

First: Normalize what your prospect is experiencing. What happens to your level of tension when you realize a situation is far more common than you imagined? Tension goes down. Let your prospect know that they're not the first to experience this problem and that they're not facing it alone.

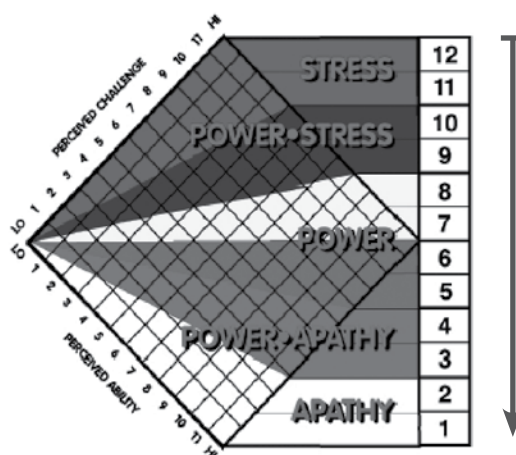
Second: Simplify what your prospect must do. Oftentimes, a good deal of the tension a prospect is experiencing results from looking at their situation in too complex a fashion. As actuaries, we can understand the big picture and break it down. We can offer analysis that brings insight and offers step-by-step solutions. Providing this guidance will enhance our prospect's sense of control.

Third: Restore resources your prospect has forgotten. When tension gets too high—when a prospect is in Stress—they may temporarily lose sight of the resources they have. They forget that they know what they know—that they can do what they can do—and that they've done what they've done. To reduce tension, remind the prospect of the knowledge, skills and experience they already possess.

Fourth: Add resources your prospect does not have. There are also times when a prospect simply doesn't have the resources they need—they're

Oftentimes, a good deal of the tension a prospect is experiencing results from looking at their situation in too complex a fashion.

The ChangeGrid



Downgrid Maneuvers

- Normalize
- Simplify
- Restore resources
- Add resources

missing the knowledge, skill or experience the situation at hand requires. In order to reduce their tension, teach the prospect something they didn't already know—help them develop a skill they didn't already have—guide them through an experience they've never had before. Provide a new report that gives them the information they need to lead.

UPGRID MANEUVERS

UpGrid maneuvers are used to raise tension. Through the UpGrid maneuvers, you create awareness, urgency—and, ultimately, action!

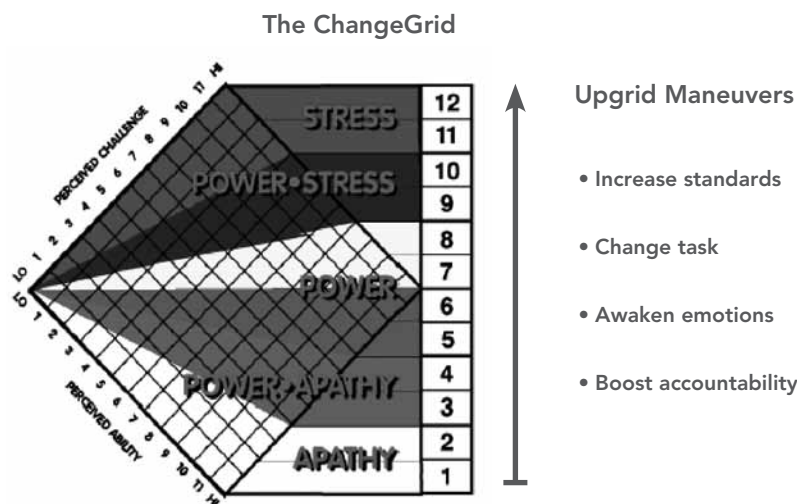
A trip UpGrid is much more difficult to navigate than a trip DownGrid—it's against the natural flow of things. Unfortunately, in influence, it's also the direction you'll need to move your prospects far more often than not.

There are four UpGrid maneuvers, each of which can stand alone or be combined for a better result.

First: Increase Standards. A prospect who's too far DownGrid feels quite content with their situation exactly as it is. To move them UpGrid, help them to establish a higher standard for themselves or the organization—and set goals for reaching those new standards.

Second: Change Task. The prospect that's too far DownGrid has probably been doing things the way they're doing them for a very long time—and may very well be doing things the right way. If that's what the truth is, it's probably futile to attempt to convince them otherwise. You're much better off changing the task at hand to a different area of your prospect's situation where you might have more value to them.

Third: Awaken Emotions. A very effective way to increase productive tension is to help the prospect become more emotionally involved in their situation. By awakening emotions that are further UpGrid than your prospect is currently experiencing, you can increase their level of productive tension. For example, if your prospect is currently in APATHY and you awaken the emotion of pride, their level of productive tension will increase to POWER—and if you awaken the emotions of anger, grief, fear or shame, productive tension will increase even further, perhaps all the way to STRESS. It is CRITICAL that you awaken these emotions through the use of questions, NOT statements or your prospect may anchor those emotions to YOU instead of their situation.



Fourth: Boost Accountability. While this maneuver is most commonly applied in management situations, there are times when you can hold your prospect accountable to a deadline or an expectation you have of them. For example, if you need a particular piece of information in order to determine the best option for your prospect, you can “contract” with them to do their part in order to earn your efforts in return.

KEY CONCEPTS TO APPLYING TENSION MANAGEMENT

Napier’s MasterStream method outlines detailed protocol that influencers can follow to facilitate the proper flow of tension throughout an influential conversation. While it’s outside the scope of this article to cover the MasterStream method in detail, here are a few general guidelines to consider:

- 1. It all begins with rapport.** As we covered previously in this article, you must always establish and maintain rapport with your prospect.
- 2. In order to sell your ideas to your prospect, you must get the prospect to the *Threshold of Activation*.** On the ChangeGrid the Threshold of Activation is located at the highest point of Power-Stress, without going into Stress. In most cases, this will involve using UpGrid maneuvers. The Influential Conversation Model contains many valuable questions that will raise your prospect’s tension. If your prospect says, “They want to think about it and get back to you,” then you know they’re in Power and you need to raise their tension more.
- 3. Once your prospect has accepted your recommendation, you want to perform DownGrid maneuvers to move them to the *Threshold of Delegation*.** This is located at the lowest point of Power-Apathy, without going into Apathy. Why do we want to do this? Now that the prospect has bought into our idea, we want them to delegate the implementation to us, defer to our judgment and move on to something else. If we leave them

up in Power-Stress, they may react to a comment or idea from a colleague and revisit the decision. Bring them down to Power-Apathy by letting them know how you will execute the plan (i.e., next steps).

