



SOCIETY OF ACTUARIES

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Are You Wasting Your Life?

By Nicholas Jacobi

When I was a young man I hoped to grow up to become a doctor and an architect. I would build a hospital, and then work in it for a few years while designing other hospitals, and then repeat ad nauseam—it was perfect.

Then everything I didn't plan for happened. We've all been there, or will be someday. You make a plan to be overseeing a vast empire of some kind in five or 10 years. Instead you experience various traumatic life events and general failure to achieve your goals.

You didn't invent this cycle, it happens regularly to almost everyone. You can, if you wish, divide your life into three general phases if you like.

1. Years spent building up fantastic hopes and dreams
2. The day you realize you cannot achieve those dreams
3. All the days after that

Face it. This is life stage three—you are, in fact, a failure. How much money do you have in the bank? What car do you drive? What is the size of your house? What's your title at work? How many people report to you now? These questions, whether spoken out loud or not, inevitably mark your shortcomings, both personal and professional.

But note that these are all questions that other people use to determine how successful you are. Other people try to figure out if you earn more than them. Other people stare at your car and guess how much you've spent. Other people come to your house and laugh at your furniture. Other people look down on you since you don't have a fancy title or lead an army at work.

But what about you? What questions do you ask yourself? If you know you're failing now, if you're headed toward, or are at rock bottom, or if you just want to learn more about yourself then I'd invite YOU to ask to start asking the questions and not let the world tell you what is so great.



HAVE YOU EVER REFUSED TO QUIT?

You've been working on a project all week, all month, for years—and it's still not done. There are 10 dozen hoops your company wants you to jump through and you've only jumped through nine dozen so far. Do you give up? Have you ever pushed through a difficult assignment when you had no reason to continue and every inclination to stop? How many tangible symbols of success is that worth?

HAVE YOU BEEN CALM WHEN TAKING CRITICISM?

We've all sat in that chair—someone isn't happy with you, with your work, your behavior, something. It's natural to feel angry, to get defensive, hostile, to shut down, and to lie as a way of escape. All humans lie, and the first person you always lie to is yourself. The good news is that we can choose not to deceive ourselves or others, and we can choose to rise above our feelings and simply listen.



Nick Jacobi, FSA, CERA, is an actuary in the disability finance unit of Metropolitan Life Insurance Company. He can be reached at njacobi@metlife.com.

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HAVE YOU EVER DONE SOMETHING IMPOSSIBLE?

It couldn't be done, but you did it anyway. Maybe it wasn't a big deal and just required someone to put in some elbow grease. Maybe it was a huge project at work that had been deemed impractical until you came along. Have you ever done more than just punch the clock at work? What's the value of that success to you? We all start out in our jobs by doing what is necessary to keep them, and eventually we move on to doing what is possible to improve them, and over time many of us can do what is impossible and go beyond the description of our nine-to-five lives.

HAVE YOU STARTED OVER?

Maybe you've seen more than your share of failure; many of us at some point experience total failure in our lives and end up losing everything. But if you've

had to start over you're not in bad company. R.H. Macy went bankrupt seven times before founding a good store, Jack London's first story was rejected 600 times, Michael Jordan didn't make the cut for his high school basketball team, and Einstein was thought to be mentally handicapped in his youth.

78.2 years is the average length of mankind's life in America. Taking an even measure of 360 days for the year this gives you 28,152 days. Adding inter-calendar days of five per year adds an additional 391 days and the further addition of calendar corrections adds another 18.95 days. This brings the grand count of days you can expect to live up to 28,562—only one of which will be materially different from all the others. You have failed at life, but that is our shared destiny—our lives are short, our careers are pathetic, but we (within ourselves) can be amazing. We can choose to accept our setbacks or challenge ourselves to push through them. ●