



# the stepping .stone

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## Dear Stepping Stone: The GROW Model for Coaching

by John West Hadley

Dear Stepping Stone:

I am currently a manager with only one direct report. There are many professional people and clients with whom I interact either via phone or in person on a daily basis, and I have in the past managed as many as 40 direct reports.

I expect professionals to act accordingly, and when that is not happening I clearly let them know. I don't yell or scream; I just tell them what I found and what needs to happen next, which sometimes comes across as arrogant or cold. This has been a common theme over the years, that people's first impression of me at work ranges from arrogant to condescending to cold. I've been told that once people get to know me, this perception goes away. If I could alleviate this from the beginning it would save a great deal of time by creating immediate trust.

Working in healthcare means that mistakes can be life-threatening or affect licensure. Trying to lessen the blow takes time, often time that I don't have. I've found myself stuttering when I have a question or when I need to make staff aware of a mistake that they've made.

Can you give me a catchphrase of sorts to start my sentences so as not to put staff on the defensive when I need to talk to them about mistakes?

Sincerely,

*Want to Improve First Impressions*

Dear *Want to Improve*:

What you are really talking about is coaching.

One key is that you need to be really invested in improving long-term performance vs. solving the immediate issue. The more you tell someone what you found and what needs to happen next, the less they learn from it and the more likely it will be that they fall into similar mistakes in the future.

A general model is "GROW."

**G = Goals.** Mutually agree on the goals of the discussion right at the outset.

**R = Reality.** Ask effective questions that get to what

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# the stepping stone

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# Don't Just Be Like Everyone Else

by John West Hadley

**W**hen I started out in my first actuarial role, my father said to me, “*An actuary with a personality can go anywhere.*”

What he meant by this was that the actuary who broke out of the stereotype could really stand out among others and have a great career.

There's a lot of truth in that. So many in technical professions like ours fall back on their technical skills and don't pay enough attention to their “soft skills.” I believe one of the things that made me a successful actuary (and now, career coach), relates back to a common refrain I heard from non-actuarial colleagues, “*You don't seem like an actuary.*”

This didn't mean I wasn't proud to be an FSA—after all, I worked hard to earn it! It just meant that I worked equally hard at dealing with people on their level, taking seriously whatever challenges they faced.

With *The Stepping Stone*, you have a great opportunity to work on improving your own “soft skills.” A great case in point is this issue's “Dear Stepping Stone” column, which will give you insight into how to be more effective at coaching your staff (and others who don't even report to you). Write to me at [SteppingStone@JHACareers.com](mailto:SteppingStone@JHACareers.com), and we'll directly address your own questions and challenges in an upcoming issue. And of course, we will be sure to omit or revise identifying details to preserve your anonymity, unless you want to have your name associated with the column.

Also, think about writing your own articles. There's no better way to make sure you deeply understand an issue than by teaching it to others! ●



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# Why Keep up with Technology?

by Paula Hodges



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**A**re you on Facebook? MySpace? LinkedIn?

Do you text to keep in touch with family and friends?

Like it or not, social interaction has been significantly altered by the electronic revolution.

You may not realize how much the new technology impacts many aspects of our jobs, regardless of your practice area. I urge you to keep informed of new developments in technology. Why? Here are just three reasons:

- 1) If you're hiring entry-level staff, you need to keep up with the basics of how the younger generation thinks, learns and works.
- 2) Technology can help you make better use of your time, and the time of those you work with.
- 3) Social networking through the Web has more to offer than you think.

## THE NEW TALENT AND TECHNOLOGY

Our universities and colleges are producing new, young talent who live, breathe and eat in an electronic world. They will have a question and will send you an instant message, or a text message on your cell phone. Will you be able to respond? Even if you're in the middle of a meeting? They are energetic and want to get things done. If you are able to keep up with them and the way they communicate, they will have a higher level of respect for you.

## PRODUCTIVITY

Do you know how to set up a Web conference? Are you effective in managing employees who are geographically dispersed? Being able to conduct a

meeting over a Web connection, rather than having 10 people travelling from around the country saves hundreds of hours of time. In addition, those people participating via Web will still be able to attend to personal matters at home that evening, instead of sitting on an airplane.

You don't work with people in different locations? Maybe that's because you've limited yourself to hiring talent in your own geographic location. However, with today's technology, telecommuting has enabled more companies to acquire top-level talent, regardless of where they choose to live.

## SOCIAL NETWORKING

If you haven't signed up for a social network, it's time to give it a try. The three sites I listed at the top of this article are the three most significant social networking sites available at this time.\* I'm still something of a novice in this area, but in my limited experience I've already witnessed:

- People I haven't seen or heard from in over 10 years, who are looking to make connections to help relocate back to their home town.
- References for subject matter experts have been made quickly when someone posts a question on a discussion forum.
- People in my network make a job change, post important news about their career, and I'm able to keep up with little effort.

Whether you're a techno-phobe or a techno-geek, it's incredibly time-consuming to keep up with everything that's new. Don't let that intimidate you. Discover the power in the tools that are being made available every day. Read to keep up with what's new. Use what makes sense for you. And don't be afraid to ask your college intern to teach you some new tricks! ●

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\*USA Today 12/31/2008 – “Bad News for Workers is Good News for LinkedIn”

happened. Get really curious about the situation, and try not to insert your own reality into it or challenge the other party. For example, asking “*Why did you do it this way?*” will put the employee on the defensive. “*What factors led you to approach it this way?*” is more likely to encourage the employee to think about the issue and their approach more deeply and often will cause them to see errors in their approach without your ever needing to point them out.

**O = Options.** Explore various ways to approach or to have approached the issue, attempting to elicit them from the employee rather than pushing your own on them. Try not to throw in your own thoughts as possible options, or criticize or challenge theirs, unless specifically asked. Keep asking questions, like “That’s interesting ... what other ways might we also consider?” This gets them to broaden their thinking, and to do more of their own analysis. You may even be surprised to find viable options that you hadn’t thought of.

**W = What Will You Do?** This is where you get agreement on steps the employee will take to solve the problem. It is important that these are as specific as possible, and that the employee clearly buys into doing them and trying things that way.

You may be thinking at this point, “I don’t have time to do all this.”

