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Never Grow Up

By Tom Bakos

Whatever you have been told, whatever you may be thinking—absolutely never, ever grow up. Don't do it. Resist the urge!

It's kind of tempting, I know. Grown up is the top of the hill. But, the end of the road is at the bottom on the other side, and there is nowhere to go once you actually reach the top—except, of course, downhill; coasting all the way; going faster every second; Newton's Second Law of Motion at work. So, if what you want is a no effort, no imagination, no originality ride into the future, then, by all means get to the top of the hill as fast as you can and push off. You don't have to steer. In fact you can't. You'll be guided by the well-worn ruts of all of the others who have gone before you. You're not the first; you won't be the last.

But, here's the thing. We all start out young and foolish—you know: stupid; dopey; childish. We can't help it when we know nothing and our basic learning tool is trial and error which, early on, results mostly in error. We learn from our mistakes; therefore, the more the better. The one thing missing from this trial and error learning process is boredom. Its biggest payoff is surprise.

Have you ever known a child who suffered from boredom? I haven't. Exclude any teenager who thinks he or she is already grown up. I'm talking about children with a spirit of adventure still controlling every waking moment of their lives or not yet grown-up adults, still children at heart, who still crave surprise and by design reject boredom.

Children are designed by nature to be fully involved in a continuing education process involving trial and error from the moment they are born. Until about 1, when they have learned to walk, it is all delivered to them because—well, because they are just so darn

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cute and irresistible. That, of course, is another good reason to never grow up—to stand out; to be exceptional.

Initially, children focus 100 percent on developing the basic functions they will need to survive and be independent—seeing clearly, hearing, balance, language and understanding, how the hand works and finally, at about 1 year, the ability to walk—and then the adventure really begins. What is that flame-like thing burning on the top of that thing I don't know is a candle? I think I'll put my finger in it and see what happens. Can I fall off a tricycle? You had better believe I can. I think I'll stick with apple juice from now on though. Maybe I'll give orange a try sometime but cranberry and grapefruit? You have to be kidding!

So, the start is at young and foolish. The goal is old and wise on a route that bypasses, if at all possible, the whole grown-up thing. Have you ever seen wisdom riding down the grown-up hill with perfect skin, childhood memories of unremarkable origin, and no idea at all what grapefruits taste like or that milk is not the best drink after cranberries? I haven't. Wisdom leaves a mark that is easy to spot. Old and wise has a story to tell. Old and wise has gotten into a lot of trouble. Old and wise has survived, lucky, perhaps, at the beginning but guided by experience and opportunity and listening to the direction of others who are even older and wiser. Old and wise has gotten old and wise himself—or herself (although she may never admit to old).

It is never too late. Although you may be in the wagon at the top of the grown-up hill about to push off or be pushed off, you can make a choice. You can recover. You really don't have to go where the wagon goes if you don't want to.

How do you fit this philosophy into your actuarial professional career plan? You don't. It's not a plan; it's an attitude. Children don't have a plan. If you don't believe me, ask one. Children take the direction of most fun. They have an outlook—an approach to experiencing life. What is fun to a child—learning? They don't really care what. True, they don't like haircuts. Sitting still for two or three

minutes without moving is not a child's idea of having fun. They don't like showers. Why? Have you ever heard of a shower toy?

My oldest grandchild is Jay, with 5 years of exploration and adventure under his belt. He will always accept an opportunity to go to a toy store. Why? Because there are toys there—not toys he already has but new toys of wonder. He carefully examines each one, up and down every aisle, leaving no opportunity for fun unexamined and unconsidered. Typically, he is with his younger brother, Eli, now 3, who does the same thing following the lead of his older and wiser brother.

When Jay finally makes a selection he tries to finagle two from his even older and wiser grandfather, all the time keeping an eye on his younger brother, Eli. Jay has learned that toys are for “sharing” and that once toys reach the playroom floor, ownership is an unenforceable concept—at least for the most part. So, Jay's choice will depend on Eli's choice. There is absolutely no point in getting two of the same thing. Eli's birth has given Jay a shot at two toys and at least one reason to be happy he has a brother.

The first word Jay learned after learning to read and write his name was “free.” He, of course, needed to read his name so he could find his lunch. Eli, who is 3, learned to get his name written on things he wanted to assert ownership rights to, like his lunch, but other things as well. He too can read his name but that wasn't nearly as important to him as the fact that Jay could also. Jay learned to read “free” because that is the word that appeared next to the iPad game downloads his father would almost never object to downloading. The ones that cost a buck or two required a little more effort.

So, apply these principles in your actuarial career. Learn why. Learn how. Do better. Life should be an adventure from beginning to end. ☆