

# The Stepping Stone

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DEVELOPMENT  
SECTION



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# The Stepping Stone

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WHAT WOULD YOU DO?

# Opportunity Knocks?

By John West Hadley

Here is our 11th entry in the “*What Would You Do?*” series.<sup>1</sup> Write to me at [SteppingStone@JHACareers.com](mailto:SteppingStone@JHACareers.com) to tell me what you would do. In the February issue, I’ll compile the responses received (preserving your anonymity, of course), along with what actually happened in the real-life situation.

Help me craft future case studies. Write to me about your own challenging, surprising or nightmarish situations involving business, leadership, management, or any of the topic areas covered by *The Stepping Stone*, and what lessons you learned from them. I’ll collaborate with you on turning your situation into a simple case study, being careful to ensure no one is identifiable. And share your own thoughts (pro and con) on the series as a whole at [SteppingStone@JHACareers.com](mailto:SteppingStone@JHACareers.com).

## OPPORTUNITY KNOCKS?

Michael built and runs the actuarial department, reporting to the chief actuary, Harvey. For several years, he has been Harvey’s only direct report, and their previously strong relation-

ship has eroded. Then Harvey announces that Michael is moving into a newly created corporate development role, reporting to the president (Harvey’s boss), with no staff, and that Michael’s prior direct reports will now report to Harvey.

Michael is compensated well, really enjoys working for his current company, and it is only 10 miles from home. However, he is concerned that he had no input into or warning of the reorganization, and while corporate development sounds interesting, he wonders whether it is simply a makeshift role with an uncertain future.

What would you do? ■

### ENDNOTE

<sup>1</sup> Past issues in the series have considered whether to demote or fire a difficult employee, performance reviews and their aftermath, interview challenges from both sides of the desk, evaluating job offers, a difficult product decision, how to build connections with the home office, and career decisions. To catch up on the entire series, which started in May 2013, check out back issues of *The Stepping Stone* on the Leadership & Development (L&D) website at [www.soa.org/ld](http://www.soa.org/ld).



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# Let's Start with Hello

By Sophia Dao

Once upon a time, from a faraway land, there was an extremely shy little girl who refused to say “hello” to her visiting aunt. Despite all the entreaties, bribes and threats, the girl didn’t budge. In the end, her mother came up with a brilliant idea. She told the little girl to say “hello” behind a curtain. She reluctantly did. Disaster averted.

That little girl was me. For many years, I struggled with my shyness, avoiding human interaction as much as I could. Eventually, I got tired of letting my shyness control my life—if you wish that you’d die before the day you had to do a presentation, that’s an example. I decided to do something about it.

Perhaps shyness has never been your specific problem. Whatever it is, I believe that you can overcome it, or at least manage it so that it doesn’t control your life, by taking the following steps:

## 1. USE LOGIC

What usually keeps us from overcoming our shortcomings is fear. Fear, like all emotions, is irrational. Therefore, the first step in overcoming your fear is to reason yourself out of it.

For example, you have a critical presentation tomorrow, in front

of very important people, and you are a nervous wreck. Ask yourself: “Do I know my stuff?” (*Yes*); “Am I prepared?” (*If not, practice*); “What if I’m asked a question that I don’t know the answer to?” (*I can always say I’ll follow up later*); “What’s the worst that can happen?” (*I’d choke, but how much will just one presentation affect my chances of getting promoted or being fired?*).

As far as I know, nobody has ever died from getting fired from a job, so your worst-case scenario isn’t that bad, after all. The point of this exercise is to use logic—the thing that most of us are good at—to defuse fear, the thing that holds us back from doing something good for ourselves.

## 2. VENTURE OUTSIDE OF YOUR COMFORT ZONE, ONE SMALL STEP AT A TIME

Recently, I went hiking with some friends. I was a novice, having hiked a total of three times in my life. About 0.2 miles into it, I was already out of breath. My friends were very supportive. They waited patiently for me whenever I had to stop and take a break, and I took a lot of breaks! In the end, I managed to finish the entire hike, which was seven miles of a very steep mountain.

In my experience, many big problems can be solved in small steps. For example, if you want to overcome your fear of public speaking, don’t just sign up to speak in front of hundreds of people tomorrow. Start speaking up in small meetings, where you know everybody. Then, join Toastmasters to practice and improve your speaking skills. After that, volunteer for small speaking roles and then larger roles. You get the idea. If you do things in small steps, but do it persistently, you’ll be amazed at how much you can accomplish.

## 3. GIVE YOURSELF A BREAK

Most of the time, you are your harshest critic. If you forgive

yourself for making mistakes, other people will too. I once did poorly on a presentation. I went home and cried for hours. I spent another week agonizing over it, thinking that my career was over.

As extreme as this example sounds, most of us fall prey to destructive self-criticism when it comes to our own failure. Nobody feels good about failing, but one good use of this negative emotion is to turn it into positive energy that motivates you to succeed. So, instead of wasting your time and energy crying over past failures, choose to learn from your mistakes so that you won’t make the same ones next time. And there’s always a next time.



#### 4. KNOW WHEN TO QUIT

A lot of times people are afraid to start something because they are afraid to quit if it doesn't work out. You don't want to give up every time you hit a roadblock—but don't be afraid to quit, either. The trick is to know when to continue and when to quit. Ask yourself this question: "What are the benefits and the costs of not quitting?"

The key here is opportunity costs. Suppose that, after my success with hiking the seven-mile trail, I decide to make it my life-long goal to hike the Appalachian Trail. Even though I regret it right after I announce this goal to everyone, I stick with it because I don't want to be called a quitter. As a result, I spend every single vacation day to build up my distance. I miss out on all of the other things I dreamt of for my downtime, just because I'm embarrassed to quit.

It is admirable to stick with your goals, but it takes a lot of courage to quit. This is because most people associate quitting with failure. You need to reframe quitting as simply moving on to better things. This way you are more willing to try new things.

You need to reframe quitting as simply moving on to better things.

#### 5. REMEMBER THAT YOU DON'T HAVE TO BE GOOD AT EVERYTHING TO MAKE A DIFFERENCE

Although I've been talking about overcoming weaknesses, I think it's futile to try to turn them into strengths. Instead, the goal is to focus on your strengths and manage your weaknesses so that they don't interfere with what you want to accomplish. What is an easy, low-risk way to showcase your strengths, manage your weaknesses, and make a difference? Volunteering, of course!

Volunteering with the Society of Actuaries (SOA) has helped me grow tremendously in the past eight years. I started out, and am still active, with the exam committees where I can network with other actuaries, stay current on actuarial matters, and help maintain a high-quality exam system. This led me to running for the Leadership and Development Section Council,

which has helped me develop my leadership, organization and communication skills.

This is my last article as chairperson since my three-year term expired in October. I'd like to thank you for the opportunity to serve as a section council member. It has been a rewarding experience for me. I encourage you to reach out to our new chairperson, Kelly Hennigan, or other section councils, to find out ways you can participate in section activities. It's a great way to develop your skills and make a difference.

Remember that it all starts with "hello." ■



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be reached at [Sophia.sophiadao@gmail.com](mailto:Sophia.sophiadao@gmail.com).

WHAT WOULD YOU DO?

# Responses to “A Counterproposal”

By John West Hadley

In the August issue of *The Stepping Stone*, I posed the question “*What would you do?*” to the management situation below. Thanks so much for the terrific response to this study—I only wish we had room to include them all! I’ve included below those that struck me as particularly interesting analyses, plus excerpts from others that add new elements to the discussion. (Responses have also been edited for space and clarity.) At the end is the real-life conclusion of the situation. Send your own ideas for situations to pose in upcoming issues to [SteppingStone@JHACareers.com](mailto:SteppingStone@JHACareers.com).

## A COUNTERPROPOSAL

Susan enjoys her boss and her job at Century Life, but feels stuck. She is a career ASA, the only one at her small company. She hasn’t received a promotion for several years, while of course all of the FSA-track members of the actuarial department have been steadily moving up. Her immediate boss (Alex, who runs the actuarial department) has always been very supportive, but she doesn’t feel that the chief actuary (Alex’s boss, Thomas) values her for a higher-level role.

Susan gets a job offer from another company in the area,

and decides to accept it. When she goes to Alex to turn in her resignation, he asks her about the job. As they talk, he tells her that he would normally be quick to congratulate her and wish her well, but he doesn’t get the sense that she’s excited about this move.

They discuss her current and potential future situation for an hour and a half, and Susan shares her concerns. At the end, Alex tells Susan that it feels to him like this isn’t the right move for her, but that he will respect whatever decision she decides to make. He tells her he will talk to Thomas about a promotion if she decides to stay.

If you were Susan, what would you do?

*There is a common perception that one should never accept a counteroffer prompted by turning in a resignation, so when I presented this case I worried that almost all responses would simply say Susan should leave. Instead, the vast majority thought there were good reasons why Susan should at least consider her decision carefully. Here are two responses that concisely capture the essence of the “should leave” argument:*

### Actuary 1

Unless Susan’s really not thrilled about the new job, she should go. Even if Alex is successful in getting her a promotion, it’s not a good sign that it takes threatening to leave in order to earn recognition. Most people I have known who have been through this scenario have wound up leaving anyway even after the promotion. It just takes a little longer.