The key thing to remember about Tension management is that:

People pay attention to where they find their tension.

If you want to be influential, you must pay attention to where your prospect’s tension is and respond accordingly.

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Do Your Career: Map or Monte Carlo?

by Steve Glaeser



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It's 4 p.m.. Do you know where your career is?

As an actuary, you probably don't do 'career.' Of course, you do your work—eight to 10 hours every day. Maybe more. But do you DO your career?

If you're not *doing* your career, it is likely your career is *doing* you.

If you're one of the few who are in their perfect, ultimate, career position right now, doing exactly *what* you want, *making* the money you want, *having* the professional influence you want, and enjoying the family life you value, you can stop reading here and pass this article to a colleague. If not, read on.

DO YOUR CAREER BEFORE IT DOES YOU

Yes, job hunting can be frightening, confusing and time consuming—to say the least. However, with a career map, goals and a timetable, you have control. Without those, your employer or some kind of Monte Carlo scenario determines your fate.

Which strategy has the least risk: a plan that leads to your career goal or a Monte Carlo simulation?

Like a great forecast model, a career plan begins with the end in mind. Draft a plan and work on it daily.

"IF I WORK ON MY CAREER, I'M CHEATING MY EMPLOYER."

You don't owe your employer another 85-hour work week or 24/7 contact via your Blackberry.

What you owe your employer is your best contribution for the profitability of the organization. You can't give that if: 1) you're not growing in the profession, 2) you're burned out from sheer overload or 3) you're not in the right role.

Did your boss work his way up in your company, or did he work at another company before this one? (I've not encountered one chief actuary or VP who has been with the same company for his entire career.)

BABY STEPS

I've interviewed over 200 actuaries in the last few months and when I ask, "What's your next career step?" most haven't got a clue. They have a better plan for their company's future than they have for themselves.

Those at the top of the profession (after 20 years) have worked at four or more companies, have the Fellow designation, and move to a new company on average every four to six years. Often, those at the top are client-facing, hold a master's degree in actuarial science or an MBA, present at sessions of SOA meetings, are active in their local chapters, and a few select actuaries have a Six Sigma designation.

THE ECONOMY IS DOWN—I'LL JUST WAIT TO MAKE MY NEXT MOVE

Don't believe the headlines. If your company isn't hiring, maybe that's a warning for you—about your *present* company. Other companies *are* hiring and jobs are vacant for lack of qualified talent. In the game of life, you can advance when you are in the game, spinning the dial. If you're not 'on the board,' you can't advance.

Besides, how will you know when the time is right to look for your next position? What if the right position was open now?

WHAT NO ONE WILL TELL YOU

Know where your resume is active at all times. One chief actuary put it this way: "If an actuary can't control his resume, he won't control my numbers."



For top positions, corporate recruiters may sideline candidates who've been at the ASA level too long. Why? "Maybe they can't pass the FSA exams."

A candidate who moves too often (less than two years) is a job hopper—"they won't stay with us very long—we'll train them and have to hire again."

"A candidate who stays at a one company too long is an "old dog" and "you can't teach an old dog new tricks. We want someone who will do things our way and thinks out of the box."

While it might seem like a great idea to move from one part of the industry to another (say, from life to health), employers believe that their segment is too complex for a candidate from another part of the industry. To move up quickly, stay with one industry segment. Choose wisely!

Insurance company actuaries aren't considered for consultant positions, but often consultants move to insurance company positions. Again, the view from corporate recruiters is that the skill set (read: ability to communicate and sell) isn't present in insurer actuaries. Plan your career map accordingly!

GET A GRIP

In his book *Work Strong: Your Personal Career Fitness System*, Peter Weddle lists seven strategies to stay on the cutting edge. With apologies, I've adapted them for actuaries:

- Refresh and expand your expertise so that you are always able to perform at the state-of-the-art. Action point: obtain your Fellow designation, attend SOA meetings.
- Extend and nurture your contacts so you are always top of mind when opportunities come up. Action point: Determine the next step in your career, network with those who can help you get there, return all phone calls promptly.
- Add ancillary skills (e.g., new software programs) so that you are able to extend the contribution you make.
- Push the limits of your comfort zone so you can work in the widest possible range of situations and circumstances. Action point: maneuver your assignment to new areas.
- Work with individuals and organizations that will support and advance your career so you are always in an environment where you can succeed.
- Volunteer your talent to community or social service groups so you can contribute to others' futures as well as your own.
- Pace yourself with appropriate downtime and vacations so you preserve and reinforce your enthusiasm and commitment to doing your best work on the job. Action point: schedule family time, control and proactively plan your work schedule.

In future articles, I'll talk about the new interview landscape and why you should (or should not) deal with a recruiter. Now, go figure! ●

A candidate who stays at a one company too long is an "old dog" and "you can't teach an old dog new tricks. We want someone who will do things our way and thinks out of the box."

When to Leave a Job

By John Hadley



John West Hadley is a career counselor who works with job seekers frustrated with their search, and professionals struggling to increase their visibility and influence at work. He can be reached at John@JHACareers.com or 908.725.2437. His free *Career Tips* newsletter and other career resources are available at www.JHACareers.com.

Last year “Joe” wrote to me asking whether it was time to think about looking for a new job. He hadn’t been there all that long, but found that the environment and culture weren’t a good fit, and felt there wasn’t much chance of finding mentorship there.