Of course you need to consider in which cases you can afford the time to coach someone versus simply directing them. However, this really doesn’t have to take a lot of time in most situations. And since this helps develop the employee so that fewer problems arise going forward, plus helps them more rapidly expand their thinking and capability, it’s an investment in productivity.

Dave Miller ([www.BusinessGrowthNow.com](http://www.BusinessGrowthNow.com)) and I did a workshop on coaching techniques, using the GROW model, at an SOA meeting. We had participants partner up to role play coaching situations. Several commented on how they actually got value from just five minutes of coaching from an untrained stranger! Think about how much progress you could make working with someone you know, and with more than five minutes at a shot!

If you want an easy primer on this, read *Coaching for Performance* by John Whitmore.

Finally, to your question about catchphrases, in the short run you could simply try asking more questions instead of telling. Try to avoid questions that start with “Why?” which tend to be challenging and negative. You could start the discussion along the lines of “*It seems like something happened that created X, and I’d like to work with you to make sure we can avoid this in the future. Does that seem reasonable?*” ●

# Don't Let Generational Differences Trip You Up

by Chris Fievoli



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A few years ago, our neighbors' daughter, who was in high school at the time, asked for our help on a school project. We were asked to list all the inventions that didn't exist when we were her age. After we got to about 30 items—which included CDs, laptop computers, DVDs, iPods, digital television—we came to realize just how much had changed in our lifetimes. And how old we felt as a result.

There was a time when this might have been referred to as a 'generation gap'. But, unlike the 1960s, when the dividing line was a difference of opinion, the one thing that sets generations apart today is technology, or at least our familiarity with it. Think for a moment—are your parents more comfortable with technology than you are? Were you as tech-savvy as your kids are now when you were their age? You probably answered 'no' to both of these questions, and I expect you would be hard pressed to find someone who could say otherwise.

Sociologists have attempted to label the past few generations. The 'baby boom' generation refers to the explosion in birth rates that followed World War II, and continued until the early to mid 1960s. Following that came 'Generation X', popularized by the Douglas Coupland novel of the same name. And most recently, showing just how creative we can be in naming these cohorts, came 'Generation Y'. Granted, the delineation between these groups isn't quite as clean as one would like. But it's reasonable to think that the first wave of Generation Y would have just graduated from college in the last few years; the baby boomers, on the other hand, are contemplating or have just commenced retirement.

If you're willing to make a few generalizations, you can see the same sort of pattern in the actuarial world. Take the qualification process, for example. The baby boomers would have mostly obtained their FSAs under the old 10-part system, where six-hour exams were accepted as a normal part of the process. Generation X probably spent a fair bit of time in FEM/FES, where the exams were somewhat less monolithic, and resembled more of a college

course catalogue. And Generation Y, which would comprise today's students and perhaps a few new Fellows, would be familiar with the system of the last decade, which combined traditional exams with seminars and interactive modules.

Once again, the main undercurrent seems to be technology; specifically, the availability and delivery of information. The exam system the baby boomers went through made perfect sense at the time, since textbooks and study notes were the only sources of material available. Contrast that with Generation Y, the first 'wired' generation that doesn't remember the world any other way. A system that didn't involve electronic delivery of content, with an opportunity to work interactively, would have seemed anachronistic.

This dichotomy of experience does have the potential to create conflict between the various generations of actuaries. The older generation may view the new methods of qualification as being too simplified; that the value of their designation is weakened by these apparently 'easier' methods of study. The younger generation, meanwhile, may wonder whether their predecessors really understand emerging topics such as stochastic modelling. Within organizations, that has the potential to create some tension. On the other hand, there may be a temptation to over-rely on the next generation of actuaries to do all the technical 'heavy lifting'. I have to confess—there have been occasions when I've said, "That sounds like a good co-op job." What I really meant, though, was that it involved some technical exercise (i.e. programming Excel macros) that I didn't feel like learning, and assumed would be second nature to a bright young actuarial student. That being said, the potential for a knowledge gap between senior and junior actuaries may be greater today than at any other point in history.

As we all know, actuaries (by our nature) tend to be conservative; that is, we ensure that proper margins and provisions are made in our work to cover potential unforeseen circumstances. However, conservatism could also mean resistance to change. In an



A little understanding can go a long way to bridging the gap.

***Learn to speak the other generation's language***

– This piece of advice is likely most relevant to Generation Y. Good communication skills are essential to a successful actuary in any circumstance. However, when speaking to an older generation, the challenge is to take what you know (or what you may have just learned) and explain it in a way that they can understand. The ability to take complex concepts and boil them down to something meaningful is a talent that will serve you well going forward.

era where technological advances are accelerating, this could further contribute to the aforementioned knowledge gap. Consider the model for distributing insurance, which still relies to a great extent on face-to-face interaction between the advisor and client. For the baby boom generation, this would seem like normal practice. But Generation Y is used to doing business electronically, often without human interaction, and doing it 24/7. Undoubtedly, this is a conflict in perspectives that exists in all sorts of businesses, but it may be particularly acute in an environment where actuaries have tended to move forward with caution.

So what can be done to help reconcile these potential generational differences? It depends on which generation you happen to belong to, but there are a few tactics to consider:

***Stay current*** – This will be the biggest challenge for the baby boomers, and to a lesser extent, Generation X. After being away from a formal education system for a few years, it may be difficult to get back into a technical learning mode. However, this is where Continuing Professional Development (CPD) can help. The Society of Actuaries now has a formal CPD requirement. Rather than viewing it as an obligation, see it as an opportunity. Invest your time getting up to speed on new developments in the field of actuarial science. Look at what is being covered in the revised exam syllabus, and familiarize yourself with some of the new content.

***Accept and anticipate rapid change*** – Try performing the same exercise I mentioned at the start of this article, but only in a workplace setting. What processes and procedures exist today that you hadn't anticipated (or even imagined) 10 years ago? This is advice that applies to all generations; don't assume that the world you're familiar with represents the state of affairs going forward. That assumption has been incorrect in the past, and it will be in the future. By maintaining that mindset, all three generations can share a common expectation of rapid evolution.