### Actuary 2

Thrilled or not, the reason Susan sought a new role (presumably undergoing multiple rounds of interviews) has not changed and probably will not change, unless Alex and Thomas have an epiphany. Susan should thank Alex for being a considerate manager and move on.

One’s career is best shaped in an environment where they are “valued,” which translates to empowered or “allowed” to perform, and then recognized and rewarded accordingly for that performance. I expect most “career ASAs” know this only too well.

*Here are three interesting perspectives on Susan’s choices:*

### Actuary 3

Susan needs to be careful that she isn’t trading a position that will demand more of her time even though it appears to offer more of a career opportunity (but isn’t proven that it will). The sacrifice could be less time at home to chase what could be a better work opportunity.

Susan needs to figure out if she is running away from something or running toward some-

thing. If running away, it is likely that the issues and problems she is facing at Century Life will continue with her. Is the problem Century Life, or is she the problem (perspective, attitude, ability)? Somehow, Susan needs to come up with a realistic opinion of her abilities. If she is running toward something (better opportunity, job position she desires, corporate culture), then she should more seriously consider the new opportunity.

She shouldn’t stay for the promotion; just having a job title change isn’t likely to fix her concerns with Century Life. She may be satisfied for the short term, but ultimately she will be faced with the same decision at some point in the future.

Based on the choices in front of her, the new job seems to make the most sense for a long-term career. Susan just needs to make sure that the new company will actually fix her issues with Century Life.

### Actuary 4

#### What do I really want?

The grass is greener only when I choose to take care of it. A new house with green grass will end up with dead grass if I choose to ignore it. Susan should spend time in reflection and identifying what she really wants:

- Do I really want a higher role or do I just want recognition of my hard work?
- Is what I’m doing right now really what I’m passionate about?

- Is it the money, the title, the prestige?

**Send my gremlins to court.**

Speculating on a bad reputation is worse than finding out the truth. I would find a way to get feedback on my performance and perception directly from the sources. If there's a skill I need to learn to be considered for promotion, then I need to find out. If it's just about exams, then I need to figure out if I really want to work for a company that cares more about paper than production. In short, I'd go find proof that my perception is reality.

**Do more research about the culture of the other company.**

Once I know what I really want, I'd ask the other company questions to figure out if its culture aligns with what I want and what I value. No sense in going to a new house that doesn't fit my style.

**I don't want a pity party.**

Talking to Thomas about a promotion conditional on staying is not to my benefit, especially when "talking about a promotion" is not the same as getting one. I would ask Alex and Thomas to give me the information that shows that they are in full agreement with the promotion on its own merits rather than to get me to stay.

In short, I'd ask the other company to give me some time to level-set, get going with my fact checking, and then make a decision once I truly know what my current company thinks of me and my future with them.

**Actuary 5**

There is no right answer. Susan has two options: stay or go. We assume that the offer she received is the best she could find. She has limited her corporate future by not finishing the exams. She always has the alternative to strike out on her own, but it feels like she likes the structured environment of conventional employment.

Susan has to decide for herself whether she will be happier staying than leaving. In any event, by offering to leave she has brought her concerns forcefully to the attention of management. She need no longer fear that she is just taken for granted as an "invisible" worker. It's clear that her immediate

boss values her contribution but is not desperate to keep her.

She will now find out what Thomas thinks of her prospects. If she values herself more than he does, then her choice is to make the jump and hope for the best, or to strike out on her own and find out if the consulting market values her potential as much as she does. She's called Thomas' bluff, but if he doesn't take the bluff then she will have changed nothing by the feint—though the precariousness of her current position will then be clarified.

If she does go into independent consulting, then she should check with her boss, who seems to like her work, to see if he will retain her as an independent

contractor. If he decides that he would rather hire a replacement, then she will have a clear picture of where she stands.

When you put yourself in play by announcing an intent to leave the company, you are subject to finding out exactly how you are valued. That can be positive or negative, but it certainly involves risk. If Susan has been happy and doesn't like risk, then she should have simply stayed the course.

Now she's in play, and we can only hope that it works out well for her. In any event, she has forced a time of transition and her life will not be the same afterwards as it was before.

*Others zeroed in on Susan's choice to remain a career ASA:*

**Actuary 6**

Susan needs to know how Thomas truly views her. It's possible that he has interpreted her decision to stay an ASA as a lack of desire to progress.

**Actuary 7**

If I were Susan, I would look around and say "Hey, FSAs get promotions. Maybe I should knuckle down and pass the rest of the exams."

She wants more responsibility, right? Does she think responsibility doesn't come with strings attached? If she can accept that her life will become more stressful and complicated with a promotion, then she might as well get her FSA and endure the stress of a few more exams, reap the benefit of the knowledge gained and exam raises, AND get promoted!

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### Actuary 8

Either take the new job, or do what it takes to get promoted within the current company—the FSA track. Obviously the current company values FSAs more than ASAs. Longevity only results in pay increases, not necessarily promotions to a higher level.

### Actuary 9

Susan should consider finishing her FSA given the focus at Century Life on the FSA credential. It will only increase her marketability in general, and eliminate that roadblock at Century Life or anywhere else.

*One respondent felt Susan made a clear tactical error:*

First, I would advise that one accept the offer before resigning your current job, as the offer could be pulled prior to acceptance. Second, if she did accept the offer, then renegeing would be a bad thing.

*Here’s a perspective on why Susan should (conditionally) stay:*

I find it interesting that Susan looked for another job before having a discussion with her

The awkward situation she finds herself in now is because she wasn’t assertive enough to request the promotion.

current boss. The awkward situation she finds herself in now is because she wasn’t assertive enough to request the promotion.

When someone likes their job and their boss they are very fortunate. When you find yourself in a good job do as much as you can to stay there. There are many, many people who have a hard time getting out of bed because they do not like their job or the people they work with. Susan is leaving a place she likes with the exception of wanting a promotion, and going to a place with the promotion but has no idea if she will like the people she works with or her boss.

She may burn a bridge with the employer who offered her the new job, but if she can get the promotion and a good explanation as to why she hasn’t

been offered it before, I would recommend she stay. We all like promotions and to make more money, but there are more important things than money such as peace of mind, being challenged and being appreciated.

*And, finally, one answer that helps explain why this case generated so many responses:*

**I imagine this situation hits close to home for many managers.** I know I learned the hard way that part of keeping your team engaged is to ensure that you continuously discuss the alignment between their career aspirations and the opportunities within the organization.

The answer here isn’t to negotiate a promotion to keep someone or to get more money. It may be too late, but the answer is to start the discussion about career direction. If there

is still a match then maybe Susan should stay, but not for a few more dollars and continued ambiguity about where her path is heading.

### WHAT REALLY HAPPENED?

Susan came back to Alex to say that she really would like to stay, if they could work something out. It became clear that one thing that was very important to Susan was to gain management expertise. Alex got Thomas to sign off on promoting Susan to manager, and Alex assigned one of his staff to her. Susan and Alex were both happy with how things turned out, and Susan began to build her management credentials. ■



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struggling to increase their visibility and influence. He can be reached at [John@JHACareers.com](mailto:John@JHACareers.com) or 908.725.2437. Find his free *Career Tips* newsletter and other resources at [www.JHACareers.com](http://www.JHACareers.com).



# How to Ask for More Support at Work

By Darcy Eikenberg, PCC

If you've ever found yourself overwhelmed by your to-do list at work, you're not alone. And while you quietly know you're *capable* of doing the things on the list, you might wonder whether you *should* be doing some of them—especially those things that aren't making the biggest difference for your company or for your career.

If that's you, then it's time to ask for more support at work.

Does the thought of asking bring up fears of being seen as incompetent, needy, not a "team player"? Consider that an old-school mentality. Today, identifying lower-value work activities and getting them handled elsewhere is an essential skill in increasing your value and contribution to the company without increasing your time and stress. A great business right-sizes the work to match the talent, so if that's not happening for you in your workplace, do it yourself and ask for help. Here's how:

## 1. KNOW YOUR VALUE

What's it really costing your company for you to do things that someone else could do? Do the math. For example, if you're being paid \$80,000 a year to serve three major customers,

what's your total work worth to the company in their revenue, repeat business and referrals? (Hint: Over the course of a year, it's likely a lot more than \$80k.)

If one of those customers went away, how many dollars would go away, too? Or, if you had more time to do the great work you do for another customer, how much more money could the company gain? Before you request assistance, it's good to know the dollars and sense behind why helping you be more productive will be good business.

Not sure how your role helps the company succeed? Ask your manager or peers a question like, "From your point of view, how does my role here contribute to the results our company cares about most?" (Note: If you or your colleagues still can't see a connection, that's a danger sign—jobs with no clear value are the first to be at risk for change or elimination.)