Joe considered talking to his boss, but worried that if he didn’t already have a backup plan in place, that could open a can of worms. Still, he wanted to feel he had given things an honest chance before bailing out. And if he did decide to leave, he wanted to make a graceful exit, since he might run into some of his co-workers again further along in his career.

We all reach crisis points in our careers, or in individual jobs. I can recall one time when my own operation was reorganized without my input, and I literally blew up at my boss about it. Fortunately for me, rather than getting angry, he allowed me to let off steam, then patiently explained his reasoning. I went on to thrive under the new organization.

Whenever we face a number of intersecting issues like Joe did, it helps to first consider each one separately.

1. Fit to Company Environment and Culture

Unfortunately, many job seekers get so wrapped up in evaluating and selling themselves for the job that they forget to spend much time observing and weighing the company culture and work environment. This is one of the most critical factors in any job! I’ve known several people who quit their jobs within a few weeks because the jobs weren’t a good fit for them.

It is important to get very specific as to what exactly it is about the environment and culture that is or isn’t a fit. How much of what doesn’t work for you permeates the company as a whole vs. that specific operation? If you are able to shift roles within the department, or move to a new department, will that change things for the better?

2. Seeking a Mentor

This is something you can explore carefully with your boss, but don’t stop there.

Mentorship can come from many different places, in a variety of ways. It can be formal or informal. A mentor doesn’t have to be someone with many years of experience, in your unit, one of your superiors, or even a current employee of your company. You can get mentorship on different aspects of business and personal development from different quarters.

There may be someone in your operation who has only a few years of experience, but is an incredibly good communicator. Your boss may have great insight into how the company operates and who the movers and shakers are that you should get to know. Someone you went to school with and is at a more senior level in another company may be able to serve as the mentor you seek on your required areas of expertise.

Some people go as far as to seek out specific people in their lives to serve as a form a board of directors, meeting with them on a regular basis to share what’s happening in their business or career.



3. Is it time to look for a new job?

In Joe's case, this issue shouldn't even be broached until the first two are thoroughly examined, since those were his primary drivers for wanting to make a move. Even if the answer reflects that it might be time to make a move, a career discussion with your boss is always good idea.

You have nothing to lose and everything to gain by having such a discussion, if you go about it the right way. Even in the first few months at a new job, you should have several career discussions. You should have sat down with your boss in your first days on the job to talk about expectations, the most critical accomplishments he or she would want to see from you over the next six months to a year, and particularly what outstanding performance would look like.

The discussion shouldn't be a gripe session—that requires a history of good discussions before it can be productive. You should instead focus on:

- What you would like to see happen over the coming months and years, and especially what your boss would like to see happen over that period.
- The biggest challenges your boss, your unit, and you in your role face, and how you could help to solve those.
- What projects you could get involved with that would help you develop in your role, and move forward toward your longer-term goals.
- (In Joe's case) Suggestions as to how you can find effective mentorship.

Don't give up after just one meeting. Careers are long-term, and so is career development. If you don't make much progress in the first meeting, reflect on how you conducted that meeting, and what you might do differently to achieve a better result. Have informational meetings with co-workers, peers and people you come in contact with in other departments to get really familiar with the company's operations and challenges.

In Joe's case, these meetings would give a lot of material for reflection on whether or not he needs to think about making a move to a new job, a different operation or a different company.

Just by having these meetings, you will have demonstrated that you are really serious about your career, and about making the most of your role there.

4. If your decision is to leave, how will you do so gracefully?

This is a really important question. In my career, I have many times ended up working again with people from past operations or companies. Some of those were peers who became my bosses, and others were superiors who became my peers. You can either walk into a new job or company with a strong reputation, or step into a hole you must dig out of, depending on how you left that prior job. And sometimes you will never know about a negative impact, because it caused you not to receive an offer in the first place.

The key is to show that you are serious about making an active contribution in your job, even up until your last day on the job. I remember being the last person to leave the office in my final corporate job—staying late to clean up my files so that they would be as straightforward as possible for my successors.

In Joe's case, it is critical that he look like he has given the job a serious try. It shouldn't look like he just started and gave up, almost leaving on a whim. He can accomplish this just by taking the actions I laid out in steps 1 through 3 above. These may change his mind about whether he really needs and wants to leave, but if not, they will show his boss and others that he really did take the situation seriously, and he can feel good about making a graceful exit. ●

You can either walk into a new job or company with a strong reputation, or step into a hole you must dig out of, depending on how you left that prior job.

Practice

By Kevin Leavey



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As the incoming chair of the Management and Personal Development Section, I am privileged to lead a wonderful group of actuaries dedicated to helping other actuaries improve their business skills. I am looking forward to this exciting opportunity. I would like to sincerely thank outgoing chairperson, Paula Hodges, for her tenacity, energy and skill in leading our group over the past year.

You've heard the old saw, "How do I get to Carnegie Hall? Practice, practice, practice." The importance of practice isn't a new concept. Even if you don't consider your career to be your magnum opus, you should actively work on your personal development.

It's clear we actuaries take our Continuing Professional Development requirements seriously. We actively seek and participate in programs that expand our personal and professional development. The Society of Actuaries and American Academy of Actuaries are busily developing and providing sessions. Throughout the pages of this newsletter and its predecessors, one can find a wealth of information, tools and opportunities to improve. The questions that remain are:

- What are you doing with all that newfound knowledge?
- Are you actively building bridges from these sessions to your work life?
- Are you just putting in the time and checking the box 'I'm done?'

Be honest. You need to practice.

Why is practice so important?