Of course, at the end of the day, 'baby boomers' and 'Generation X/Y' are simply labels; convenient ways to capture the experiences of different generations in a handy catchphrase. But we should be aware that, despite being in the same profession, we may be approaching our work from different perspectives, and being aware of these differences will help eliminate the 21st century version of the 'generation gap'. That way, when Generation Z comes along—however you may want to define it—we'll be ready for them. ●

... the challenge is to take what you know (or what you may have just learned) and explain it in a way that they can understand.

# Pride-Based Leadership Series—Part 1

## The Most Critical factor to Being More Influential

by David C. Miller



David C. Miller PCC, CMI, is president of Business Growth Strategies, an organization that specializes in helping executives become more influential leaders and consultants generate higher revenues for their practices. He is a Certified MasterStream Instructor providing coaching and training in MasterStream Precision Sales Techniques, Pride-Based Leadership and the ChangeWorks! change management system. He can be reached at [dave@BusinessGrowthNow.com](mailto:dave@BusinessGrowthNow.com) or 215.968.2483 or for tips, tools and strategies about how to grow your business or career, go to [www.BusinessGrowthNow.com](http://www.BusinessGrowthNow.com).

### INTRODUCTION

**T**his article is all about being influential. My goal in writing this was to include some of the best tools and strategies I use with my clients.

Since mid-2008, I've been incorporating some new tools created by T. Falcon Napier, who pioneered the ChangeWorks, MasterStream and Pride-Based Leadership tools. The underlying principles in these tools can be referred to as **'tension management'**. This article is the first in a series of four that will cover the nuances of Napier's work which takes the principles of influence and leadership to a new level.

For people to be influenced, they have to be willing to change. You can apply this to sales: buying a product or service is the act of someone taking action or changing. Or if you're leading an organization of even just one direct report, you need to be able to get them to adjust what they're doing—either to improve their performance or to adapt to the ever-changing organization. So before we discuss tension management, we need to understand why people change.

### WHAT CAUSES PEOPLE TO CHANGE?

Are people by nature resistant to change? Most of us would say yes, probably because we see human beings as creatures of habit. We've been told things like, "You can't teach an old dog new tricks." But the truth is that people change all the time.

If people were resistant to change, we wouldn't date, get married, go to school, find a job, change jobs, have children and so on. Actually, change is the central activity of human existence. Yet we see examples every day where people are resistant to change. Otherwise, it would be easy to lead others.

As human beings, we all follow a simple three-step process to decide if we will change something in our lives:

• *Step 1: Evaluate the current situation.*

Every day we look at our current situation and see if we are FOUR things. Are we SAFE, SECURE, HAPPY and HEALTHY? If we see that we are not as SAFE, as SECURE, as HAPPY or as HEALTHY as we want to be, then we determine we need to make some sort of change. So we move on to Step 2.

• *Step 2: Implement a change.*

We implement a change that we believe will make us more SAFE, more SECURE, more HAPPY or more HEALTHY. We then move on to Step 3.

• *Step 3: Assess the result.*

Finally, we assess the change we've made. If it worked, we move on to other things. If not, we return to Step 2 and try something else.

### WHAT DOES SOMEONE WANT AS A RESULT OF MAKING A CHANGE?

So if people aren't resistant to change, there must be some other explanation for the resistance we encounter when we try to lead or influence others. What does someone want as a result of making a change? A better outcome, an advantage, a benefit, more money, more health, less pain, etc.

Napier boils down all these things to one word—CONTROL. He defines control as "the ability to regulate, direct or influence the outcome of a process or an event." From these principles, we can make the following observations:

1. People always move in the direction of greater control.
2. People change in order to gain or maintain control.
3. People will NOT change if they are already in control.

Number three is true because change always involves an element of risk. So unless someone



believes the proposed change will help them gain or maintain control, they will resist making the change.

So, the bottom line is in order for people to change (or be influenced) they must feel OUT OF CONTROL. In other words, they must believe their current situation is out of control or will end up out of control at some point in the foreseeable future.

So people aren't resistant to change, they're resistant to losing control. This means that any time you encounter resistance, the person you're trying to influence is feeling that by making the change you're advocating, they will lose control.

So the moment someone feels out of control and recognizes that a solution to their problem is readily available, it should be very easy to influence them to do the logical thing and put the proposed solution in place. Right?

Well, that would be true if we live in functional world, but unfortunately we live in a dysfunctional world. You've probably tried to influence someone who clearly knew they were out of control and knew the solution you were offering made sense, and yet they didn't move forward with your recommendation. Frustrating, isn't it?

So there must be some other factor involved—something that triggers a person into taking immediate, definitive action.

## **TENSION: THE CRITICAL FACTOR**

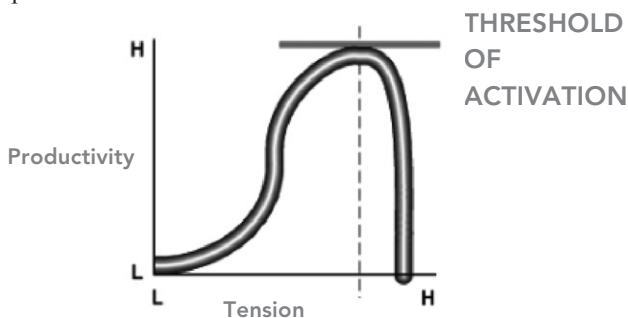
### **WHAT IS TENSION?**

The critical factor that determines what changes someone will make and when those changes occur is TENSION. Tension can be defined as the level of physical, emotional and intellectual activity. The more physically, emotionally or intellectually active someone becomes, the more tension they experience.

Tension determines what some will notice and what

they will ignore. A key principle to remember is *that people pay attention to where they find their tension.*

Tension also determines how **productive** someone is going to be. You see from the diagram below that as the level of tension increases, there is a corresponding increase in a person's productivity—at least, up to a point. Once the level of tension reaches what we call 'STRESS', the level of productivity plummets.



The level of tension where someone is the most productive is called the THRESHOLD OF ACTIVATION. This threshold is the level of tension at which someone will take immediate, definitive action. This is the point where a prospect buys, where an executive accepts your solution or where a direct report responds to your coaching.

## **THE CRITICAL FACTOR**

Let's examine how important tension is in someone's decision to buy into an idea you're proposing or, in other words, accept your leadership. Whenever someone is considering making a change, three variables come into play: LOGIC, FEASIBILITY and TENSION.