## 2. KNOW IT'S NOT ABOUT YOU

The mistake many people make in asking for assistance is that they start with "I need it." As true as it may be, it's significantly more productive to focus on



how the company will benefit, not how you will. For example:

- **Using resources smarter:** "I've done the math, and it ends up costing us \$100/hour for me to do this, but if we shift it to our analyst Bob, we end up getting it done for about \$45/hour without sacrificing quality."
- **Ability to get it done faster:** "Based on my current commitments, I could do this after we deliver the Johnson contract in six weeks. If that's not fast enough, we'll need additional support. How would you like me to proceed?"
- **Connection to current goals:** "I know the most important thing in our department today is to increase revenue on product ABC. The time I'm spending on X is out of sync with that. My

recommendation is that I keep focusing on ABC, don't you agree? Let's talk about alternatives for X."

The only time it works to make the conversation about you is if you've been identified as a high-potential leader in the organization's eyes (not just yours or your boss's). You can then focus on the firm's goal of retaining and growing you for the future, saying, for example, "I appreciate how much you value my potential here, and in order to invest more time in becoming the leader the firm needs me to be and continue to create the results I do, we need to find another source to do X."

## 3. KNOW THERE ARE ALTERNATIVES

If you've asked and found it's truly impossible to move the work, hire, or even eliminate it altogether, you still have alter-

CONTINUED ON PAGE 10

natives. One is to propose that your company pay someone on a contract or project basis. This is done all the time with consultants and experts, so why not do it with an administrative assistant, clerk or specialist?

The world of virtual assistants and contract resources has exploded within the entrepreneurial world, yet is not yet leveraged within corporate settings. You even can hire someone for a single project (such as inputting business cards collected at a trade show into your customer spreadsheet or adding graphics to a presentation). Depending on the work, you

What other responsibilities take your energy and time that you could hire, trade services for, or delegate?

may also be able to pay for such services on a corporate credit card, avoiding the complexity of interviewing or working with sourcing agencies.

Finally, if you find nothing can budge on the work front (and you're not interested in a change of job), consider increasing your support on the homefront. What other respon-

sibilities take your energy and time that you could hire, trade services for, or delegate? There are plenty of alternatives today to get support for homekeeping, shopping and meal prep, and life maintenance work we all have on our schedules. Write down five activities that drain you the most, and open yourself up to thinking how others might get those done for you.

THE BOTTOM LINE: ASK, DON'T SUFFER

No matter what approach you take, remember that if you are feeling overwhelmed and unsupported at work, you must take control to change it. A better you always makes a better contribution to your colleagues, your company and your community. ■



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# Stronger Strengths or Weaker Weaknesses?

By Kelly Hennigan

*“The strengths movement says that all we learn from mistakes are the characteristics of mistakes. If we want to learn about our successes, we must study successes.”*

—*Marcus Buckingham, best-selling author, researcher, motivational speaker and business consultant*

Everyone has strengths and weaknesses. A balanced approach suggests that we improve upon our weaknesses to become more well-rounded employees, and overall individuals. While managing our weaknesses may help us to avoid similar pitfalls in the future, enriching our strengths is what will propel us to great success.

Business leaders need to be aware of and foster their own strengths, as well as the strengths of their teams. This article will cover the definition of a strength, how to recognize strengths and block weaknesses, how to perform a strengths self-assessment, and ways to effectively describe our strengths to others.

## WHAT IS A STRENGTH?

*“Most people think your strengths are what you’re good at, and your weaknesses are what you’re bad at.”*

—*Marcus Buckingham*

Often people will assume that strengths are synonymous with being exceptional at a particular task, or being in possession of a certain quality. However, strengths should also be enjoyable—just because you are good at something, does not mean it is one of your strengths; you must also have a passion for it.

Ideally, a strength results in an activity that you look forward to, where you find yourself “in the zone,” and within which time seems to pass very quickly due to your engagement level. Upon completion of performing an activity related to your strength, you should have a sense of empowerment and fulfillment.

## HOW DO YOU RECOGNIZE STRENGTHS?

*“Some people believe holding on and hanging in there are signs of great strength. However, there are times when it takes much more strength to know when to let go and then do it.”*

—*Ann Landers, advice columnist*

Strengths can come in the form of specific talents, skills, or even knowledge. A talent is a gift—innate, instinctive ability. A skill is a learned behavior that becomes easier with practice. Knowledge is being in possession of, or having a comprehension of, information, particularly as it applies to a specific situation.

The following two indicators may assist in revealing your own strengths, and assessing strengths that others possess:

### 1. Look for excitement.

When fully engaged in an enjoyable activity, the excitement is visible. You will feel alive, motivated, energized and may even speak faster or more fluidly than usual. By asking co-workers or friends to observe you over the course of a week and then provide feedback as to when you appeared to be the most animated, you can uncover strengths you haven’t fully recognized.

### 2. Consider uniqueness.

When displaying strengths, individuals move from being part of the crowd, or just in the background, to a prominent leading position. The unique strength pulls the individual into the forefront. For example, one who possesses solid organizational skills may act as a project manager across a team trying to meet a deadline, or rally former classmates to plan a high school reunion.

Within the book *Go Put Your Strengths to Work*, Marcus Buckingham shares four SIGNs to lead us to our strengths

**Success** = effectiveness in the activity.

**Instinct** = an innate draw to the activity.

**Growth** = learning and developing through concentration on an enjoyable activity.

**Needs** = a sense of personal fulfillment, despite the activity being draining.

If all or most of the above SIGNs are met, then you have stumbled upon a strength!

## HOW DO YOU BLOCK YOUR WEAKNESSES?

*“You cannot run away from a weakness, you must sometimes fight it out or perish.”*

—*Robert Louis Stevenson, novelist and poet*

While we unfortunately cannot completely run away from our weaknesses, we can do our best to avoid activities we dislike. Just as we followed the SIGNs above to learn our strengths, Buckingham reveals four ways we can **STOP** our weaknesses—particularly in a work setting:

**Stop** = Cease the activity or behavior and see if it is missed.

**Team** = Swap tasks with a co-worker who enjoys the activity that you dislike, and vice versa.

**Offer** = Suggest tackling a different activity instead of the one you dislike.

**Perceive** = Change your outlook on your weakness and try to connect it to an activity you enjoy.

Many people incorrectly believe that individuals have the greatest ability to grow in areas

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where they are the weakest—what doesn't kill you makes you stronger, right? In reality, individuals have the most potential for growth in areas where they already possess core strengths. Emphasizing what you already do well and building upon it will typically result in greater success than dwelling on an activity for which you have no motivation.

#### PERFORMING A STRENGTHS SELF-ASSESSMENT

*"You have power over your mind—not outside events. Realize this, and you will find strength."*

—*Marcus Aurelius, Roman emperor*

In order to discover your natural strengths (and weaknesses) without the influence of other people's opinions, take a week for self-observation. Keep a journal of activities that energize you or drain you. Simultaneously ask yourself the following guiding questions as you go through your day-to-day pursuits:

- Does it matter *why* I was doing the activity (i.e., was it a required obligation, or a personal choice)?

Many people incorrectly believe that individuals have the greatest ability to grow in areas where they are the weakest—what doesn't kill you makes you stronger, right?

- Does it matter *who* I was doing the activity with?
- Does it matter *when* the activity occurs?
- Does it matter *what* the activity is about?
- How do I feel before, during and after the activity?

The answers to these questions will steer you toward your strengths and away from your weaknesses. Also, they may lead you to the root of what is driving your enthusiasm for the activity.

#### DESCRIBING YOUR STRENGTHS

*"Strength is the capacity to break a chocolate bar into four pieces with your bare hands—and then eat just one of the pieces."*

—*Judith Viorst, children's author and journalist*

Typically, when asked about their weaknesses, people are likely to enumerate a specific list. On the other hand, when

asked about their strengths, people often respond in a vague fashion—such as "I work well with others" or "I am logical."

Strengths are unique. So, in order to truly capture their uniqueness, they must be described in a creative fashion. Using lively terms and provoking descriptors can better capture the essence of the strength. For example, rather than saying "I am detail-oriented," instead use vivid narrative such as "I am an investigator who puts together pieces of a financial puzzle"—the latter avoids all of the usual connotations associated with being detail-oriented.

As time goes by, your strengths may evolve and weaknesses may change. As actress Drew Barrymore said, "In the end, some of your greatest pains become your greatest strengths."

Our professional and personal situations may dictate when

certain strengths are relevant and even bring unknown weaknesses to light. Building upon our strengths is an ongoing process—as our strengths require subtle refinements to meet new situations. Business leaders need to foster the strengths improvement process—not only for themselves, but for their teams—in order to achieve continued success.