Conventional wisdom dictates that one learns and retains more from experiencing and practicing something than from just experiencing it alone. You can relate to this. If you just listen to something, you retain some of the information. If you are an active participant in the session, you'll retain more. If you introduce the topic to friends or co-workers, you'll find your mastery improves. In his wonderfully entertaining book, *Outliers: The Story of Success*,

Malcolm Gladwell devotes a chapter to what he calls 'The 10,000-Hour Rule.' Giving examples that ranged from the Beatles to Bill Gates, Gladwell's premise is that in order to become world-class at something, you need to have done it for 10,000 hours. That's quite a lofty goal, but the point is clear. You need to practice. This is your career. It takes dedication, persistence, effort and a sincere desire to improve.

What do you do? Plan. Execute. Repeat.

Plan

One of the trickiest aspects of personal development is that you are the coach as well as the player, and the architect as well as the builder. A good coach will have a plan. Whether it's working on fundamentals, honing existing abilities or expanding your talent, you need to have a plan. Don't let a week go by without scheduling time to plan as a high priority. What combination of skills will you work on this week? Communication? Leadership? Networking? Decision Making? Some time management programs even suggest you start each day with a plan. Pick a system that works for you and with which you can maintain.

One tip I have found to be particularly useful came from another enjoyable business book, *Getting Things Done: The Art of Stress-Free Productivity*. Create a 'Next Steps' list. Right after you complete a session's evaluation form, end your notes with the next physical step or action you'll take to reinforce the information presented. Moving forward with any item, project or task is much less daunting when you've already determined the next active physical step.

Execute

Do it! If you've recently had a session on communication, use your next e-mail, voicemail, meeting or memo to practice your craft. Think of a way to make your team more productive or thank an employee for a job well done to practice your leadership skills. Practice your self-descriptive 'elevator speech'

until you can literally say it in your sleep. Use it in your next opportunity to network, and don't always expect it to be in a business setting. Jobs have been found and business has been done on the sidelines of a soccer field or at 'old-man' basketball at the YMCA. If you haven't practiced, you may miss out.

Repeat

Keep your 'Next Steps' list current. That will make it much more likely that you'll continue your journey next week. You want these new skills to become second nature. While there is no magic number of days needed to make a behavior a habit, the 'repeat' portion is the key. This will be an ongoing challenge. As you get better, your 'areas to improve' will change.

"Practice does not make perfect. Only perfect practice makes perfect."

– Vince Lombardi

I couldn't end an article on practice without one of my favorite quotes. I've used this often over the years as a soccer and basketball coach. You can't just go through the motions; you have to mean it. Take ownership of your personal development. Practice and you will be rewarded for the effort. ●



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Be Like Stewart Cink: Do the Thing You Think You CANNOT Do

by Doreen Stern, Ph.D.



Dr. Doreen Stern is a motivational speaker, writer and business coach in Hartford, Conn. She is currently working on a book entitled, *Change Your Life in 17 Minutes!* She can be reached at DoreenStern.com, or at 860.293.1619.

Stewart Cink doubted he could win a major golf tournament. How about you: What do you think you cannot do? Deliver a spectacular speech? Stand up for yourself at work? Or at home? Get into great shape? Attract the love of your life? Improve your financial situation?

Each of us believes there are things we cannot do. For a long time, I thought I was the only one. The only one who thought I wasn't good enough. Who couldn't ever be good enough.

It wasn't as if I were a slouch: After all, I'd earned a doctorate; been a sales and marketing consultant for a Fortune 500 company; run in 10K road races; and raised \$4,500 for cancer research by soliciting hundreds of donations to support my cycling in the Pan Mass Challenge, across Massachusetts.

Yet my deepest yearnings were unfulfilled:

- gliding on a rope swing, which I've wanted to do since I was 22, when I saw my boyfriend do it;
- writing a book; and
- loving a man with all my heart (Yipes! He might leave or die.)

"You gain strength, courage and confidence by every experience in which you really stop to look fear in the face. ... Do the thing you think you CANNOT do," advised Eleanor Roosevelt.

I had Roosevelt's words taped to my wall, yet it took Stewart Cink's come-from-behind win in the British Open for me to decide to do things differently.

In the past, Cink suffered from the same malady as I: he was good at what he did, but not great.

Cink had been a college star, graduating with a "look-out-here-he-comes" buzz. Indeed, Cink was named 1997 Rookie of the Year, his first year on the pro tour. That was the year Cink won the Greater Hartford Open. He won the tournament again in 2008 (now called the Travelers Championship). Yet

while he earned millions of dollars by consistently finishing in the top 10, Cink had never won a major tournament.

"I'm not sure I thought much about whether I was good enough to win a major or not," he said. "I knew I'd been close a few times, but I never really heard my name tossed in there with the best ones not to have won. So maybe I was starting to believe that I wasn't one of the best ones."

The spring of 2009 was disappointing for Cink. He didn't make the cut in Hartford, after winning the previous year. He didn't make the cut at other tournaments, either. He had a bitter taste in his mouth. Cink decided to look within himself:

"My confidence was lacking," Cink discovered. "There's not a statistic category for confidence. My results hadn't been very good. When I looked at my stats, every one attached to putting—bunker shots, up and down—all my putting stats were not very good."

Cink decided to revamp his golf swing and also his attitude. "I went into the basement and got out an old short putter and never looked back. I've changed to a short putter and revamped my whole approach to the game. I started over from scratch."

Cink sought help from experienced golf coach Butch Harmon in Las Vegas. "Butch helped me so I could make adjustments when things were going wrong. So I could fix things on the fly."

Stewart Cink realized that his attitude needed adjusting, too. Sports psychologist Dr. Morris Pickens helped him there. Pickens advised Cink to focus on hitting quality shots throughout the day, rather than on making holes. This meant focusing on the process, not the result. "Keep your focus 100 percent on the task at hand," said Pickens. "Keep playing the golf course, not the tournament. Have fun and stay in the moment."



"OMG," said the author, the first time she jumped.

Positive thoughts matter, too. For example, after a missed or poor shot, Pickins suggested Cink think about a future positive outcome by saying, "Give me a good lie." Stay future-focused, rather than dwell on the past. Expect good things to happen, like making a long putt.