The first condition is LOGIC—the change must make sense. It must solve a problem or produce a better result. It must help them gain or maintain control.

The second condition is FEASIBILITY. Every change requires a certain set of resources, such as time, money, energy and personnel. If those par-

CONTINUED ON PAGE 10

ticular resources aren't available, it's going to be difficult, if not impossible, for the person to make the proposed change.

The third condition is TENSION. The person must have enough tension to take immediate, definitive action. How much tension is enough? They must be at the Threshold of Activation. If tension is below the threshold of activation, they will not take action.

Let's look at five scenarios. Say you have an idea that you believe will benefit the organization. You propose it to an executive in senior management. In each scenario, we need to answer the question, "Will the executive accept your recommendation?"

**Scenario #1** - What you're proposing to the executive is completely logical. It solves their problem. It's also completely feasible. They've got all the money, all the time, everything they need. And they desperately want to get things back under control. Will the executive accept? Definitely! If you can't influence the executive in this situation, something is seriously out of whack with either you or the executive!

**Scenario #2** - Let's say that what you're proposing to the executive, in some small way just doesn't make complete sense in their estimation. It isn't exactly what they had in mind. Be that as it may, they've got all the resources they need—and they're convinced that they need to do something right now. What do you think will happen? You'll still get this one. In fact, this is normal, everyday influencing. Rarely, if ever, in your role as a consumer, do you encounter a product or service that is exactly what you're looking for in every way. Instead, you shop around, look at the options and make your decision based on the alternatives.

**Scenario #3** - What you're proposing to the executive is completely logical. It satisfies all their needs. It solves all their problems. It's the greatest thing since sliced bread. But there's some small glitch as far as feasibility is concerned. Perhaps they don't have quite enough money, or quite enough time,

or resources are stretched. But, with every fiber of their existence, they want your solution. Will they pursue your solution? This is a case of "where there's a will, there's a way." If an executive knows they have a problem and they feel it's serious enough, they usually have ways of getting whatever resources they need.

**Scenario #4** - Your recommendation doesn't really make sense—and they really don't have the resources. But they feel compelled to take action anyway. Yes, they'll accept the solution—although the 'sale' certainly isn't likely to stick. This is impulse buying. Even though this is a less frequent event in the corporate world, I've seen it happen. One example is work that must be done to fulfill a compliance requirement. The work itself may not make a lot of sense and puts a massive strain on resources, but it HAS to be done due to the pressure exerted by some outside regulatory body.

**Scenario #5** - Now, in all seriousness, how many executives have readily agreed that whatever you've recommended makes perfect sense—had all the resources needed and then some—but didn't feel like there was any reason to jump into things—or had more pressing issues requiring their immediate attention? Will they accept your recommendation? No. It doesn't matter how logical your recommendation is or how feasible you can make it—if **there's not enough tension, the executive will not take action.**

Logical	Feasible	Tension	?
Yes	Yes	Yes	Yes
No	Yes	Yes	Yes
Yes	No	Yes	Yes
No	No	Yes	Yes
Yes	Yes	No	No

Not only is tension an important factor in influencing someone, it's the controlling factor. Whenever tension is present at an adequate level—at the Threshold of Activation—the executive will embrace your idea—even if your recommendation



isn't logical, feasible or both. But the moment tension falls even slightly shy of the Threshold of Activation, the 'sale' is lost, regardless of how logical or feasible your recommendation may be.

And so, we reach the MasterStream Method's only rule—"Pay Attention to Tension First and at All Costs." The success you've enjoyed in your career so far and the success you'll enjoy from this point forward is based not so much on your ability to make things logical or feasible for those around

you, but rather on your natural or learned ability to manage their level of productive tension.

If you aren't paying attention to tension, you're missing opportunities to be an influential leader!

*In part two of this series, we'll look at the five levels of tension. It's not enough just to understand the concept of tension. If you want to lead, you must understand how someone responds at different levels of tension. ●*

**... the success you'll enjoy from this point forward is based not so much on your ability to make things logical or feasible for those around you, but rather on your natural or learned ability to manage their level of productive tension.**

# Team Coaching: The Living Systems Approach

by Gerry Fryer



Gerry Fryer, FSA, ACC, is a professional coach who specializes in executives and teams. Learn more and contact him at [www.rencoach.ca](http://www.rencoach.ca).

*"I love to hear a choir. I love the humanity ... to see the faces of real people devoting themselves to a piece of music. I like the teamwork. It makes me feel optimistic about the human race when I see them cooperating like that."*

--- Sir Paul McCartney

**T**eams or groups emerge all the time. Their members may work in close proximity, meet on an occasional basis or comprise virtual teams. You may have observed or worked in teams which have had varying degrees of functionality and success. I believe that an organization's single greatest point of leverage is its ability to transform what amount to aggregations of human capital into purposeful, collaborative and accountable teams. These renewed teams are stimulating working environments that can elicit continuing contributions from all of their members.

Modern coaching practice has developed the ability to influence people's lives, enabling them to learn, grow and contribute to cultural change and sustainable results in the teams and organizations in which they work. *The Living Systems Approach to team coaching is the catalyst for the transformation of the individual and the organization.*



## LIVING SYSTEMS

Teams are dynamic, rather than static; as with your body or any other life form in the universe, each team creates itself on an ongoing basis. Teams have the potential to learn and to evolve, and to adapt to their context or environment as if they had a 'social identity'. These are the characteristics of a *Living System*.

Given their mandate and the context, each team is unique. To move forward, team members need to look within themselves in order to enhance their personal capacities. In the Living Systems Approach to team coaching, coaches support the members in achieving these new levels of awareness, and in creating their own self-reflective and self-regulated learning environment. This environment allows team members to continually deepen their learning and forward their actions toward the outcomes they desire as a group.

## A FRESH ASPECT OF TEAM

As a group of individuals meld into a team, its members experience a perceptible mental shift ...

*"Team: an attitude held by collaborative high performers who have a common purpose and a mandate to fulfill.*

This definition also puts few limits on who can be considered as a team under the Living Systems Approach: for example, seasoned C-suite executives, nonprofit leaders joining forces for the first time or project teams.