In the words of activist Eleanor Roosevelt, "With the new day comes new strength and new thoughts." ■

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# The Five Key Principles of Influence—Part 1

By David C. Miller

*Editor's Note: The author of The Influential Actuary has agreed to adapt his principles of influence for The Stepping Stone in this new series.<sup>1</sup> You can find out more about the book—and the strategies, skills and models actuaries can use to be more influential—at [www.TheInfluentialActuary.com](http://www.TheInfluentialActuary.com).*

**N**o matter what you do, you are selling in some way. The word “sales” or “selling” brings up negative connotations for many people. It may be helpful to think of it as “influence.” Whether you’re a sales professional, coach, consultant or executive—there are key stakeholders in your world you need to influence.

To persuade successfully and non-manipulatively, it’s important to understand **five key principles of influence**. In this four-part series, I’ll be covering these five principles that are based on human psychology and behavior. Let’s look at the first two now.

**Principle #1: A person’s primary motivation is “What’s in it for me?”**

As cynical as this sounds, its truth can’t be denied. We all view the world from our own self-centered perspective. By “self-centered” I don’t mean “selfish” in that we put our-

selves above others. Rather we are motivated by what’s important to us.

One person may be motivated to make a lot of money; another is motivated to make his children happy; while a third is driven to serve the world for the greater good. The list is as endless as there are people on the earth. It’s tied into what each of us values. And it can be complex because people aren’t typically motivated by one thing.

**If you’re a consultant or have had any training in sales**, you’ve probably heard of this concept—“What’s in It for Me” (WIIFM). This concept can’t be overemphasized, even if you’ve heard it 1,000 times before. Most sales professionals and consultants I observe do a less-than-adequate job focusing their marketing and selling activities centrally on WIIFM.

**A common mistake professionals make** is to focus on *telling their prospect what’s great about themselves or their organization*. They’re ignoring Principle #1. Think of it this way: Your prospect’s antenna is tuned in to WIIFM. Most consultants broadcast on WWD (“What We Do”) or WWTYN (“What We Think You Need”). They’re transmitting their message on

the wrong frequency! Thus, the message is never heard.

So when you’re serving one of your internal clients, preparing for a meeting, or selling one of your ideas, you want to be ready to answer this critical question (WIIFM?). Put yourself in your clients’ shoes. What’s important to them? Why would they care about your proposal? What do they get out of it? Beyond helping their organization, how will it benefit them personally?

**Principle #2: A person’s behavior is based on his need to either avoid pain or gain pleasure.**

This principle explains a core reason why people do or don’t do something. People on diets don’t succeed, in simple terms, because they’re linking more pain to doing what it takes to drop the unwanted pounds than to keeping the weight on. A person may complain about his job because he hates his boss. But does he leave his job? No, because the uncertainty he associates with finding another job is more painful than dealing with his boss.

**Why do people get surgery?** Why would you inhale anesthesia and then allow someone to cut you open? There’s one reason: because the pain associated with not getting surgery is much greater than going through that process.

Think about how often you see this dynamic with your clients (or in your organization). For example, your clients may have a problem with the skills of their sales force, a legacy system or a leadership team in conflict.

But the money, time and effort to fix these problems are more painful *in their perception* than living with them.

**We all avoid pain.** We like to stay in our comfort zones. Like all living organisms, we gravitate to a place of equilibrium or homeostasis. Growth and change only take place when we move outside our comfort zones. It usually takes considerable pain or inspiration (or both) for significant change to occur.

For example, some of the largest revenue-generating engagements for consultants are compliance-driven. To a company, the pain of bad PR or the consequences of violating regulations outweigh the pain of paying lots of money to consultants for their expertise.

On the other hand, pleasure can be compelling as well. A CEO may be inspired to transform an entire organization based on the pleasure of realizing his or her vision of how great the organization could be.

## DEAL OR NO DEAL?

You may wonder **which pull is stronger**: avoiding pain or gaining pleasure? How would you answer this question:

Would you work harder:  
(a) To earn an extra \$100,000, or  
(b) To protect \$100,000 you already have?

Our family enjoys watching the show *Deal or No Deal*. The game consists of 26 briefcases that each secretly contains a number from \$1 to \$1 million. The

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object of the game is to eliminate all the cases except the one containing the \$1 million. The contestant wins the amount of money that is contained in the last case (after eliminating the other 25 cases).

At various points throughout the game the contestant is offered a sum of money to quit early. The contestant must decide whether to take the money offered or continue eliminating cases to go for the big money.

**What's interesting to me is to watch the psychology of the contestants.** In the early stages of the game, the contestant may be offered a relatively small amount, like \$15,000. When you have seven to 10 cases still in play that contain \$100,000 or more it's easy to say "No deal!" and continue playing.

Later in the game, the psychology shifts. The contestant may be offered \$100,000 or more to quit playing. Usually at this stage, there are very few high-dollar cases left. You may still have the \$1 million case out there, but you will also have several cases that contain much lower amounts. If you happen to eliminate the \$1 million case, your offer drops substantially, maybe as low as \$5,000.

Most people will elect the "certain money" and quit, because they don't want to risk losing it—even if it means forgoing their dream of walking out with \$1 million!! That said, it never ceases to amaze me how many people on this show (who usually can't afford to pay their next mortgage payment) will "roll the dice" to go for the million and forgo the \$150,000

offer that would have gotten them out of debt.

Discounting the people who are "playing the lottery," a key principle of influence emerges:

The vast majority will spend more energy to avoid the risk of losing what they already have than they will to gain more money! **In general, pain is a stronger motivator for change than pleasure.**

**Many professionals don't fully explore the problems (or pain) a prospect has** that would cause them to want to buy in to their product, service or idea. They spend significant time conveying the benefits of a solution, but neglect exploring the pain of the status quo. They forget one of the greatest aspects of motivation and influence: **"An undisturbed prospect will not buy!"**

Remember this:

***Change in an individual or organization happens only when the pain of the status quo exceeds the pain of the change.***

In the next issue, we'll explore the third principle of influence. ■

#### ENDNOTE

<sup>1</sup> Excerpts in the article are taken from *The Influential Actuary*, copyright 2010 by ACTEX Publications, Inc. Reproduced with permission.



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# The Sunny Actuary, Or Humor in the Workplace Is Productive

By Tony Batory

When I was assigned to the System Operations area, the Actuarial Pricing Unit and system programmers were not working well together. That's an understatement: They hated each other.

Some of this was caused by the business environment. The actuaries would get requirements from the states or the feds and would go to the programmers with: *"We need this rate change programmed in the next two months or the state is going to fine us or pull our license."*

The programmers would respond:

*"There's no project plan. You haven't really identified what the requirement is or what systems are affected."*

*"There's no test plan."*

*"All resources for the next two months are dedicated to projects that you already identified as high priority."*

Then the actuaries would reply with *"This change is higher priority,"* which does not resolve any of the above.

I had some negotiating experience in National Accounts but I was still unprepared for this

management challenge. Initially I struggled with the fact that the programmers I was working with were on the other side of the planet. I would call them and only get their voicemail; of course, the local time was 2 a.m. They would return my call but only get my voicemail; of course, the local time was 3 a.m.

And I had problems with 14-letter first names and last names that I had trouble pronouncing and remembering. I began to refer to Sakthivial as "Sak" and to Kumarasotaguru as "Kumy." I never thought this was any kind of ethnic slur; I just don't like long names. I don't even like Anthony. And I told them specifically: *"Do not refer to me as Anthony. I use that as a spam filter."*

But the name that really got me was Sunnitaya. She was a programmer from Thailand who was working in our office. She already had a nickname, "Nek." Nek? When I asked around, no one knew what Nek meant.

That's how bad the social environment was. No one would even ask what your name meant or how to spell it. A monthly face-to-face status meeting was late getting started and I was sitting next to Nek. So I asked her, *"Where does Nek come from?"*



*It doesn't appear to be a shortened form of Sunnitaya."*

She laughed and said, *"Nek has nothing to do with Sunnitaya. In Thai, it literally means 'little one' or the youngest in the family."*

I replied, *"Youngest in the family? I'm the youngest in MY family. So that makes me Nek, too."* We both laughed, and like R2-D2 began to refer to each other that way when the meeting started.

Nek2 will supply the detailed programming requirements. Nek1 will modify the code. Nek2 will execute the test plan and file any defects. Nek1 will clear the defects. Nek2 will then sign off on the entire project. Nek1 will then move the changes to production.

The other people at the meeting looked at us like we were nuts.

The business environment hit me the very next day with a nasty new requirement. Our rate formula was simply a string of factors: area, expense, industry, trend, age and a few others. A few states required us to combine some factors into a sub-product called the rating band. The rating band would be subject to a minimum and maximum and then reinserted into the formula. Different states had different combinations of factors in their rate bands. The new requirement was to rate age inside the band. This was difficult because age is at the end of the calculation

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and there could be multiple age factors.

I met with Nek, explained the above, and asked for her help. She smiled and said, “*The code is easily changed.*”

“*That’s great, I’ll file a project request and test plan right away,*” I said.

Nek replied, “*Getting capital approval and scheduling could take months. Let’s just add it to the existing project.*”

“*But wouldn’t that need a change control and have to be approved by the project manager?*” I asked.

