



SOCIETY OF ACTUARIES

Article from:

The Stepping Stone

May 2012 – Issue 46

Yes, You Can! Yes, You Will!

Here's How

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“Everything depends on who you know,” my 20-year-old niece insisted last summer, as she and I walked to the gym.

“I don’t think so,” I retorted, realizing that what she said sounded like a cop-out.

“Sure, networking is important,” I agreed, recalling research I’d read in the book, *The Luck Factor*. Dr. Richard Wiseman found that people who consider themselves lucky regularly *create, notice and act upon chance opportunities*. You can see them chatting with the person in front of them in line at the grocery store. Or conversing with the guy exercising next to them at the gym. As a result, folks who consider themselves lucky connect with more people than do those who stand at the bus stop staring down at the sidewalk.

We become luckier, Wiseman points out, when we act on chance encounters.

“Yet there’s got to be more,” I told myself, as my niece and I sauntered forward. Because although I’m gregarious and strike up conversations most places I go, I’d been wanting to finish a book for longer than I cared to admit, yet still felt stuck in concrete.

As we walked along, I thought of Kathryn Stockton, author of the best-selling book, *The Help*, upon which the Oscar-nominated movie is based. Stockton’s success wasn’t based on knowing *anyone*. On the contrary, she wrote to and was rejected by 60 agents before one lauded her work.

After each rejection, Stockton undertook a painstaking revision of what she had penned. She was so determined that a nurse had to pull her manuscript out of her hands as she was delivering her first child. “Put that away; this is no time for it,” the nurse had chided her.

“Was persistence the magic talisman?” I wondered.

Six weeks later, information related to what *really* matters appeared before me. That’s when I had the

good fortune of participating in a conference call with the preeminent social psychologist, Dr. Roy Baumeister. His new book *Willpower*, had just been released to glowing reviews.

“There are two factors associated with positive life outcomes,” Baumeister offered, in a lay-back voice: “intelligence and self-control.”

“Intelligence is largely a fixed attribute,” he pointed out. “It’s genetically endowed.”

Baumeister’s words made me think of Steve Jobs, the brilliant co-founder of Apple Computer. His biological father, a Syrian-born man new to the United States, was awarded a Ph.D. in political science by the University of Wisconsin, at the age of 23. Although Jobs never met his natural father, or even graduated from college himself, it seemed like he had inherited the man’s brains.

While intelligence is fixed, you can improve your self-control any day of your life, continued Baumeister. Just like lifting weights at the gym, you can strengthen your will-power. Indeed, improving will is the surest way to a better life: your focus, job performance, relationships, and life satisfaction will skyrocket.

Wow! This was a book I wanted to read.

“Self control: what exactly is it?” I wondered, as I headed to Barnes and Noble.

This is what I learned: Self-control is the capacity to change ourselves. To set a goal and achieve it. A goal that’s important to *you*.

Does your goal have to be huge and awe-inspiring? Record-setting like crossing the ocean in a rowboat, as 22-year-old Katie Spotz did two years ago, when she rowed solo from Africa to South America? Or winning the presidential primary?

Nope. The *very* best way to build self-control is to set a tiny, achievable goal and meet it. You can decide to make your bed every day. Or to stand up

straight. Maybe to wash your dishes immediately after eating. Perhaps to take a 15-minute walk every other day.

And then to reward yourself for your improvement, making you feel pleased and proud.

“This message is for you,” I heard the universe saying. It was Wednesday, Sept. 28th, 2011, the day I decided to finish things.

“I want to complete a book,” I told myself, *“so I’m going to finish one thing each day. That’ll give me practice completing projects, so finishing my book will seem like a natural progression.”*

On that sunny September day, a pair of pants and a sweater I’d been meaning to take to the dry cleaners were piled next to my front door. *“Today’s the day,”* I said out loud. I also stripped my bed, removing the down comforter I’d been telling myself I’d take to the laundromat to wash and dry. I pushed all the items into a wicker basket and scooted out the door.

When I returned, I cheerfully remade my bed, without lamenting how long it was taking. Then I decided to acknowledge my success.

I strode into my den and retrieved a blue plastic clipboard from the closet, placing a sheet of computer paper under the clasp. Then I wrote the word, COMPLETED, across the top of the page, underlining the title. I drew a line down the left hand side of the page, printing “Day 1, Wednesday 9/28” in the margin. On the right hand side of the page, I wrote my first three accomplishments:

1. Took my pants and sweater to the cleaners
2. Patiently washed sheets, down comforter and mattress cover at the laundromat
3. Gratefully remade my bed (took a half hour)

Since that September day, I have 148 days of completions, the first 90 of them noted on white sheets of computer paper. Then on Dec. 27^h, I



bought a special spiral notebook in which to record them.

I’m delighted to tell you that since I started my “Finishing Things Campaign,” I’ve cleaned every shelf, drawer and cabinet in my condo, 77 in all. You know that messy kitchen drawer most of us have? Mine’s well-organized now. The hardware drawer, too. Also my desk drawers, so it’s a delight to pull one open and find exactly what I’m looking for. In addition, I’ve used the five skeins of Italian yarn I bought two years ago to knit scarves for special people in my life. Plus, my tax information is ready to be dropped off at my accountant’s office tomorrow, six weeks before the government’s due date.

In addition, I’ve begun jogging again after a 20-year hiatus. I’m up to 10 miles a week, and intend to run the Hartford Half-Marathon in October. Next month, I plan to run a 5K race, followed by a

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10K two months later, and then the half-marathon four months after that. I'm taking small steps, not worrying about speed right now; for instance, the time on one of my miles this morning was a sluggish 14 minutes. "Doesn't matter," I told my running buddy. "All that matters is we're out here."

Lest I paint an overly optimistic picture, there have been times I've stumbled; for example, a few months ago I missed a *Stepping Stone* due date for the first time in three years. Also, nagging piles of

newspapers still litter my den. Nor have I made much progress on my book – YET. Nowadays, I have considerable faith that I *will* complete it, just like I've cleaned out each messy cabinet and closet before it.

I invite you to consider what tiny goal you'll set today, so small that you can't fail, yet so important (to you) that you'll feel pleased and proud when you achieve it. ●

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Contact **Jacquenette Moody**, professional development manager, with feedback at jmoody@soa.org.



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