Two months after Cink began working with Mo Pickins, his efforts paid off. Cink won the British Open, besting Tom Watson in a playoff. Even though the crowd was rooting for the 59-year-old Watson, Cink later revealed that he "didn't have a care in the world."

The very same day Cink came from behind to win his first major tournament, I read about NY Trapeze School in *The New York Times*. I realized that swinging through the air on a trapeze (and then releasing my grip) would be the same as gliding across a lake on a rope swing and dropping into the water. By doing ONE of the things I thought I could not do, I might prime myself to accomplish the others, too.

Of course, I felt terrified.

Yet I decided to do the thing I could not do—in tiny steps, concentrating only on the task at hand.

Step 1: was to google NY Trapeze School. (I could do that, couldn't I?) The pictures on the trapeze school Web site made me nauseous.

I decided to take step 2 anyway: I called for information. Marina, the woman who answered the phone, was reassuring. She described how participants are strapped in for safety and how helpful their instructors are. She also talked about how much fun participants have and how empowering the experience is. I still felt nauseous. However, I took step 3: I went to a nearby park and asked a strapping man to spot me while I hung upside down on a monkey bar. Success!

On to step 4: Online I checked the availability of trapeze school for this coming Sunday: three openings. *Step 5:* I made a reservation by paying \$92 through PayPal. *Step 6:* I used Mapquest to print directions to NY Trapeze School.

In the coming days, I continue to take tiny steps, with a smile on my face.

Step 7: Fill my gas tank Saturday.

Step 8: Write down on a white board in my condo's garage the time I want my car Sunday morning: 7:15.

Step 9: Fish out my class confirmation and driving directions and put them next to my front door, so I'll have them when I leave.

Step 10: Set my alarm clock for 6 a.m. Sunday morning.

Step 11: Get into bed at 10:30 p.m. Saturday night, so I'll be well-rested Sunday.

Step 12: Hop out of bed Sunday morning, as soon as my alarm goes off.

Step 13: Eat a nutritious breakfast, to fortify myself.

Step 14: Make a sandwich to take along with me, and grab my water bottle.

Step 15: Leave my apartment at 7:10.

Step 16: Head out my driveway, toward the highway.

Step 17: Drive two hours to New York City.

CONTINUED ON **PAGE 16**

Step 18: Locate trapeze school, in lower Manhattan.

Step 19: Find a parking spot.

Step 20: Walk to trapeze school.

Step 21: Present my class confirmation.

Step 22: Follow the on-land instructions provided by trapeze school staff.

Step 23: Climb the 23-foot steel ladder that leads to a narrow platform, from which participants lean forward to grab the trapeze bar.

Step 24: Breathe deeply, reminding myself that I'm safe, because I love myself, now and forever. I always have myself.

Step 24 will be my last step, because that's my goal: to stay in the moment while I pursue my dreams. I have decided I must choose to expect good things to happen and focus on the steps, not the result.

If all I do is climb the ladder, I'll consider myself a success for taking the steps. Because if I don't take them, how can I possibly achieve my dreams?

I invite you, too, to do the thing you think you cannot do. Write down what it is and the smallest step you can take toward achieving it. Doing so will enlarge your view of who you are—and of who you can become.

Begin today to expand your life. Write me to tell me about your taking a small step toward what you think you cannot do (Docktor@DoreenStern.com).

Happy sailing. ●



The second time was a cinch, as the author's smile shows.

The Road To Williamsport

By Michael Braunstein

Editor's Note: Two years ago, we asked Michael Braunstein to write an article for The Stepping Stone, and he brought us "Right Fielders of Actuarial Science" (October 2007 issue) where he likened the coach's need to find the best positions for players on a Little League team to the corporate manager's need to find the most productive positions for the actuaries on staff. Last year, he followed that up with "A Game of Inches" (October 2008 issue) where he addressed the little things that can go a long way toward winning and success—on a Little League diamond or in a Big League corporate environment. "The Road to Williamsport" completes the three-part series and, for the curious reader, provides the result of that big game. This time, however, Coach Braunstein offers no management or personal development theme up front. Rather, he invites you, the reader, to write in to The Stepping Stone on what corporate management or personal development message might be implicitly included here. We won't spoil things for you by revealing what we think they might be, but we will offer a few hints after you've read the piece. We'd love to hear from you at SteppingStone@JHACareers.com so we can share your thoughts with our other readers. Either way, we hope you enjoy "The Road to Williamsport."

HIGH EXPECTATIONS

When a town fields two teams of 12-year-olds for the annual Little League All-Star Tournament, and the first of those teams seems to have the majority of the big-name players, the expectations are not all that high for team two. But when that second Little League All-Star team enters its sixth game with the stellar record of four wins and just one close loss; when that same team, at 4-0, has already clinched first place in its bracket and has already guaranteed play into a second round; and when that very team now boasts confident players at each and every position up and down the lineup, expectations start to become understandably high.

They grow even higher when one recalls that game one took extra innings and included a terrific defensive play in the bottom of the 6th and two more great plays in the last of the 7th inning to keep things alive. Higher still when remembering that game two was in doubt until, finally, a two-run blast iced things in the top of the 6th. And perhaps those expectations become highest of all for this potential "team of destiny" when one is reminded that, after an easy game three, game four was captured with a tying home run in the last of the 5th followed by a two-out, slide-safely-into-home, game-winning, RBI single to conclude the 6th. Yes, five games complete on the road to the Little League World Series in Williamsport, this second team was alive and well and, who'd a' think it, the talk of the town.

BLACKJACK

There are no Vegas odds makers who cover Little League baseball (or, at least, there shouldn't be), so it's hard to tell if this team, with its newfound following, was now underdog or favorite. But, when the luck of the draw for round two was unkind and these literal boys of summer found themselves next pitted against a perennial district champion, things did not bode so well on paper. However, it should not be forgotten that this scrappy team, with its strong pitching and its ability to flash leather when necessary, had given up a scant 13 runs over its entire first five games, i.e. less than .42 runs per inning—the best, by a wide margin, amongst all the first round teams. And, as they say, pitching and defense wins games. That said, to keep winning, those baseball soothsayers had better be right. Because, in the offensive department, this glove-favored team had been credited with just 22 runs of their own—a stat well down on the list of run producers. What then the odds to win this next game—a guaranteed pressure-laden, single-elimination, loser-go-home matchup? Going in, arguably, a "pick 'em."