*Coaching supports team members to reflect on how they are showing up collectively and how they are supporting each other.*

The support is offered not by telling or advising, but by increasing team members' self-awareness and the degree of connection they have to the group. The experienced coach provides the appropriate mix of activities in the moment, in order to advance the team's learning.

*Emerging from this initial focus are the foundations for high performance capacity, personal growth, and innovative approaches to resolving performance and business issues.” \**

*The Living Systems Approach focuses on fundamental cultural issues for the team and its members. Besides developing the team’s capability to better deal with today’s major business issues, the aim is to develop the kind of robust human infrastructure which will serve the organization for the future as well. The key results are that the team can think more effectively as a unit, and that its members develop a way to achieve alignment on defining and then acting on what matters to them.*

## BENEFITS

The main benefits of the Living Systems Approach are:

1. It produces sustainable results.
2. Team members learn to use their strengths and gifts productively, in service of the team.
3. The cultural changes developed within the team—including greater awareness, a shared sense of purpose, a learning mindset, expanded levels of trust and greater commitment to action—remain in place afterward.
4. It develops enhanced performance and learning for both the team and its members, and provides a model for the entire organization of the impact of strengthened team-ness.
5. Team members experience greater personal fulfillment.

## PROCESS

This section outlines the course of a typical Living Systems team coaching engagement.

1. The team leader discusses the team’s mandate and the context with the coach. The leader also clarifies which decisions the team will and will not be able to make during coaching.
2. The team leader and coach design the nature of the partnership: usually a series of team coaching sessions over time, with individual coaching as appropriate. The team leader is generally an equal partner with the rest of the team during the sessions, and the team’s diversity is regarded as a strength.
3. Major building blocks in the sessions are openness, trust and establishing relationships between all members and with the coach.
4. The team agrees on outcomes and its agenda.
5. In her role as partner in the team’s journey, the coach provides tools, structures and questions to reinforce continual learning for the members and the team. She uses them as appropriate for the moment, rather than providing a predetermined formula for resolution.
6. The coach facilitates the growth of members’ awareness on all levels—self, others and the systems in which they work—using experiential and other techniques. The team coaching process occurs through conversation between members of the team and, when appropriate, the coach.
7. Team members learn to use their strengths and gifts productively in service of the team.
8. The team aligns on how they will move forward together.
9. They develop accountabilities for the next period of time.

**The Living Systems Approach focuses on fundamental cultural issues for the team and its members.**

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*\*The quotation in this section is courtesy of Adria Trowhill, a Master Certified Coach and a pioneer in the Living Systems Approach. Adria has inspired much of the work in this article.*

CONTINUED ON PAGE 14

## ADVANTAGES

The Living Systems Approach is a different way to do team coaching. It works well because:

1. Recognizing that each team is unique, coaches approach every assignment in a creative way. The right path and the right answer for a group of people do not come out of a box.
2. The coach assumes that every team member is creative, resourceful and whole. They are empowered to work toward the outcomes which they choose together. The coach acts as a knowledgeable observer during this process; his role is to serve the team's needs.
3. It involves vigorous member engagement. While the coach provides process and tools as appropriate, the team is responsible for the content and for doing the work.
4. Surface issues aside, the method leads to deep conversations and dialogue about what really matters to move the team forward in learning and action.

## CONCLUSION

The Living Systems Approach to team coaching emphasizes trust in the ability of team members to access the capacities that they need, individually and collectively, to move the team toward what it desires. Once the members become deeply aware of their collective strength and they coalesce into a collaborative team, they are likely to evolve further, both as individuals and together, to benefit the organization which they serve. ●

*“Through techniques like dialogue and skilful discussion, teams transform their collective thinking, learning to mobilize their energies and actions to achieve common goals, and drawing forth an intelligence and ability greater than the sum of individual members' talent.”*

--- Peter Senge

# Grow Your Career with the Younger Actuaries Network

by Mary Pat Campbell

Let me introduce you to the Younger Actuaries Network, a group that is part of the Actuary of the Future Section.

## WHO IS IT FOR?

The first question we often get when we tell people of the group name: “How young do you have to be to be in the Younger Actuaries Network?” I say that as long as you’re younger than omega, this group is for you.

YAN places its focus on people who are looking to grow their career—whether still taking exams, or newly credentialed, or even those a little further along in their careers looking to build their business skills beyond exams. In addition to those who are considering their future paths in an actuarial career, we are always looking for more experienced people who can share their wisdom with those starting out.

## WHAT’S IN IT FOR ME?

YAN sponsors many programs and events focused on professional growth. One of our core programs is the mentorship program, which pairs experienced actuaries with people earlier on in their careers—a program open only to YAN members. In another outgrowth of the mentorship idea, YAN members have also promoted the actuarial career at universities such as Columbia and Baruch, during YAN-sponsored networking events during which experienced actuaries explained their work to college students and gave them a feel for the paths one can take in the actuarial field.

In 2008, YAN sponsored networking and social events, as well as continuing education programs in the form of webcasts, SOA meeting sessions and events. For example, in April 2008, YAN sponsored a webcast on how to succeed in one’s career beyond the actuarial exams. In September 2008, YAN co-sponsored an event with the Actuarial Society of New York in which Kathy Wong presented on enterprise risk management and the SOA’s new CERA credential, and John Hadley led us through an exercise in crafting a personal marketing mes-

sage. After the continuing education event, we had a social event at the Port Authority with pizza and beer, and bowling with professional bowler Kelly Kulick. We look forward to many more activities in 2009 and beyond.

In addition, for YAN-sponsored events, members get a discount on fees, as well as notifications of upcoming events.

## HOW DO I JOIN?

To become a member of the Younger Actuaries Network, you must first be a member of the Actuary of the Future Section. You can do this by logging onto your account at SOA.org, and adding the section (and paying section dues), or you can download the SOA membership form from the site to add the section.

Once you are a section member, contact YAN officers Mike Watanabe ([mwatanabe@pacifiguardian.com](mailto:mwatanabe@pacifiguardian.com)) or Joanna Chu ([Joanna.Chu@aig.com](mailto:Joanna.Chu@aig.com)) to join the group.