“*You actuaries,*” Nek joked. “*Ninety percent of the time, nobody knows what the heck you’re talking about. We can tack this*

*onto the existing requirements document; no one will know the difference.*”

The change was successfully deployed in record time. I was so relieved that I wrote her this love song. I told her “Nek” wasn’t a good nickname—it’s harsh, unfriendly and clumsy. But Sunnitaya shortens to Sunny. Warm and friendly.

The office grapevine passed the story around and up the management chain of command. No, there was never any serious relationship. But it improved the working relationship between the actuarial area and the programming staff. Humor has real productive impact.

Oh, Sunny,  
Yesterday the states gave me a pain.

But, Sunny,  
You smiled and said the code was easily changed.

Now the testing is done and deployment is here.

The defects we’ve filed are clear, clear, clear.

Oh, Sunny,  
My programmer true, I love you.

Oh, Sunny,  
Thank you for the time that you spent with me.

Oh, Sunny,  
Thank you for the tests from A to Z.

You gave me more than a helping hand,

Now we can rate **age inside the band.**

Oh, Sunny,  
It’s so true, that I love you

You can access the soundtrack loaded under <https://soundcloud.com/tony-batory/sunny>.

P.S. If I ever put together a rock or jazz band made up of actuaries, I’d have to call it the **RATING BAND.** ■

*Editor’s Note: You can find a variety of other anecdotes in Tony’s book, Actuarial Jokes, Memoirs and Other Minutiae, available at: <http://outskirtspress.com/webPage/isbn/9781478755128>.*



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## Leadership Inspiration Contest Winners!

The Leadership & Development Section (formerly the Management & Personal Development Section) would like to congratulate the winners of the recent Leadership Inspiration Contest!

Entrants were asked to tell us in 250 to 500 words what inspired them to be a better actuarial leader based around five different categories: an inspiring leadership quote, book/song, admirable leader/personal mentor, defining moment/event in their career, or any other leadership inspiration.

Thanks to all for participating and congratulations to the winners! Selected entries will be published in 2016 issues of *The Stepping Stone*.

### Our winners are:

#### Best Overall Submission

*\$250 Amazon gift card*  
Jeffrey Stock

#### Category Winners

*\$50 Amazon gift card*

Leadership Quote  
Brian Hinkle

Book/Song  
Tim Paris

Admirable Leader/  
Personal Mentor  
John Schumacher

Defining Moment/Event  
Joanne Ryan

Other Leadership  
Inspiration  
Alan Gard

#### First Qualifying Submissions

*(eight awarded due to eligibility)—\$25 Amazon gift card*

Carlos Arocha, Juan Arroyo, Ed Bonach, Stephanie Calandro,  
Mary Pat Campbell, Gregory Fann, Tamar Miller  
and Fraser Smart



# How Great Leaders Display Authenticity

By Marcel Schwantes

*Editor's Note: In the August 2015 edition of The Stepping Stone,<sup>1</sup> executive coach Marcel Schwantes demonstrated that applying daily practices of servant leadership is really the best way to engage workers to perform at a high level, which will improve the bottom line. Here Schwantes returns to kick off a six-part series that delves deep into the best practices of what a servant leader is, and does.*

Organizations around the world are changing their attitudes toward leadership. Leadership has been written and talked about for decades, with great authors defining it in different ways calling it different things. In the end, most of these folks have been talking about the same things. The simple truth is that leadership and life are about people and relationships. And it's about who you are ... not what you do. Consequently, servant leadership has emerged over the last 20 or 30 years on a grand scale in some of the most admired and successful companies *on the planet*.

**“You must unlearn what you have learned.”—Yoda, *The Empire Strikes Back***

Now, I'll be the first to admit that not everyone reading will have a positive view of the term “servant leadership,” or even be sold on the idea that this is a leadership style you have to aspire to in your role to motivate your troops. There's a lot of confusion about what a “servant leader” actually is and does in the corporate sense. We bring our experiences—good or bad—on a professional level, including the types of bosses we've been exposed to over the years, and the culture and environment of previous companies. All these factors drive a lot of our professional behavior and thinking.

And so our wise Jedi Master Yoda has it right in his famous *The Empire Strikes Back* quote. There are many things that we must *unlearn* first.

There's another quote by a more human guru—Lao Tzu, the Chinese philosopher, who goes on to say: “To *attain* knowledge, add things every day. To *attain wisdom*, subtract things every day.” That observation is really going to feed into this article about what it is that we have to unlearn in the way we view leadership.

Authenticity is showing up with your best self. It's leading from your mind *and* your heart.

But first, here is some context. As we dive headfirst into our servant leadership series and explore its tenets, we need to narrow it down to a proven framework that practically works. I'm going to break down this series into six key areas of leadership research and best practice, plus my own observations, while borrowing from the research work of Dr. Jim Laub.

Professor Laub is dean of MacArthur School of Leadership at Palm Beach University, and president of the OLAGroup. Laub is a scholar who developed the Organizational Leadership Assessment (OLA)—arguably the best and most accurate tool in the market to assess organizational health based on the foundation of effective servant leadership. It's a great tool that our company uses with clients, and I'm really thankful for his partnership.

According to the OLA, servant leaders in healthy organizations:

- Display authenticity
- Value people
- Develop people
- Build community
- Provide leadership
- Share leadership

We'll start with the proven fact that *great leaders display authenticity*. Here are eight ways they do this well:

## 1. THEY SHOW UP WITH THEIR TRUE SELVES

Well, what does that mean? Sometimes the tendency is to hide, withdraw, stonewall or put on a mask. And that mask hides who we truly are; maybe through how we order people around, or how we forcefully command attention with a false charisma. Ever been around boisterous and loud leaders who are three decibels above everyone else? There's a perception that *because I speak loudly, I will command respect*. But false charisma is driven by ego, not character, which we all know is not sustainable.

Authenticity is showing up with your best self. It's leading from your mind *and* your heart. You show up with:

- Excellence
- Integrity
- Emotional honesty
- A great attitude
- Being open to feedback
- Being self-aware of not only your feelings, but those of others in your sphere of influence

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## 2. THEY TREAT THEMSELVES (AND OTHERS) AS HUMAN BEINGS

Great leaders display authenticity by making room daily for laughter and joy, while accepting that they're not perfect and that they make mistakes. These leaders will resist the tendency to protect themselves at all costs. When they make mistakes, they will admit them. And when employees make mistakes, it's safe for them to risk being open enough to say, "Hey boss, I messed up." They can say this due to the high levels of trust built over time with those healthy bosses.

These leaders also allow themselves room for creativity and spontaneity, and room to build relationships. They understand that they don't always have to be formal and business-like in the way they speak and interact with their team. Now, I'm not saying be unprofessional or inappropriate about it, but these leaders allow their people to see them as human beings. So when they connect with their people on a personal level, they find things in common to talk about—their favorite jazz band, sports team or hobbies—and add some color to these business interactions. This builds trust with peers, subordinates and clients alike. When you have allowed them into your world by letting them see and know who you are, you have an edge.

## 3. THEY APPROACH CONFLICT WITH GREAT AWARENESS

Authentic leaders don't assume and jump into conclusions.

They look at difficult situations from several angles. They talk to several people for perspective, get clarity, and then determine a course of action. Sometimes the final decision may not be popular, but it's always the right one. So in authentic leading, you seldom see that person casting blame and pointing fingers. Have you heard the expression: "For every finger you point, there are three pointing back at you"?

In conflict management, authentic leaders will avoid creating distance, being silent or stone-walling—all passive-aggressive ways to deal with conflict. They are naturally assertive and speak up when they have to. Now, I'm not saying

that authentic leaders speak up so they can run over people with their authority, no sir. But authentic leaders have the courage to run toward the eye of the storm ... because they know that cutting through a conflict to resolve a problem with respect, dignity and listening to understand first, is easier than the negative consequences of running away from a conflict.

## 4. THEY SPEAK THEIR TRUTH

They don't say things to sugarcoat, to try to please others, or to try to look good in front of their peers. They don't betray themselves or others by using words or making decisions that are not aligned with who they are. It's highly unlikely that

you will hear such a leader being talked about around water coolers on Monday morning for "throwing someone under the bus." So these leaders speak clearly, honestly and with integrity. That's why they usually have great reputations.

## 5. THEY ARE TEACHABLE

Leaders in a healthy organization gladly accept the role of a learner, because they know it will make them better. They know that each person has something important to teach them. The truth is that good leaders don't always know what is needed and what to do—so they are willing to listen before making suggestions. They ask questions, and are sincerely interested in the answers.

## 6. THEY LISTEN TO UNDERSTAND

I mentioned this earlier: Effective communication isn't just about talking; it is also the ability to *listen* and understand what's happening on the other side of the fence. In today's virtually connected world that relies on technology rather than face-to-face interactions, it's even more important to be able to know the cues on the other side that you would normally get eyeball-to-eyeball. But it goes way beyond that.