Michael M. Braunstein, ASA, MAAA, is assistant director of the actuarial science program at the University of Connecticut. In prior roles, he was responsible for actuarial talent management at Aetna, spent 15 years doing actuarial work at Hartford Life, 12 years recruiting actuaries on his own and about six years with Actex and BPP Professional Education. He is a past chairman of the Society of Actuaries' Management and Personal Development Committee (now Section). He can be reached at braunstein@math.uconn.edu

CONTINUED ON PAGE 18



How does one explain, then, to a townful of disappointed spectator parents and fans, a 21-0 (yes, 21-0), mercy-rule-imposed shellacking in the very first second-round game which everyone and their second-cousin, twice-removed, attended? And, arguably more important, how does a coach explain this perceived debacle to the delicate psyches of the dozen or so 12-year old, once-confident athletes with suddenly sorrowful faces?

THE LIBERAL ARTS

Different coaches would likely try different approaches. To help ease their young minds, a philosophical coach might take a “you can’t win them all” angle. Another coach might grab hold of Grantland Rice’s mildly religious “For when the One Great Scorer comes to write against your name, He marks—not that you won or lost—but how you played the game.” And some, of course, might opt to wax poetic and choose a stanza a la Ernest L. Thayer.

Oh, somewhere in this favored land the sun is shining bright,
The band is playing somewhere, and somewhere hearts are light;
And somewhere men are laughing, and somewhere children shout,
But there is no joy in Mudville: Mighty Casey has struck out.

And then there are coaches who would choose to share some history and remind their players of the 1951 Dodgers, the 1962 Mets, the 1964 Phillies or the 2003 Cubs. Or, if none of those are deemed sufficient to make the point, the entire 86 years of Red Sox misery (from 1918 until, finally, 2004) could be summoned. And the names of Pitcher Ralph Branca, “Marvelous” Marv Throneberry, Manager Gene Mauch, Fan Steve Bartman and First Baseman Bill Buckner must certainly surface.

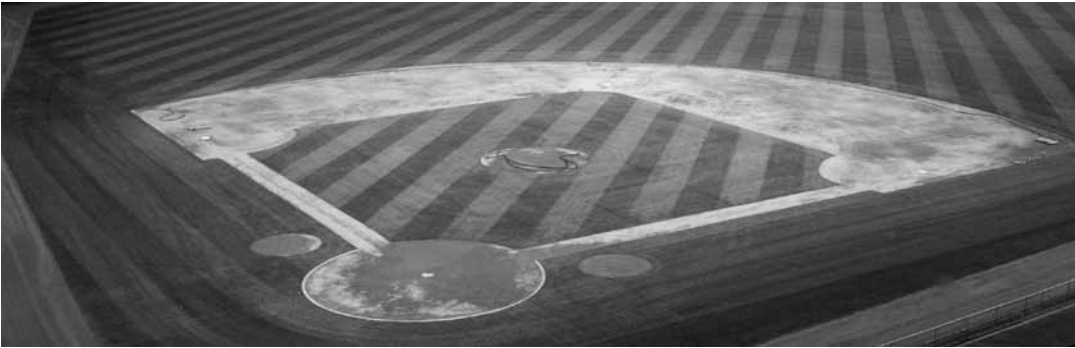
For the politically active coaches standing on the sidelines, Thomas E. Dewey, George McGovern, Michael Dukakis, Walter Mondale, Al Gore or John Kerry might be served up as relatively recent role models. The musically inclined coach might, along with his team of players, karaoke a few bars of “Had a Bad Day,” while the thespian coach might offer up a little of his own Damn Yankees’ Joe Hardy and “You Gotta Have Heart.”

But, no, this coach was an actuary, and that made it easy. He could prove mathematically that these players had nothing to be ashamed of.

MATHEMATICS 101

Dear players and fans,

I did the math, and it’s no wonder. Pay attention, class. Before the game, as the players were warming up, I looked around at the outfield signs. 200 feet to the fence in left. 200 feet to the fence in center. 200 feet to the fence in right. The symmetry was evident and, given the right angle where the first base line



and the third base line intersect, made it numerically apparent that the playing area at Volunteer Field is, in its entirety, one-quarter of a circle with a radius of 200 feet.

Most of you will readily know how that translates but, for the math phobic, allow me this paragraph. The area of a full circle is Pi times the square of the radius (or Pi “r” squared as they say). Pi, as some of you may have forgotten, goes on forever but, in the interest of practicality, most of us accept it to be about 3.14 (unless you’re second baseman Peter, and then it’s 3.14159265358979323846 and then some). So, squaring that 200-foot radius gives us 40,000 square feet (i.e. 200×200) and then multiplying by Pi at 3.14 would make the area of the full circle to be 125,600 square feet (more if Peter Precocious has his way). Recall, though, that we seek the area, not of the full circle, but of the playing field. Hence, only a quarter of that 125,600 is playable, i.e. 31,400 square feet. (Please keep reading; the complicated math is over.)

Now, with nine players on a team and with one of those nine relegated to the catcher spot which, per Little League rules (and all other baseball rules for that matter), mandates that player to begin play outside of the playing quadrant, there are left just eight players to patrol this pretty vast expanse. In fact, if those eight players were to be equally assigned such a task, each would need to cover a whopping 3,925 square feet, i.e. almost 4,000 square feet each.