## WHEN SHOULD I JOIN?

Now! It’s never too early to get started on growing your career with YAN! ●

## FOR MORE INFORMATION:

Check out YAN’s Web page on the SOA Web site: <http://soa.org/professional-interests/actuary-of-the-future/aof-yan.aspx>



Mary Pat Campbell, FSA, MAAA, is a vice president at The Infinite Actuary. She can be contacted at [marypat.campbell@gmail.com](mailto:marypat.campbell@gmail.com)

**YAN places its focus on people who are looking to grow their career—whether still taking exams, or newly credentialed, or even those a little further along in their careers looking to build their business skills beyond exams.**

# Mentoring

by Mary Kilkenny



Mary Kilkenny is a Jacobson Associates actuarial consultant specializing in the life, health and pension arena for the professional recruiting division of the Jacobson Group in Chicago. She can be reached at [mkilkenny@jacobsononline.com](mailto:mkilkenny@jacobsononline.com).



**M**entoring is a route for professional development that is rapidly gaining popularity in the actuarial field. You've heard about mentoring and have an interest in getting involved, but where do you start? Even if your company doesn't offer a formal mentoring program, now is the time to discover what a powerful tool mentoring can be for personal and professional growth.

## WHAT IS MENTORING?

Mentoring is a mutual learning relationship between two people (the mentor and the mentee), who are working collaboratively toward developing the mentee's skills, abilities, knowledge and thought process. Mentorships focus on the mentee and the issues and concerns that arise from his or her day-to-day professional activities. Typically, mentorships have a degree of informality; the mentor acts as a friend and professional confidant whom the mentee can rely on as he or she moves through the early stages of his or her career. A mentoring relationship should not be treated as a formal review or a way of providing direct feedback on performance. Instead, the relationship should give the mentee career

direction in an open, friendly and encouraging environment. Mentoring is a great way for less experienced employees to connect with company leaders who are not their immediate managers and to gain valuable insight into the insurance field, as well as their own careers.

## WHO SHOULD BE A MENTOR?

An effective mentor is someone who is respected by colleagues, exemplifies high professional standards and serves as a role model. A mentor should be someone that the mentee can look up to and even model his or her own career after. A mentor should possess a strong knowledge of the formal and informal ways in which the industry works, have a strong professional network and be willing to aid in another's professional development. In addition, this person should have excellent interpersonal skills and be able to motivate, encourage and provide feedback.

## WHAT IS THE MENTOR'S ROLE?

The mentor serves as an experienced industry resource to the mentee. First and foremost, the mentor must be fully committed to the time and



effort necessary to maintain the mentorship process. The mentor should listen to the mentee with an impartial, non-judgmental ear. He or she should help the mentee focus thoughts and ideas, as well as share his or her own past experiences. It is the mentor's place to advise, guide and discuss without interfering. It is not the mentor's place to solve problems for the mentee or to tell the mentee what to do.

### **WHAT IS THE MENTEE'S ROLE?**

The mentee is responsible for driving the mentoring relationship. The mentee must be proactive and instigate and arrange meetings with the mentor. Like the mentor, the mentee must be fully committed to the process. Additionally, the mentee must be open to feedback and suggestions, but not expect the mentor to tell him or her specifically how to handle a certain situation.

### **HOW CAN THE MENTOR ENSURE THAT THE MENTEE BENEFITS FROM THE RELATIONSHIP?**

For the mentee to get the most out of the relationship, the mentor must practice active listening by summarizing the stories and issues that the mentee shares, putting things into perspective for the mentee, and sharing personal opinions and insights. Additionally, the mentor should be patient and

sensitive, but also direct. The mentor should help the mentee understand feedback from managers and make realistic recommendations for change. Most importantly, the mentor must be available to the mentee—mentoring meetings can't repeatedly get pushed down on to-do lists when workloads get heavy.

### **WHAT CAN MENTEES DO TO MAKE SURE THEY GET THE MOST OUT OF THE RELATIONSHIP?**

The mentee should make a conscious effort to be honest, focused and open to advice. The mentee must be comfortable hearing things that might be difficult to hear without feeling defensive. The mentee should also be willing to apply the new knowledge and insight to his or her career—after all, that's the point of the mentorship. He or she must be open to change and growth. The mentee must play a proactive role in scheduling meetings, making him or herself available, and being responsible for the progress made through the relationship.

Remember that the benefits of a mentorship are dependent on the energy and commitment you put into it. If approached the right way, a mentorship can be one of the best tools for career and personal development and growth. ●

# How Are Your Protemoi Doing Today?

by Mo Bunnell



Mo Bunnell is managing partner of Bunnell Idea Group (BIG) in Atlanta, Ga. He can be reached at [mo.bunnell@bunnellideagroup.com](mailto:mo.bunnell@bunnellideagroup.com).

I've been very lucky. I've been able to advise and work with hundreds of very successful individuals. I've been able to see the good and the bad, the effective and the not so effective. There's a theme I see that spans people that are very successful—let's call them the Fast Risers.

## START WITH THE WHO

Here's the first thing I've noticed. Fast Risers have a natural intuition about others' talent. They see great talent from a mile away and are attracted to it.

I first realized this concept when working with a very successful salesperson. He was very good at spending time developing relationships with those he *should* know instead of those he *did* know.

There's a big difference between the two. Nearly all of us are creatures of habit. We tend to spend time with and invest in those who we already know. We do this instead of taking a risk and approaching those we should get to know—those who we have the most potential to help or those who have the most potential to help us.

This is where the word *Protemoi* comes in. It's a Greek word that means "first among equals." The salesperson in the previous example had a written list of his Protemoi People—the people that he thought *could* add the most value in his life. He knew some of these people well, but many of them he didn't. His focus wasn't on who he knew the best, but who he would like to *know the best* in a year or so.

Having this list of Protemoi People allowed him to better allocate his time. You can do the same thing—writing down your Protemoi People list is the first step to spending time with the right people.

If you like investments, there's an analogy here with asset allocation. You likely know that most of the success in investing doesn't correlate with picking stocks perfectly. That's a less important issue than asset allocation—deciding *how much* to invest in stocks in the first place.

This fits with our example. Defining your Protemoi People is like proper asset allocation. It helps you determine where you'd like to spend your time. And, like good asset allocation, you need to review your Protemoi People and "rebalance them" from time to time based on new information.

