

# The Stepping Stone

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**SOCIETY OF  
ACTUARIES**

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DEVELOPMENT  
SECTION**



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# The Stepping Stone

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# CHAIRPERSON'S CORNER

## Are You a Hippo?

By Scott Randles

*“There is an eagle in me that wants to soar, and there is a hippopotamus in me that wants to wallow in the mud.”*

—Carl Sandburg

I have found that this quote is true in my life, and I expect that it is true for most people, not the least of whom are actuaries. In our personal lives or actuarial careers, it is all too easy to go through the motions in the daily routine of life, and avoid taking the initiative to ever get out of the figurative mud. We always have a choice to make, as to whether we will remain stagnant, or take the initiative to do something to develop ourselves each day. Nobody is going to do this for us—it's our choice.

Hippos are fascinating creatures. They are very powerful animals that remain calm and stagnant most of the time, often wallowing in the water or mud on the sidelines. However, if provoked, their instincts and emotions cause them to lash out in bursts of dangerous energy and in a strong way. They are known for being one of the most ferocious animals alive. While I definitely know some leaders and actuaries that I could describe in a similar manner, I certainly would not want this description to represent me or my legacy.

So how do you soar and not wallow?

Start by taking daily steps to identify small opportunities to develop yourself. For example, have you taken advantage of the new resources created by the Leadership and Development (L&D) Section this year? In looking back at 2017, the section has created several new development opportunities, such as:

- Attend sessions at Society of Actuaries (SOA) meetings featuring new and innovative leadership speakers, as well as opportunities to interact with senior leaders. These sessions consistently get ranked as some of the top sessions at each conference.
- Read our new monthly e-bulletin (*LeaD*), from L&D council members, that provides a short leadership article, along with other useful tips and resources.



- Visit the new L&D website<sup>1</sup> that includes easy navigation to resources and more frequent updates of leadership content. It also includes a new digital format for the section's flagship publication, *The Stepping Stone*,<sup>2</sup> that makes it easy to access and read on mobile devices.
- Engage in self-development by participating in L&D-sponsored career coaching or emotional intelligence self-assessments and training, as offered through our recent member invitation.
- Share and learn from others' experiences in the actuarial community by participating in or reading the *LeaD* member response section or through our leadership inspiration contest.

If you haven't already, I encourage you to take advantage of these, as well as the other opportunities that are available to you every day.

This is my last Chairperson's Corner, as my one-year term as chair, and three-year term with the L&D Section Council, has come to an end. Participating in the section has certainly helped prevent me from "wallowing" in my career, and held me accountable to find new ways to develop.

At the beginning of the year, I committed to focus on two things. As I discussed in my last Chairperson's Corner, the first was to volunteer more in my community, which I have continued. This has helped me develop more compassion for others. The second was to add more mentors in my life. In the last several months, I reached out to three different mentors and set up meetings. For me, I have found it beneficial to have several different mentors in my life at any given time in order to learn from a broad set of

perspectives and experiences. Each conversation was different, but all were impactful in a unique way. Top takeaways included:

- A challenge to be patient yet persistent to fight for the things I feel are actuarially the right thing to do;
- A reminder to make it a high priority to set aside 20 percent of my time each week to focus on developing and promoting work from my team; and
- Even a challenge to be a better leader in my family when it comes to working with my high school daughter to set up dating guidelines. (This one might be the hardest and I will save the details for another day.)

Had I not taken the small step of setting up these meetings, I don't think any of these topics would even be on my radar right now.

Finally, I would like to congratulate our new L&D Section Council Chairperson, Anne Katcher, and Vice Chairperson,

Mitch Stephenson. Thank you for agreeing to volunteer and for your commitment to help challenge actuaries to be better leaders. I also wanted to thank everyone who contributed to this issue of *The Stepping Stone*, which has helped continue to make this publication so valued. We always appreciate any ideas or articles you have for future issues, which can be sent directly to [SteppingStone@JHACareers.com](mailto:SteppingStone@JHACareers.com). ■



Scott Randles, FSA, MAAA, is the chairperson of the Leadership & Development Section Council and is an actuarial director at Allstate Benefits in Jacksonville, Florida. He can be reached at [srandles@allstate.com](mailto:srandles@allstate.com).

#### ENDNOTES

- 1 [www.SOA.org/ld](http://www.SOA.org/ld)
- 2 [thestepingstone.SOA.org](http://thestepingstone.SOA.org)

## SOA Explorer Tool

### Find Actuaries Around the Globe

The SOA Explorer Tool is a global map showing locations of fellow SOA members and their employers, as well as actuarial universities and clubs.