Assuming that each player’s stance is roughly two feet across, that’s the equivalent of asking each player to cover the 2,000 feet (about 4/10 of a mile) in front of him, and to ask him to catch anything which might be hit into that area. For all practical purposes, this is an impossible task. And, if you don’t believe me, try it. And it is an especially impossible task when the other team (and let’s give credit where credit is due) is able to hit the ball very hard and on a line against each and every pitcher we could throw at them—including, in fact, our very best. Worse yet (and this, to me, seems really unfair), our defense was restricted with an outfield wall beyond which we were not permitted—yet our opponents on offense had the option to extend beyond it as best they could. Thus you can see that we were provided with a clearly insurmountable challenge.

So, mercy, mercy, me. We did the best we could. We pitched, we ran, we chased. And, occasionally, we would throw in a new ball when the old one was lost. But, when it was over, it was clear that we simply could not overcome the mathematics of it all. Perhaps if Pi didn’t go on for so long we could have, but that would be akin to asking the sun not to come up in the morning. And that would be too much to ask because, for player and fan alike, let’s face it; the sun will come up in the morning—a bright and beautiful sun.

Professor (and Coach) Braunstein

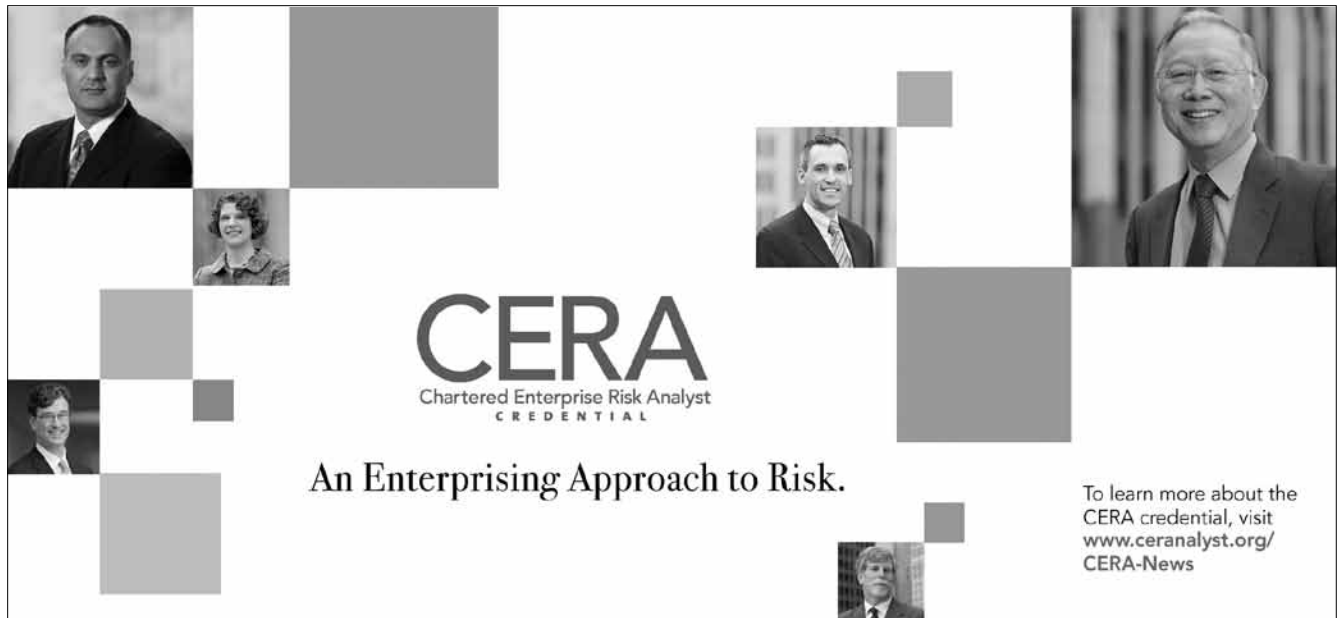
There are no Vegas odds makers who cover Little League baseball (or, at least, there shouldn’t be), so it’s hard to tell if this team, with its newfound following, was now underdog or favorite.

CONTINUED ON PAGE 20

FREE PIZZA

As it was, the players didn't need to wait until morning. Tradition at Volunteer Field is to provide free post-game pizza to all the players and coaches of both the winning and losing teams. So attribute it to the resiliency of kids or attribute it to the opportunity for free food but, once that pizza came out of the oven, the game and its lopsided score were long forgotten by every starter and sub. And so there they sat and ate, alongside and chatting with their victors about summer camp and frogs and swimming pools and what 12-year-old boys talk about. For the parents and the rest of the fans—well, the one-sided geometry lesson might still come in handy. And, as for Williamsport, like a lot of boys (and girls) across the land, these too will be watching on cable.

Editor's Note: So what might Coach Braunstein be suggesting here? Perhaps the message is on helping to rebuild confidence after failing an actuarial exam or losing an important account. Or maybe it's about dealing with the unrealistic expectations of others. Perhaps he's suggesting the need for a corporate mercy-rule that would be imposed before a lack of company profit becomes too overwhelming. Or maybe the coach's story is just about dealing with adversity such as the loss of a job, in a positive and productive way, or lightheartedly, with some clever mathematical spin. Perhaps Coach Braunstein's conclusion is that, no matter what, life and career will go on. Share your own thoughts at SteppingStone@JHACareers.com, either elaborating on these suggested messages or by adding some of your own. Please write; we'd love to hear from you. ●



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Humor in the Workplace

By Leslie Macomber

With half of our waking hours spent on the job, it doesn't take a rocket scientist to understand that the quality of time spent on the job is a critical factor in retaining high-functioning employees. How many high performers have you known that left a job because they were dissatisfied with some qualitative aspect of their work environment, even though they were adequately compensated? As a recruiter, my experience is that quality-of-life considerations are the most prevalent reasons cited for changing jobs. Although there may be as many ways of defining quality as there are actuaries, this article chooses to look at one dimension, that of humor.