## THEN FIGURE OUT THE HOW

The second thing I noticed is about Fast Risers' investment in their Protemoi People. Fast Risers tend to invest in their Protemoi People akin to another investment technique: Dollar Cost Averaging. An investor uses Dollar Cost Averaging when he invests the same amount, month over month, over his entire investment career. Dollar Cost Averaging is so successful because it doesn't try to 'time the market' or get fancy—it just keeps investing similar amounts through the ups and downs of the market. Over time, it's been proven to generate very successful investment results. The success isn't because of bursts of energy, but because of boring, never-ending consistency.

The analogy works for people. Good relationships develop over time and are largely helped when one person invests time and energy into another. Time and energy are the catalysts to deep relationships. True friends invest in each other whether they're at the top of their game or in a rut. Early friendships are struck when one person goes 'out on a limb' to help the other and makes an investment in them. The first person finds a way to help the second.

## AND PULL IT TOGETHER

Here's where it comes together: Fast Risers are largely successful because they determine *who* to invest in (instead of simply investing in 'historical friends') and they proactively figure out *how* to help these people over and over (instead of waiting for 'chance' to bring them together).

It's really that simple, but hard to execute in the hectic nature of everyday life. From what I've seen, simply writing down your Protemoi People and putting a few simple reminders in your calendar are all it takes to get started. You can use the reminders to

ask yourself “how can I invest in my most important people this week?”

Of course, Fast Risers have to produce great work. Yes, they have to be good at what they do. But from what I’ve seen, it’s their proactive targeting of talented people and innovative investments in these relationships that drives them forward so quickly. This is their secret investing method that you can

use to generate meaningful returns for years to come. ●

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... it’s their proactive targeting of talented people and innovative investments in these relationships that drives them forward so quickly.

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# Moderator Steals the Show

by Meg Weber



Meg Weber is director of Section Services at the SOA. She can be reached at [mweber@soa.org](mailto:mweber@soa.org).

**Y**ou've been asked to moderate a session at the Society of Actuaries' Spring Meeting, at a local actuarial club or any other panel presentation. How do you see your role?

Do you envision yourself as the next Tom Brokaw, Jim Lehrer or Gwen Ifill? All three managed time equitably to ensure fairness in the 2008 presidential debates. Or are you the main leader to move your group toward decision making? Moderators of focus groups or meetings of strategic planning groups such as the SOA Board, need to be results-oriented and drive their groups through a highly structured agenda.

Being a moderator is an odd job. It isn't all behind the scenes, but neither are you the main feature. Just as really good framing and perfect lighting can influence your perception of a piece of art, your contribution to the overall outcomes are more subtle. Your overall effectiveness as session moderator will have a lot to do with what information you have in hand prior to the session.

## PLAN, PLAN AND PLAN SOME MORE

Did you develop the session you are moderating, or have you been asked to help out simply because you are already attending the event? What have you actually agreed to do? Work this out with your presenters in advance of the presentation. No matter how multi-faceted your role, your minimum assignment is to introduce your panel. Reading their resumes out loud is not enough! Your introduction needs to engage the audience and your panel members as well.

Like a Space Shuttle flight, have redundancies. In other words, be prepared. Get all the information you need ahead of time. Find out both what is expected of you in general, and what your panel/presenters expect:

- Who has the PowerPoint slide deck, and who is setting up the equipment?
- Are there handouts?
- Who is responsible for bringing them to the meeting, and how and when do they get distributed?
- Do they want you to field questions at a particular point in the program?

Ask your speakers for at least two questions they would like to answer. An effective moderator should help integrate the session and be able to summarize key points for the audience. Ideally you can have a dry run with your panelists—schedule a conference call. Or, better yet, invite those involved to a face-to-face meeting. Avoid having disconnected lecturers (and the audience wondering why you are there at all)!

## SET A SOUND STAGE

Get to the room early—at least 30 minutes ahead, if possible. Be familiar with your speakers' requirements and assess if the room is set up properly. Find out where to get help if you need it. Sweat the small stuff. How and who is advancing the slide presentation? Are the speakers going to move around the



room or stand at the podium? Take it upon yourself to resolve any set up or technical difficulties. That's not to say you fix them all yourself. Find the right people to get all the logistics in place so your presenters can stay focused on presenting.

## FACILITATE WITH FLAIR

- Welcome people as they arrive.
- If you want a robust discussion, provide some audience members with questions to ask to get the conversation going.
- Smile. (If that doesn't come to you naturally, write reminders to yourself in your notes).
- As part of your introduction, motivate the audience by telling them what they will learn and when they can participate.
- If you know people by name, address them.
- For really large groups, consider a different way to submit questions such as letting people write them down on sticky notes. Many people may feel intimidated to ask questions in front of a large group.
- Remember, any special props you need like sticky notes, etc. should be supplied by you.

Besides helping the audience, help your presenters. Don't let them stand in the projection of their own slides. Make sure they can be heard. People not used to working with microphones often turn away from one when they speak. You won't turn a bad speaker into a great one, but you can help your presenters be the best they can in the moment.

## KEEP TRACK OF TIME

Part of your job is to manage time effectively. Nothing derails a session faster than panelists going over their time allotments. Work out a communication process with your speakers to let them know what time is remaining in their session. And have a plan to handle dominant or negative individuals.

Know when your meeting is getting 'hijacked', and do something about it:

- Suggest more conversation after the session.
- Establish a 'parking lot' of ideas to return to.
- Provide an e-mail address, but keep the meeting moving forward.
- If you are familiar enough with your panelists and their presentations, you might be able to make recommendations where they can summarize their remarks if pressed for time.

As moderator, your goal should not be to steal the show, but to ensure that everything runs smoothly. The moderators of the presidential debates were not the stars, but they kept the show rolling efficiently and effectively—and we all noticed them because of how well they did that. By preparing for your assignments and executing well, you can make good sessions even better. Take advantage of these challenges and practice your skills! ●

**Nothing derails a session faster than panelists going over their time allotments. Work out a communication process with your speakers to let them know what time is remaining in their session.**

# How Can You Get Luckier?

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 [Docktor@DoreenStern.com](mailto:Docktor@DoreenStern.com), or at 860.293.1619.