Authentic listeners don't dominate the conversation by talking only about themselves or the task at hand. So in meetings or one-on-ones, they listen and reflect back what they heard to clarify ("What I hear you saying is ..."), and they ask questions to probe the other person's feelings or opinions on the topic of conversation. That



can be as simple as: “Tell me how you feel about this.”

Authentic listeners are careful not to talk over someone’s point. That just shows impatience on their part, and it may cause the other person to lose interest in the conversation, or shut down.

Authentic listeners, in the truest sense of servant leadership, will listen for meaning and understanding with the other person’s needs in mind. The listening has one modus operandi: How can I help this other person? This will give you the edge as a leader to build trust when others see that you have their interests in mind. You also benefit from this style of listening because by being receptive to helping them, you make it a safe place for them to be open enough to give you great input, great ideas and great contributions.

#### 7. THEY ARE ACCESSIBLE

Great leaders, particularly during hard times, are out in front of the organization sharing plans for the future. They don’t hide behind closed doors or conveniently delegate important communication needs

to others. Employees will look to leaders for information, clear expectations, and status of what’s going on when the chips are down. Great leaders are especially adept at “walking their four corners.” They spread the gospel of engagement by being amongst the people, joining their meetings, being interested in what they’re doing, and connecting with them on an emotional level.

#### 8. THEY PROMOTE TRUST AND OPEN COMMUNICATION

There’s a type of leadership I have seen where employees walk on eggshells, not really sure where they stand and how open they can be with each other, and especially with those in management roles. Imagine coming to work there every day. This is an environment where perhaps some risks are taken but failure is still feared and many workers don’t feel valued. Even worse, many feel used by those in leadership positions. But, why?

Well, there is no breakthrough or *a-ha!* moment here. *People respond to leaders they can trust*, and are motivated to the rafters in trustworthy organizations.

Why? Because they feel safe. When they are allowed to take risks, exercise their creativity, communicate ideas openly, provide input to major decisions without reprimand, and work alongside their leaders as partners—not worker bees—in a spirit of collaboration, you will see your employee satisfaction surveys skyrocket.

In what ways do you display authenticity? ■

*Editor’s Note: Watch for Part 2 in this series—“How Great Leaders Value People”—in the February 2016 issue of The Stepping Stone.*

#### ENDNOTE

<sup>1</sup> “Making a Case for Servant Leadership.”



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to help leaders influence change, build high-trust cultures and achieve optimal organizational health. Reach him at [info@coachmarcel.com](mailto:info@coachmarcel.com) or visit [www.leadershipfromthecore.com](http://www.leadershipfromthecore.com) and sign up for free teleseminars.

# Improvisational Acting for Actuaries

By Jeremy Hoffman and Larisa Treyster

“Why did you combine the experience of both products in this exhibit?” the chief actuary asked me. My heart raced for a few seconds. I realized that while I had carefully prepared answers to a number of possible questions, this was not one of them.

I quickly regrouped, and said in my most serious voice, “We only have six months of experience for this product, and only a few hundred members in each product, so showing the experience for each product individually would not show credible experience.”

Even though I had been caught off guard, some recent class work really paid off.

That class was one on improvisational acting that we took in Manhattan. Both of us happen to be actuaries, but at different firms. We thought it would be fun to enroll in some improv classes in New York City. What we weren’t anticipating was how we could translate what we learned in our classes into the business aspect of being an actuary.

In one particular class, I had pretended to be an “expert” on cheese and had practiced answering all kinds of difficult

questions on the subject. In my meeting with the chief actuary, I had much more knowledge about the model used in the study. As a result, answering his questions came more naturally to me. But my recent improv class experience made it even easier.

Improv is an acting form where audience members suggest a topic and the actors perform a scene based on that suggestion. You may be familiar with it based on the popular TV show, *Whose Line Is It Anyway?*

Those in the entertainment industry recognize improv as a great way to learn valuable skills to help them in their profession. In fact, many in the class were aspiring actors, writers, directors and comedians. Others, like us, were from the corporate world, and work as accountants, lawyers and actuaries. We were easily spotted. We were not the ones wearing skinny jeans and Converse sneakers, so we stood out in our collared shirts and dress shoes.

Only recently has the business community started to recognize how improv can teach people valuable soft skills, as documented in various business books, such as Daniel Pink’s *To Sell is Human*, Val and Sarah



Gee’s *Business Improv*, and Kelly Leonard and Tom Yorton’s *Yes, And* (although in full disclosure, we have only read Pink’s book).

We can attest to the valuable lessons we learned as we took classes and performed onstage at the Magnet Theater in New York City. While we encourage everyone to try improv for themselves, we’d like to share some of what we learned, which you can apply to your everyday work as an actuary

## FURTHERING THE STORYLINE WITH “YES, AND...”

“Yes, and” is perhaps the most well-known aspect of improv. The idea is for performers to continue a storyline. In its most basic form, you agree and add details to keep the story moving.

“Yes, and” is critical to continuing any project, whether it is the brainstorming, implementation or review phase. For example, imagine you have an issue you need to raise with your boss. Part of your discussion should mention the issue and, in addition, provide a potential solution. Without the additional commentary, you are relying on another person to keep the process moving, which can be a risky proposition. Leaders are also much more impressed when you show you are adding to the discussion, providing potential solutions, or taking more responsibility for next steps.

You do not necessarily need to say “yes” to follow the rule. In his book, *Improvise: Scene from the Inside Out*, author Mick Nاپier uses the example of someone handing another individual

an envelope. You can reply with “no” as long as you provide an additional detail, such as “I do not want to open the envelope as I have already been rejected from four colleges.”

At work, there will be times when your opinion differs from that of the person delegating the work. Discussion can help lead to the best possible result. For example, I worked on a project related to merging two pension plans. My contact in the business and I had different opinions as to which approach to take to complete the assignment.

After discussion, I raised the question with my manager. I presented background on the situation, noting the two alternatives we had considered, and requested guidance. My manager, in turn, provided extensive detail on the situation, including the fact that the recent passage of a law had nullified prior guidance that would have determined the appropriate approach, but did not provide an alternative. As a result, the client did not have clear guidance on how to proceed. I contacted the client, informing him that we appreciated his suggestion and had vetted the approach, but since the legal environment had changed, we had to use an alternate approach. I then explained the advantages of the solution we recommended. By offering a “no, and” suggestion, we were able to recommend to our client a better and more comprehensive solution. The client appreciated the communication. Even though we didn’t use the client’s suggestion, we demonstrated that we listened and considered the

client’s needs before making a decision.

### PAY ATTENTION TO NONVERBAL CUES

When improvising, it’s not enough to just listen to what is being said. One important aspect of improv is to pay attention to the nonverbal cues and effectively respond.

A performer can say, “Thank you for attending.” How he or she says it and their other actions will provide context for what they mean. Saying this with a scowl while crossing your arms across your chest means something completely different than if the phrase is said with open arms and a positive tone.

Watch meeting participants, as well as non-participants. What they say and how they say it will provide clues about how to proceed. A confused look is a good time to clarify or expand. No words or questions may indicate it is a good time to pause to ask if there are any questions. Someone continually checking his watch may be a sign that you are running long or the audience has lost focus. In that case, you will want to check for questions to get the audience back on track.

### PUBLIC SPEAKING

People often feel uncomfortable when asked to present. From our own experience, practice provides the easiest and most effective way of overcoming that fear. Even if there are limited opportunities to present, improv is a chance to share your knowledge with others and polish your speak-

ing skills. Another option is to enroll in a local Toastmasters club. Toastmasters is a forum that provides people with opportunities to practice speaking in a friendly environment, and is one that we have both taken advantage of at our respective employers. A recent article in Toastmasters’ monthly publication suggested that improv would provide a good opportunity to practice public speaking and even noted that some clubs had adopted an improv format.

There are two main differences that make improv a unique venue to practice public speaking:

1. Speeches at Toastmasters are in a conference room with the lights on. In contrast, the culmination of an improv class is a presentation onstage with the lights lowered. Any difference in the forum provides valuable experience. It may have the added benefit that speaking on a stage with lowered lights may provide a slightly more intimidating (and, therefore, even more valuable practice) version of public speaking that is still in an extremely welcoming environment. Similar to Toastmasters, the environment is friendly, and one in which classmates invite guests, the audience laughs as they enjoy the show, and other people from the theater sit-in to provide their own laughter to the background.
2. Each audience is different and so that unique experience of presenting to strangers is persistent at each show. With Toastmasters, since you tend to speak in front

of the same group, we have found that you can grow at ease with the group of people that you are presenting to, which may limit your personal growth over time.

### WORKING IN TEAMS

A show is a group performance. One class, “Building Character,” taught us how to create believable and funny characters. We arrived expecting to learn how to make funny voices and other peculiarities that would help to make us the star of the show. We discovered something quite different.

One funny character requires the rest of the performers to make it work. An offensive family member will work better if the rest of the family is normal (think of Jason Bateman’s character in the TV show *Arrested Development*, who acts as a straight man to contrast to some of the more colorful characters). Further, the rest of the team needs to provide the opportunities for that character by creating situations that they can respond to. The one funny character may receive all of the compliments at the end of the show, but it only worked because everyone else played their part.