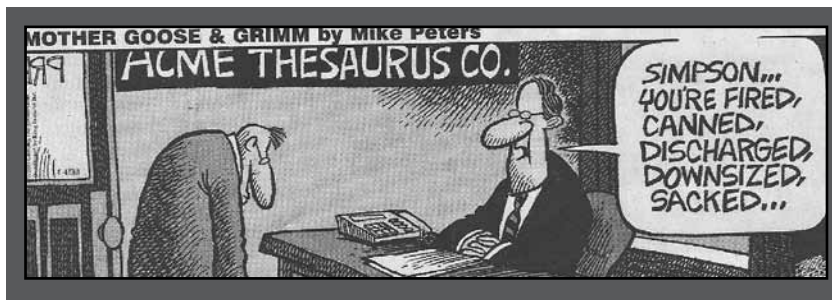
Humor is a phenomenon that has caught the attention of academics and business leaders because of its ability, among other things, to create feelings of group cohesion and reduce individual stress, qualities of the workplace that increase employee retention. Humor is increasingly cited as an element of corporate culture that improves the subjective experience of time spent on the job (see "Light Humor in the Workplace is a Good Thing, Review Shows," *Science Daily*, Nov. 1, 2007). Although humor in itself doesn't have the effect of making you work faster or longer, it has physiological and cognitive consequences that increase good feelings, reduce negative feelings, increase feelings of belonging and reduce stress. Humor, it turns out, is a powerful agent in creating a high-quality environment where, all things being equal, high-functioning professionals would choose to work hands-down over an environment lacking this attribute.

Don't take my word for the benefits of humor, however. Think of your own experience:

- When you laugh, don't your troubles feel like they are a hundred miles away?
- Don't negative feelings like frustration or anxiety fade when sharing a chuckle with a cube mate?

There are good reasons why the answer to these questions is yes. There are powerful physiological forces at work in the human body involving the lymphatic, cardiovascular, respiratory and muscular systems that transform our cognitive perspective from negative to positive. Humor takes the dismal and bleak and makes it funny, distancing the negative and transforming your perspective, thereby reducing stress and increasing your ability to cope (see "Humor in the Workplace," *Business Week*, Nov. 5, 2007).

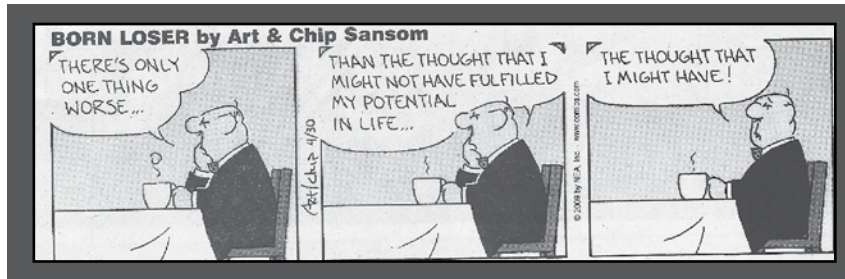
Companies looking to leverage the benefits of humor and integrate it as a cultural asset will need to analyze the type of humor they seek to encourage. Consider the following cartoon:



To Simpson, this cartoon represents the worst day of his life. To everyone else, this cartoon makes his situation comical. This cartoon clearly makes fun at the expense of others and can be considered an example of sarcasm. Consider this next cartoon:

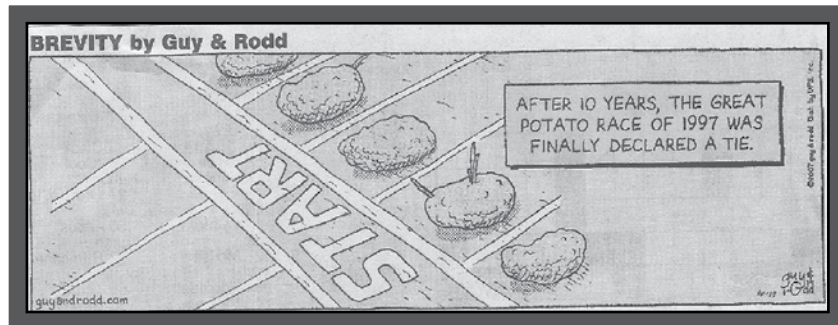


Leslie Macomber is president of Health Actuary Search, Inc. She can be reached at 866.529.2159 or leslie@healthactuary-search.com.



This second cartoon represents a self-deprecating brand of humor. It is self-reflective and humble.

Realistically speaking, however, how many corporate executives will engage in self-deprecating humor on the job? Can ascending the corporate ladder be facilitated by pointing out your shortcomings? I think many would find this avenue too risky. Consider this last cartoon:



This cartoon makes fun of inanimate objects; hence no one's feelings are on the line. This humor can be categorized as absurd, in that it is unrealistic to an extreme. However, it is funny and makes a point.

Humor is not without its risks. An analysis of the above three cartoons points out that, when people are involved, the risk of humor can be high. Whatever its challenges, companies that ignore the benefits of humor do so at their own peril. Witness Southwest Airlines (NYSE: LUV), a relative newcomer to a highly competitive industry, that consciously developed humor as a corporate cultural asset (see "Lighten Up," Portfolio.com, Oct. 1, 2008). Millions of Americans have enjoyed the jokes and

merry-making of Southwest employees while they recite the government-mandated, scripted instructions for what to do in the case of an onboard emergency, a rather serious subject. Southwest's winning combination of low

fares, reduced amenities and funny flight attendants effectively branded itself in the minds of the flying public and helped it achieve commercial success.

In conclusion, high-functioning professionals are more apt to see the ironies, contradictions and problems inherent in the complex reality we call the corporation. Humor allows individuals to transcend everyday challenges through its unique ability to

create insights, distance the objectionable, and substitute new perspectives, giving employees a tool for coping with stress. By providing outlets to vent frustrations in an acceptable manner, humor may provide the means to retain valuable employees, eliminating the costs inherent in finding and training new, qualified candidates.

For businesses operating in the idea economy, retaining high-functioning employees adds up to lots of money saved. Simply put, humor makes you laugh, and laughing may just increase your bottom line. ●

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