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PERSONAL DEVELOPMENT

The Zen Actuary Installment 11: “Refining and Rebuilding the Practice”

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*Author’s Note: This is part of a series¹ 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. These applications have been further refined for this series to address challenges frequently encountered by practicing actuaries.*

This installment continues the epic saga of yoga teacher training that I happily completed in 2016. Installment 10 chronicled my struggle to accept that going down the path of yoga teacher training would require serious focus and commitment to successfully complete. My prior six-plus years of dedicated practice were only going to take me so far. And in some ways, I had to unlearn some well-engrained “samskaras,” or habits, that personified my practice.

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The most challenging one was balancing effort versus effortlessness, revisiting the “Balancing the Two Efforts” ground covered in the very first installment of this series. Injuries had necessitated taking some of the effort out of my practice. Doing this helped all aspects of my practice initially:

- My breathing exercises became more refined by paying attention to parts of my body and letting go of tension I was holding, particularly in my jaw and shoulders.

- My meditations also became more joyful, as I took note and let go of the chronic self-flagellation I would mentally put myself through for not being able to completely clear my mind. I began to increasingly look forward to that special time I set aside each day for meditation.
- And it was a relief to let go of “having to do pose *X* to feel complete.” I began just trusting my body and doing what was needed, stopped being self-critical when doing the physical portion, and released expectations of what my practice was supposed to look like.

But I was beginning to indulge in some laziness, getting perhaps a bit too comfortable with a softer practice. Certain poses had become off limits. However, my health was improving and it was quite OK to start incorporating poses back into the practice. What really mattered was the intention and attention I was giving to each pose.

This was where my practice really had plateaued several months earlier. I was just doing poses while my mind was still in that meeting or still rehashing that last conversation with my wife. If I was going to teach yoga, I had to pay attention to what my body was doing—and not just body part by body part, which is the beginning step of making the critical mind-body connection that makes the physical portion of yoga so powerful. I needed to start seeing the body as an entire unit to fully appreciate the benefits of each pose and how all those parts magnificently work together. What a remarkable machine the human body is!

How often are we paying attention to what we are doing in our actuarial practice, especially when we are doing a standard pricing or reserving exercise? Do we take the time to appreciate the pictures that our models attempt to paint? If the calculations produce answers within an expected range, there can be a temptation to shortcut the checks, footing and validation exercises that confirm the output and complete the actuarial cycle of excellence. As with yoga, effort needs to be balanced against effortlessness.

As I’ve examined this challenge in both aspects of my life, I’ve found that there is a particular form of laziness that arises in myself. I find it much easier to put in extra effort—often unnecessarily—than to be judicious in applying effort with care in a balanced way. I can think nice things about myself if I crank that yoga twist or check every number in that spreadsheet. It takes much more mindfulness to pay attention to what’s going on in the body and do just what it needs, or check only the critical formulas in that spreadsheet and spend more time interpreting the results.

I realized rebuilding my practice meant paying attention to my body in the basic poses. Starting with “tadasana,” or mountain



pose, where one is simply standing at attention, it is a great way for me to check in and see what's going on in my body:

- Are my feet grounded, with equal weight on the balls, heels, and spaces behind the pinky toes of each foot? I often have to focus on extending and separating my toes due to nervous habits I've developed over the years.
- I also have to consciously unlock my knees, and check that my hips are over my ankles. My right hip is usually more open than my left, so I also have to check that my right foot doesn't turn out and instead remains parallel to my left, with feet hip-width apart.
- And it continues up the body, grounding the sit bones, rolling the ribs toward each other, lifting the chest, softening the shoulders, and making sure the crown of the head reaches toward the ceiling.

The beauty of this is that I don't have to be on a yoga mat to do this check in. It also tells me where my mind is at. I often become reacquainted with my delusions of impatience when doing all of this, and frustration that I cannot get my posture "perfect" (whatever that is!).

I find doing the same thing with my actuarial practice helps me to refine and see long-standing principles in a fresh light. When continuing education requirements for all actuaries were first introduced several years ago, I was admittedly annoyed. Hey, I

sacrificed most of my 20s putting in many a late night preparing for the actuarial exams. Didn't I get enough education? Oh my God! It's just actuarial science!

But I now see continuing education as a great opportunity to get back to basics:

- Reviewing the professional code of conduct always feels a bit different every time I do it, most likely because my mind is never in exactly the same state each time I do it.
- Re-reading a standard of practice or breaking open one of my old textbooks brings back more than just nostalgia and nightmares of past exam failures.
- And teaching a course in "Insurance Risk Management" at Columbia University requires that I teach young minds basic principles, including those old friends called adverse selection and moral hazard. I now think about them in light of new products that my day-job employer is contemplating in the housing and lifestyle markets, opening my mind and further grounding these universal concepts.

And connecting my yoga practice refinements to my academic teaching endeavors led me to contemplate more deeply about teaching yoga. I realized that a major part of what was holding me back was my own preconceived notion of what a yoga teacher says and does. I had unwittingly closed down to the possibility I could do this, with my familiar nemesis of



self-deprecation telling me that I was too this or not enough of that to teach yoga.

This is where the requirements of yoga teacher training kicked in. On the first night of the third yoga retreat weekend, we were handed a sequence of poses to memorize and teach to the other trainees. It was a sequence I had never seen or experienced before, and I immediately felt myself resisting learning it. I spent some time that first evening studying and analyzing the sequence, but I admittedly spent more time questioning and criticizing it instead.

Practicums were scheduled for the following morning. Suzanne, the head of the studio I attend, approached me about teaching one of the practicums to half of the trainees. She said I could look at the sequence chart while teaching, understanding that I probably hadn't memorized it. I felt waves of panic, anxiety and deep resistance well through my body and mind. I told her I did not want to do it, but would do it anyway, going

into classic martyr mode. You would have thought by that reaction that I was being put before a firing squad!

It was an absolutely perfect early June day in upstate New York. I got to teach my section outdoors on the deck of the retreat center. It was warm but comfortable with not a cloud in the sky. And I wasn't enjoying any of it. All I could think about was how I was going to get through this without collapsing from fear.

I took a deep breath, rehearsed the first several poses in my head, and looked out at the class. I felt my voice tremble as I began getting the other trainees into a comfortable seated position for an opening "ohm." I barely got the word out of my mouth and was eternally grateful for the chorus that followed. I then directed them to a standing position, beginning the sequence of postures. I noticed in the chart about a half-dozen places where a pose was logically missing from the sequence. I hadn't noticed it before but in the moment it became abundantly clear, out of nowhere. I did not hesitate and filled in the missing pose. Suddenly, my confidence rose and I started to find my voice. This increased even more when I cued a creative transition from a standing twist to a wide-legged forward fold, again without any advance preparation.

I realized I could do this. I found my personality coming out. I used self-deprecating humor to point out the more challenging poses for me, including several comments about doing deep twists just after eating a large breakfast. I noted several of the trainees working really hard, and I felt compassion while reminding them, "It's just yoga, folks. This is not the Yoga Olympics!" and felt the mood lighten further.

And then it was over, and I wished it wasn't. I had thoroughly enjoyed myself, and it must have showed. I was congratulated by several of the trainees I taught immediately afterward. One of them even commented that she couldn't wait to take my class when I started teaching.

I will discuss this further in the next installment, which highlights the conclusion of my yoga teacher training experience. ■



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ENDNOTE

- 1 The first 10 installments in the "Zen Actuary" series were published in the November 2013 through November 2016 issues of *The Stepping Stone*, available online at www.SOA.org/ld.