Over time, the business environment has become more and more team oriented. We rely on others to ensure we can meet deliverables. At meetings, only one individual may present the results, but it took a team effort to produce that deliverable.

This lesson helped us to better understand another aspect of work: Give people credit when

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they helped you succeed in a task. Although only one character receives the credit after a performance, it's important for the rest of the troupe to know it was a job well done by the team.

If you're a manager who just nailed a killer presentation on proposed forecast assumptions, make sure you verbally acknowledge the analysts, interns, admins, programmers—and anyone else—who helped you achieve the final result. An acknowledgment or a thank you takes very little time, but can make a huge difference to those acknowledged. Not only will you give a boost to someone's image and career, increasing loyalty and retention on your team, but it will reveal you are a true team player, which may help position you for leadership opportunities down the road.

### PLAYING DIFFERENT CHARACTERS

When you describe your job to a new hire in your department, do you ever say "I wear many different hats"? The days of being the back corner, number crunching actuary are long gone. Most of us, in addition to being actuaries, are also managers, sales people, accountants, programmers and underwriters. How do you learn to excel in those roles, especially the ones with which you don't feel as comfortable?

For example, most actuaries hate being sales people. We're okay with crunching the numbers to calculate a rate, but when it comes to convincing underwriting that the rate is actuarially sound, we would rather go debug an Excel file gone astray.

Improv can also help with these situations. In improv, you wear a different hat during every class and every performance. In Wednesday's class, you may be acting as a doting grandmother in a scene with your mischievous granddaughter. In Friday night's performance, you may be a professional basketball player who's frustrated with his demanding coach. You never know what will come up, and you have very little time to get into character and portray a realistic depiction.

This is great practice for the business world, since you never know what may be thrown at you. In improv, as in business, we need to convince the audience (colleagues) that we're right for the role. As one improv teacher told us, all characters are some variation of you, admittedly with different backgrounds. We are not doting grandmothers or pro basketball players (or athletes of any kind), but our personalities make the characters our own. Similarly, the "sales" pitch to underwriting will still be in your unique voice. The key is to know when and how you need to change your hat to fill the appropriate workplace role.

### GIFTING

Improvising is a team activity. There are no props or costumes. The performers create props with their words and actions. We only have the stage. As part of the performance, improvisers are supposed to help their fellow performers by "gifting" them with some attribute, such as an imaginary prop depicted through body lan-

guage, or a characteristic that helps to define their character.

Imagine that I walk up to another performer who is pretending to lean on an object. He doesn't explain his stance, and we simply discuss family life. After a few minutes, I add, "Every time I see your bloody sword, I am reminded of the struggle of the war." With that one comment, I have transformed my partner from an ordinary person discussing family life into a soldier who has just completed a battle. This "gift" helps to better establish his character and makes it easier for everyone onstage to interact with him.

The takeaway is to help co-workers whenever possible, even if there is not a direct benefit for you. This is a lesson echoed in many business textbooks. Keith Ferrazzi in *Never Eat Lunch Alone* emphasized that one key to networking is to figure out how to help the other person, offer to help, and not keep score. We heard a lecture from Adam Grant, relating to his book *Give and Take: A Revolutionary Approach to Success*. He mentioned that the most successful people are givers or those who help others without expectations of a returned favor. (He also mentioned that some givers were the least successful, which may imply that you need to be somewhat judicious in when and how to be a giver.)

Recently I offered to help a colleague extract information she needed from a document that I had produced. It took me all of five minutes to sift through and send her what she needed. It would have taken her at

least 30 minutes. In general, we should gift others when we have knowledge that can help them. We depend on others to gift us when we need help at times, too.

### IT'S FUN

Hopefully, we have convinced you that improv is good for your career. But unlike many other things improv is genuinely good fun. We looked forward to class every Wednesday and our end-of-class show. There was no pressure, nothing to prepare or research, and we were able to have a creative outlet outside of work.

I doubt we would have gained such positives from the class, especially in our careers, if we didn't also enjoy the process. Most of us spend many long years studying for exams, so it's important to find a hobby that lets you escape yourself. And if you end up learning something in the process, that's even better. ■



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# The Zen Actuary Installment 7: “Facing Employment Mortality”

By Rich Lauria

*Author’s Note: This is the continuation of a series<sup>1</sup> adapted from the book *Awake at Work* by Michael Carroll, covering the application of Buddhist teachings to situations encountered in a modern corporate workplace setting. This series addresses challenges frequently encountered by practicing actuaries.*

This is the second of two installments<sup>2</sup> focusing on the foundational Buddhist concept of detachment.

The timing of this entry in “The Zen Actuary” series could not be better. While my writings in this series typically include some personal context, this one will be largely written with my current professional circumstances in mind.

My employer announced earlier this year that it would be exiting two of its four business lines to concentrate resources on the remaining two. While I am not employed at either of the two affected segments, I am part of a corporate infrastructure that is now being scrutinized from a cost-benefit benchmarking standpoint. I am heavily involved in detailed discussions involving the restructuring of both the actuarial and risk management functions of the enterprise.

While I do not know at this early stage what my future holds, I am keenly aware of the non-zero probability that I am facing employment mortality—at least with this employer. Upon reflection and quiet contemplation, I am also aware that I have been facing this reality from the time I accepted employment with this company. And over the 18 years I have been privileged to ply my craft at this professional organization, there have been other periods of time when my employment mortality risk was likely elevated.

Indeed that is the nature of the working world, particularly in countries like the United States where the acquiring and shedding of human resource is relatively easy. There are other locales where the term “job for life” is a better descriptor. In any case, the business transformation and corresponding restructuring efforts are the latest metamorphosis for this particular franchise, and continual change is a critical ingredient for all successful businesses—as for the people who work for them!

Despite my ability to be retrospective and philosophical about the situation, I must admit I am feeling a heightened

state of anxiety regarding my future prospects. And when I think about that, I find myself breaking into laughter. All the classes I’ve taken and all the books I’ve read on Buddhism seem to be from another lifetime. The number of hours I’ve spent in quiet contemplation staring at my navel strike me as time I could have been reinforcing my credentials and updating my skill set. All of that effort learning to stand on my head could have been exerted on better networking within the actuarial community. All of the advice I’ve given now seems to have come from a stranger who looked, talked and wrote like me. (Maybe it was my evil twin from a parallel universe in a Star Trek episode!)

Then I ask myself, “What am I truly afraid of? What is really going on here?” Some of it is financial, as I’m not quite ready to retire yet. I still need to build that retirement fund some more, especially given the

recent market gyrations. After all, who knows if Social Security will be paying when I retire?

Some of it is that I genuinely like what I’m working on and would like to continue doing so. There are not many roles that combine traditional corporate actuarial functions with enterprise risk management. I’ve been truly blessed for quite some time and maybe have been taking it a bit for granted, despite all of my training to the contrary.

I feel there is so much more left to do. In fact, having just turned 50, I’d like to think that my best actuarial work is yet to come! Isn’t 50 the new 40? I certainly hope that reaching the half-century mark provides more to look forward to than undergoing my inaugural colonoscopy!

A significant part of it is the people I work with. I very much appreciate my co-workers and

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am grateful for the opportunity to work with such a distinguished group of professionals. They make the occasional long hours and frustrating projects tolerable and sometimes even enjoyable.

However, when I look inside at what is going on with regard to all this change and what it may mean for me personally, I think what I really fear is “not knowing what comes next.” I am rationally aware that what may come next—regardless of where and what it is—could be exciting and quite rewarding. But I do not like this quasi-limbo feeling of uncertainty. It is part of the delusion that continues to haunt me, as I suspect it haunts many others. It is the belief that if I have control over my future and know exactly what will happen next, then everything is OK. But I’ve never truly had control and something always turns out different—sometimes very different—than I expected and yet by and large everything has been OK anyway, even when it initially doesn’t appear that way.

Buddhists refer to this dilemma as being in a groundless state. Facing significant upheaval in any aspect of our lives is always a harsh reminder of this truth. What causes many of us difficulties is not that our lives are essentially groundless, but that we often struggle to find ground. That struggle creates anxiety and other emotional challenges.

I am rationally aware that what may come next—regardless of where and what it is—could be exciting and quite rewarding.

This can be especially difficult for actuaries facing career upheaval. While there are several good reasons that many of the world’s best and brightest have gravitated to this wonderful profession, one of the key drivers is the prospect of job security and always being in demand. It certainly was a material factor in my career choice. And there is nothing wrong with that thought process. But that line of thinking can become problematic if on a deeper level it becomes an expectation of guaranteed employment. No one has that.

The reality is that everything has a beginning and an end—the Buddhist principle of impermanence—and employment agreements and careers are no exception, regardless of where a profession is ranked in the *Jobs Rated Almanac*. I’ve witnessed many excellent professionals, including actuaries, lose their jobs. Most have landed on their feet and in many cases improved their working situation from what it was before they were laid off. I’ve heard more than once from former colleagues reaching their next employment destination, “Wow! Getting let go was the best

thing that ever happened to me. I would never have pursued an opportunity like this without that kind of push.”

