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# The Actuarial Rhetorist

by Nick Jacobi

**“Y**ou know, college isn’t for everybody,” ‘Paul’ was told by his adult education advisor.

Paul had a rough time in college. Having failed out after two semesters, Paul thought about going back to school in his early 30s and made appointments at two local colleges. It was fortunate that the appointment he had with the Dean of Continuing Studies at school number two went better.

She was admittedly an optimist. Seeing Paul’s transcript, which contained almost exclusively Fs, she noted that “well, you did slightly better in classes that involved writing.” She gave him sound advice. “Just take a class,” she said. “Don’t worry about a major or a degree. Just see if you like it.”

In five years Paul had a bachelor’s degree. In 10 he held a master’s. The funny thing is that it never should have happened. He was going to give up after the first interview. He only went to the second appointment because he would have felt bad backing out. He had it in him to get an advanced degree, yet those first words he heard, “college isn’t for everybody,” could have decided his fate.

We don’t realize how the words we say impact those around us. Whenever you speak or write something, you are changing the world. That is the social world, the world of human beings. Can’t we at least agree that becoming better speakers and writers will make us better actuaries? Maybe even make the world better?

The science of communication is called rhetoric. Although this science is ancient and ever-changing, there are themes we can use when we communicate in our professional lives.

## YOUR AUDIENCE IS ALWAYS A FICTION

You should know your audience, right? But once your audience gets larger than five or 10 people, you are no longer capable of knowing it. It becomes so diverse that it is impossible to understand it.

You can know some things. Perhaps that you are speaking mostly to actuaries or business executives, but beyond that it may be impossible to know more. Ultimately you as the speaker or writer have to create your audience. You do this by forming a connection with them, usually by referencing shared experiences.

The minds of human beings are hard-wired to be interested in the lives of other human beings, and we communicate this through story. This can take many forms:

- If you’re writing a short paper to an executive committee you can start off with, “As we all know the last few quarters have been ...”
- For longer papers, a short tale may be an appropriate opening.
- Making this connection takes some degree of balance. You don’t want to start off with a rude joke or a highly controversial statement. On the other hand, you don’t want to milk a single story and make it your focus. The first extreme is well understood and usually avoided. The latter has many examples in political stump speeches. Remember “Joe the Plumber”? Now, do you remember what message we were supposed to get from that story?
- The more you overdo it, the more people’s attention spans will lapse. A few thoughts or sometimes just a single sentence are enough to connect you with your audience.

Once you’ve made a connection, it becomes easier to address your audience in a specific way. You can make them into the people you need them to be in order to understand you. You could turn them all into an audience of company employees or SOA members or accountants as needed.

## STRUCTURE

Have you ever read a complicated paper with poor grammar? Often the author knows about the prob-



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**The more organized your thoughts are, the more logical they will sound to your audience.**

lem but cannot change his or her bad habits. When the human mind is working on a complicated idea or calculation it tends to completely focus on it and disregard all else. Because of this, many technically proficient acts of communication have poor grammar or delivery.

The solution to this is to add structure to your presentation so that you don't have to expend a lot of thought on the little stuff. The five-paragraph essay, something we learned in grade school, is still highly relevant. It includes an introduction with thesis, three paragraphs for the body, and a concluding paragraph—that's it. It's short, can convey a lot of information, and is easily recognized, making this structure good for an executive summary or specific business case.

The other structure you typically see in business writing is the inverted pyramid. This is where you get to the point in your first sentence then support it with subsequent evidence. A structure like this is perfect for e-mails.

The other advantage to structured communication is that it tends to be highly organized. The more organized your thoughts are, the more logical they will sound to your audience. Logic and organization are two things that center people's attention and limit confusion, so structure should be a priority.

## WHAT'S YOUR ENTHYMEME?

The most important thing in rhetoric is creating an argument your audience understands.

The simplest logical argument goes as follows: If A then B, A is true, thus B is true. You can chain as many of these together as you like, If A then B, and If B then C, therefore If A then C. Using this logic, you can lead your audience wherever you want.

The only problem is that you need a place to start. The foundation of your logic argument, the A in your chain of logic, is called the enthymeme. It's the point where you say to your audience "can't we at least agree that A is true?"

Martin Luther King was a master at this. He had a

great enthymeme. "Can't we at least agree that all men are created equal?" He was more effective than our modern politicians because he understood that the people he needed to convince were those who disagreed with him, and he came up with shared enthymemes to do that.

Take his letter from the Birmingham jail, for example. He was writing to a group of clergy who were condemning him for going to Birmingham and criticizing his disregard of the law:

- "I am in Birmingham because injustice is here."
- "Freedom is never voluntarily given by the oppressor."
- "There are two types of laws: just and unjust."

Each of these formed the basis of an argument. Some laws are unjust; I am in jail because I broke an unjust law, and therefore I'm not guilty of anything. He wasn't trying to sell you a used car—this is polished, classical rhetoric in which he uses enthymemes to persuade his audience to see his point of view.

A shared enthymeme is so important, in fact, that without one it's almost impossible to get a hostile audience to understand your position. Think about the social problems we've been dealing with for generations: taxes, social security, the size of government, etc. They all share the fact that there is no shared enthymeme.

Most of us fear the term "rhetoric." The use of "rhetoric" suggests that its author might be dishonest or deceptive. But great rhetoric is anything but; it is great because it is honest and effective and appeals to our sense of reason.

As actuaries we have to deal with some controversial issues. We have a voice on health care, the economy and the financial sector, and we are often in a rare position to be able to see both sides of a problem. If we, collectively, can learn how to communicate scientifically in the most effective way possible, then there's no reason why we cannot change the world. ●