



SOCIETY OF ACTUARIES

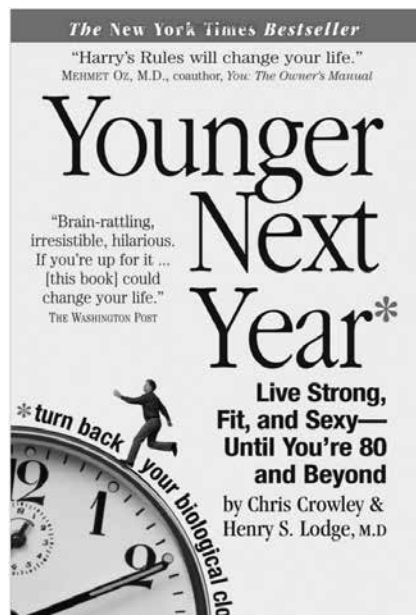
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Book Review: Younger Next Year by Chris Crowley and Henry Lodge, M.D.

Review by Dave Snell



Why would you bother to read a book about a non-actuarial topic? And how does it tie into the Actuary of the Future Section? Good questions! I'm so glad you asked.

A friend of mine looked at the picture I have been using for my various SOA articles, and asked me why I am still using that fat-faced picture when I have lost about 35 pounds over the last four years. Reflecting upon that, I am pleased to say that my blood pressure and my

cholesterol readings are similarly improved, and I feel a lot better than I did four years ago.

Obviously, and I do mean this seriously, my involvement in volunteer activities for the SOA, through the Actuary of the Future and the Forecasting & Futurism sections, has been a beneficial factor. The opportunity to give back to a profession I have enjoyed for many years is a neat self-actualization experience.

The authors of *Younger Next Year—Live Strong, Fit, and Sexy—Until You're 80 and Beyond*, stress the benefits of social networks and a continual learning experience. They also stress the benefits of exercise, eating sensibly and other items which we probably know but sometimes need to read again every so often as a reminder.

The basic premise of the book is that the cells in our bodies are always in a process of decay or regeneration, and that to a large extent we get to choose which process takes precedence!

In that light, they make reading the book a pleasant experience that is both educational and entertaining. Actuaries, like most people, like to be entertained; and Chris Crowley entertains us with his anecdotal stories of the benefits of following some simple and somewhat intuitive guidelines. He also has a penchant for eye-catching phrases and lead-ins for his chapters and subchapters ("Play Like a Dog," "Cuddle or Perish," "Don't Retire at All") that keep the reader engaged. But an occupational hazard of being an actuary is the need to find the substance behind the hype ("substitute facts for appearances, and demonstrations for impressions"—John Ruskin) so his coauthor, Henry (Harry) S. Lodge, M.D., gives us the scientific facts behind the anecdotal impressions from Chris. The interplay between the two authors—Chris and Harry, usually alternating chapters—makes a nice balance of form versus substance.

Now, I don't wish to oversell the premise of our control over aging. Chris devotes a chapter ("The Ugly Stick and Other Curiosities") to tell us about some things we can't change about the aging process. I was somewhat disappointed that my fitter, thinner, more energetic, and mostly better body still looks older. It wasn't just an aberration of the camera that my new picture may not look like an improvement to you. But substituting facts for impressions, my biological statistics are a lot better than four years ago; and I do feel a lot happier.

OK, I've told you why I think this is a more enjoyable and effective way of learning; but where are the equations? What is the CTE (conditional tail expectation) and how does this fit into actuarial work? The only remote connection to the Greeks (μ , β , α , ρ , λ , σ^2 ...) may be high marks for the Mediterranean diet. I think the answer is that a large part of our actuarial focus is on modeling of longevity improvements; but perhaps not enough actually improving longevity. We know how to construct, project and dissect mortality tables; but sometimes we overlook the fact that we can change some of our own longevity factors.

Younger Next Year is a catalyst for change. Chris has gone on to write a sequel (*Thinner Next Year*, coauthored with Jen Sacheck, Ph.D.) and lots of spin-offs with Harry (a *Younger Next Year for Women*, a *Younger Next Year Journal*, an audio book, DVD versions, etc.); but the basic idea suggested by this 78-year-old retired lawyer and active cross-country skier and his doctor, Harry, is

that, to a large extent, we have control over how we age.

You are the Actuaries of the Future. Make your future “*Strong, Fit, and Sexy—Until You’re 80 and Beyond.*” ☆



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