**A**ctuaries 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-

**... lucky people expect to succeed. They picture things working out the way they desire, or perhaps even better than they imagine.**

CONTINUED ON PAGE 24

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. ●



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

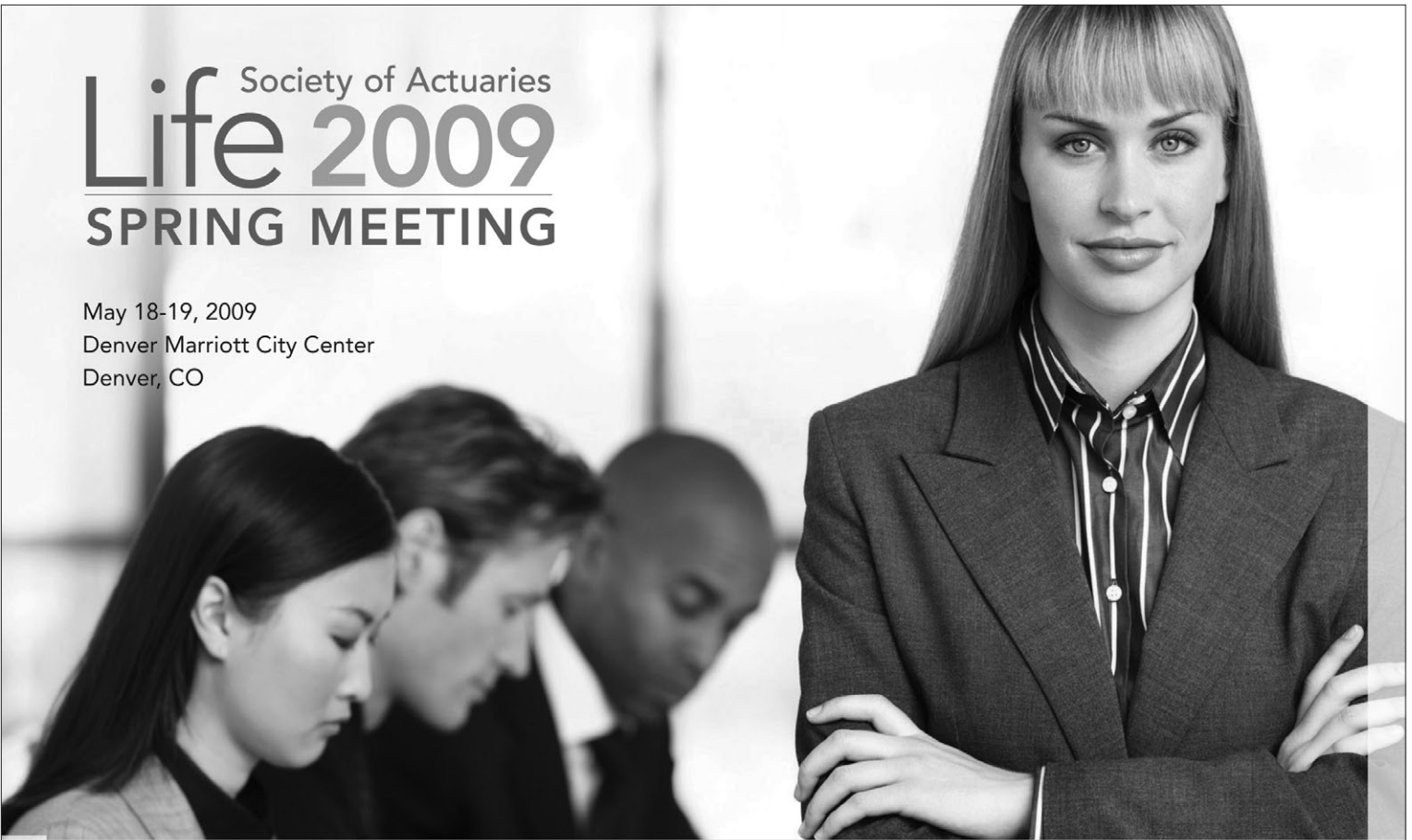
## Some highlights...

- 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.



# Society of Actuaries Life 2009 SPRING MEETING

May 18-19, 2009  
Denver Marriott City Center  
Denver, CO



Join us in May for the 2009 Life Spring Meeting featuring:

- unique, informative sessions on diverse topics;
- keynote speakers, Todd Buchholz, a former director of economic policy at the White House; and Jim Cathcart, CSP, CPAE, author, professional speaker and business leader; and
- networking opportunities to meet and learn from industry experts.

*Immediately following the Life Spring Meeting, the Academy's Life Practice Council and the Society of Actuaries will present a day-and-a-half-long seminar on VACARVM. Concurrently, the Society of Actuaries' Management & Personal Development, Financial Reporting and Product Development Sections will present the Business School for Actuaries Seminar, a day-long seminar exploring ways to manage conflict and change within your organization.*



**Actuaries**  
Risk is Opportunity.®

Learn more at <http://LifeSpringMeeting.soa.org>

# Health 2009

Society of Actuaries

## SPRING MEETING

June 8-10, 2009  
Westin Harbour Castle  
Toronto, Ontario, Canada



The 2009 SOA Health Spring Meeting will provide you with the tools you need to help navigate the turbulent waters of today's dynamic health environment, while positioning you to take advantage of the resulting emerging opportunities.

#### Seminars on:

- Consumerism,
- The actuarial role in quality and efficiency,
- A one-day "Canada track," focusing on private sector opportunities,
- Disability income,
- Medicare,
- Small group,
- Individual, and
- International.

Plan to attend the 2009 Health Spring Meeting.  
Visit <http://HealthSpringMeeting.soa.org> to learn more.

#### We've lined up three top-notch keynote speakers:

- Leading health economist Uwe Reinhardt, Ph.D., James Madison Professor at Princeton University and a prominent scholar, speaker and author who has been an advisor for government, non profit organizations, and private industry;
- Acclaimed journalist Shannon Brownlee, Schwartz Senior Fellow at the New America Foundation and author of *Overtreated*, an exposé on the flaws in the U.S. health care system named the No. 1 Economics Book of 2007 by *The New York Times*; and
- Dr. Robert Buckman, an oncologist who gives his uniquely humorous, and world-renowned, take on effective communication.



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