Some have even gone on to make career changes as a result, giving themselves the opportunity to experience something different in this incarnation than being an actuary. I note here that I start a new phase in my life this fall. I will be teaching a course titled “Insurance Risk Management” at Columbia University. It is my first time teaching, and as with many actuaries I’ve spoken to, is something I’ve always dreamed about doing.

And of course, as with so much of life, it has been quite different from what I expected. The class preparation involved is a ton of work! I expect to continue to be surprised as I move forward with this experience, and trust that my training, both in the corporate world and on the yoga mat, will aid in handling the various challenges that I can anticipate.

Going forward, I realize that I need to better accept that I do not and have never had the control over the future

that I thought I could acquire through brilliant actuarial modeling. The good news is that I do not need such control to live happily and peacefully. I have the choice to live each moment fully and joyfully, as I am doing right now in formulating this article. This takes nothing away from prudent planning for my future, but I continue to remind myself in meditative contemplation that such planning does not preempt reality as it unfolds and to make the best of what may come my way. ■

#### ENDNOTES

- <sup>1</sup> The first six installments in the “Zen Actuary” series, “Balancing the Two Efforts,” “Be Authentic,” “Don’t Just Check the Box,” “Embrace the Chaos,” “The Sands Are Always Shifting” and “Letting Go of Self-Importance” were published in the November 2013, February 2014, August 2014, November 2014, February 2015 and May 2015 issues of *The Stepping Stone*, available online at [www.soa.org/ld](http://www.soa.org/ld).
- <sup>2</sup> You can find the first installment in the May 2015 issue of *The Stepping Stone*.



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# Re-Script Your Story

By Doreen Stern, Ph.D.

**D**id you grow up in a household that was “alive with the sound of music”? Were your parents consistently encouraging? Did you avoid disappointment and heartache?

Nah, few of us had that kind of life. Still, the human species is remarkably resilient. Most of us can bounce back from crippling crises.<sup>1</sup>

Some researchers point out that our ability to bounce back depends on the stories we create to explain what’s happened to us.<sup>2</sup>

One of these proponents is Timothy D. Wilson, a renowned University of Virginia psychology professor and author. He maintains that our well-being is determined by how well we understand what’s happened to us, why it’s happened, and how positively we feel about it.<sup>3</sup>

## HOW MIGHT THIS APPLY TO YOU?

Have you created clear, positive stories to explain how your life has turned out, or are your stories dark, murky, and based on inaccurate assumptions?

Here’s a scenario that illustrates the phenomenon I’m describing. Imagine that you get caught in an unexpected

rainstorm tomorrow morning. Which of the following explanations might you use to describe—to yourself—how you happened to get soaked?

- (1) You forgot to check *weather.com* before heading out.
- (2) You accidentally left your umbrella on the bus.
- (3) You’re a stupid idiot.

Obviously, you’ll adopt different strategies based on how you explain getting saturated.

If, for example, you selected Explanation #1, you might decide to set an alarm on your phone to remind yourself to check the weather forecast tomorrow.

If you chose Explanation #2, you might decide to tie a string around your finger to remind yourself to always check your surroundings before disembarking.

But if you chose Explanation #3, berating yourself for being an idiot, “*a habit of mind*” must be addressed. This is a much more complex challenge.<sup>4</sup>

## WHY AM I CONCERNED ABOUT THIS ISSUE?

*My habits of mind* were influenced by a troubling incident that occurred when I was five. I didn’t understand it, and it continued to afflict me.



Soon after I started kindergarten, my father took me to the movies, just the two of us. Afterward, sitting outside the theater in his Chevy station wagon, with him gripping the steering wheel so tightly that his knuckles blanched, my dad said: “Your mother died when you were a baby.”

Then he ordered me to keep it a secret. “Never tell anyone about this!” he commanded, in a severe tone.

“Do you understand?” he demanded, staring into my deer-in-the-headlights pupils.

I nodded. Nervously.

“Hmmmph,” he sputtered, and then drove away in stony silence.

But the secret kept chasing me in the form of strangers coming to visit, bearing presents. I’d extend my hand to accept the proffered gift, ostensibly happy to be receiving it, yet all too aware that my three younger siblings—who had a different

mother, but didn’t know it—were staring at me with their mouths agape.

The question, “Why is she getting something and we aren’t?” hung in the air like a sagging sail.

I didn’t know the answer. Or why my mother’s death had to be kept secret. Or even who my mother was.

When I turned 16 an unexpected event ensued: My father told me I would be visiting two of the strangers during the next week. They turned out to be my mother’s brother and his wife, although no one ever mentioned how I was related to them.

“How’d my mother die?” I asked their smiling daughter-in-law, when I accompanied her on one of many walks around their neighborhood, while she pushed her sleeping toddler in a stroller.

The honest daughter-in-law clenched her jaw, and then spit

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out: “She committed suicide. It was postpartum depression. They tried everything. There was nothing they could do.”

In that instant I made up the story that I was responsible for my mother’s death. *If I hadn’t been born, she’d still be alive*, I told myself. *I must be bad, rotten to the core.*

As a result, I walled off a part of myself that I wouldn’t allow anyone to see. Then, like Humpty Dumpty, all the pieces came tumbling down when my 20-year marriage collapsed, and I was separated from my kids. It took more than a decade to put the pieces back together, in a dramatically different configuration.

Now I realize my negative thoughts were errors in thinking; just like the hapless person I described earlier, who berated himself for getting soaked in the rain. While patently wrong, this type of thinking is difficult to dislodge.

#### HOW DO OUR EARLY EXPERIENCES INFLUENCE THE STORIES WE CREATE?

Habits of thinking, or “core narratives” as they are often called, “have their roots in our relationships with our primary caregivers in our first years of life,” explains Wilson.<sup>5</sup>

When caregivers are attentive and responsive to babies’ needs, along with providing consistent, dependable and prompt care, infants usually develop secure attachment bonds. If not, a less healthy model can become established, where babies have difficulty developing close connections. They may also fear being abandoned.<sup>6</sup>

These attachment styles are considered blueprints with which we interpret the world around us, including our relationships and career.<sup>7</sup>

Blueprints are *not* life sentences, though. Remember, humans are remarkably resilient. We can re-script our stories.<sup>8</sup>

#### WHAT ARE EFFECTIVE TECHNIQUES FOR RE-SCRIPTING OUR STORIES?

Writing, because it is highly structured, systematic and rule-bound, prompts us to organize, integrate and analyze our thoughts. It helps us to see the “big picture” and to experience a greater sense of control over our destiny.<sup>9</sup>

As a result, writing provides a stunning opportunity to re-script our stories in a more positive manner, no matter what our age.<sup>10</sup>

Here are three techniques that have been found to be effective in creating new core narratives:

**1. Best Possible Selves Exercise:** Decide to write for 20 minutes on four consecutive nights about your “best possible future self.”

*Imagine yourself in five years. Everything has gone as well as it possibly could. You have worked hard and succeeded at accomplishing all your goals. Describe what your life is like in multiple areas (e.g., career, relationships, education, community, hobbies, recreation).*<sup>11</sup>

**2. The Pennebaker Writing Exercise:** If there is something that has been worrying you, commit to writing about it without in-

terruption for 20 minutes on four consecutive days. *Write about something that you are thinking about too much. Write about something that you feel is affecting your life in an unhealthy way. Write about something that you have been avoiding for days, weeks or years. Let go and explore your very deepest emotions and thoughts.*<sup>12</sup>

**3. Step-Back-and-Ask-Why Approach:** After recalling an upsetting or sad event, go back in time to re-evaluate it. *Close your eyes. Go back to the time and place of the experience so that you can see the scene in your mind’s eye. Then take a few steps back. Move away, in your mind, to a point where you can watch the event unfold from a distance. Focus on what has now become the distant you. Replay the tape again and again, trying to understand the feelings you had then, and why you had them.*<sup>13</sup>

It’s easy to read about these techniques and muse, “They sound interesting; maybe I’ll try them someday.”

Most people never follow through, though. Now is the time to act. Take 20 minutes and complete the first exercise. Do it four times this week. Research shows you’ll experience greater clarity about your life and career.<sup>14</sup>

\* \* \*

#### IN CONCLUSION

Write to change your story.

Write to envision the life you want.

Write to become the person you want to be.

Write to heal your wounds.

Write to embrace yourself.

Write as if your life depends on it. **It does.** ■

#### ENDNOTES

- <sup>1</sup> Retrieved on Aug. 15, 2015, from <http://www.pbs.org/thisemotional-life/topic/resilience/what-resilience>.
- <sup>2</sup> Wilson, T.D. (2011). *Redirect: Changing the Stories We Live By*. New York: Little, Brown and Company.
- <sup>3</sup> Ibid.
- <sup>4</sup> Ibid.
- <sup>5</sup> Ibid.
- <sup>6</sup> Ibid.
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