**Explorer.SOA.org**



# WHAT WOULD YOU DO? A Tough Choice

By John West Hadley

Here is our next 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 next 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).

## A TOUGH CHOICE

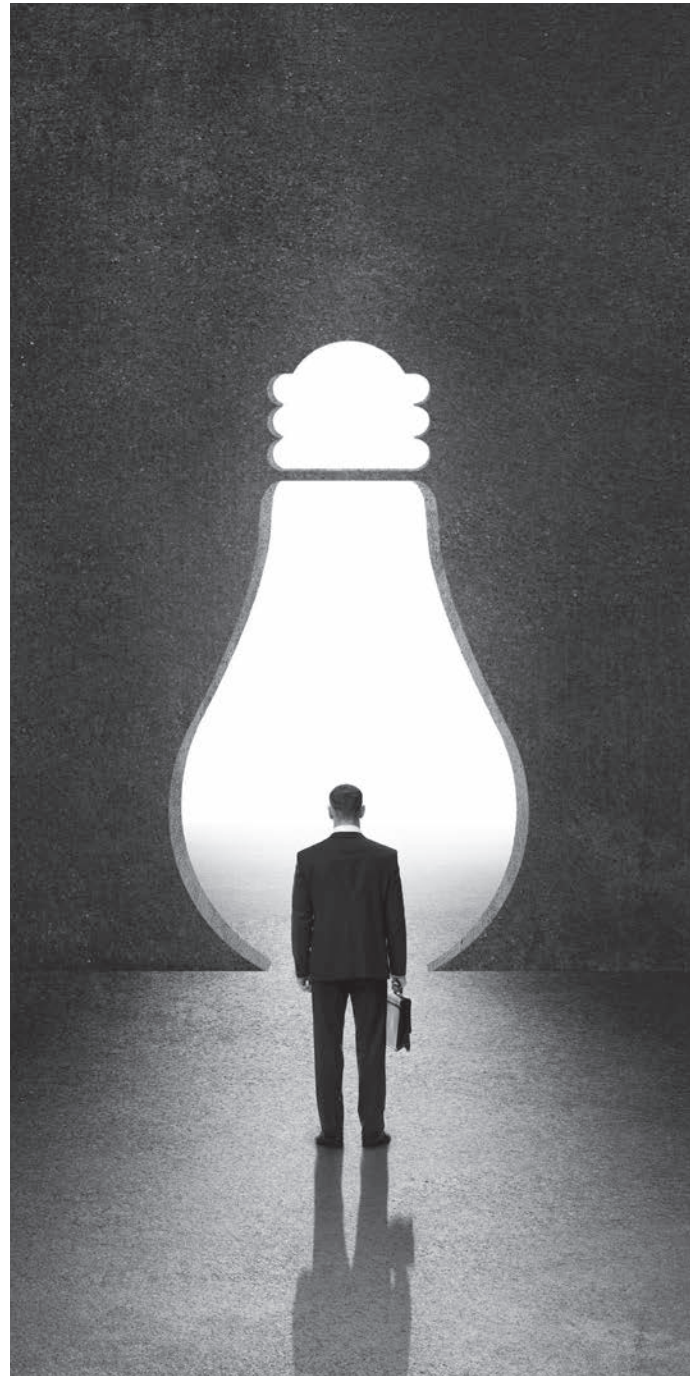
Sam is a career ASA, laid off after working for the same company for many years. He worries that he hasn’t gotten that many opportunities to expand his skills, and is afraid he will never land an actuarial role at his current level. The good news is that he has a year of severance to help bridge the gap.

A friend offers to have him do on-site technical support work for his consulting firm three days per week. The work isn’t that exciting, likely won’t build Sam’s marketable skills in meaningful ways, and it will pay 30 percent less than his prior job. It will also eat into the core time he would otherwise be spending networking and interviewing. Still, it will allow him to extend his financial cushion in case his search takes longer than expected, and he’s always heard that it’s better to look for a job while employed. He reaches out to an actuarial mentor for advice.

1. If you were that mentor, what questions would you ask Sam?
2. If you were Sam, what would you do? ■



John Hadley is a career counselor working with job seekers frustrated by their search and professionals 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).



## ENDNOTE

- 1 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; miscommunications; 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 Section website at [www.SOA.org/ld](http://www.SOA.org/ld).

# WHAT WOULD YOU DO?

## Responses to “A Fresh Perspective?”

By John West Hadley

In the July issue of *The Stepping Stone*, I posed the question “*What would you do?*” to the following work situation faced by an experienced actuary. Here are selected responses and excerpts, edited for space and clarity, followed by the real-life conclusion. Send your own ideas for situations to pose in upcoming issues to [SteppingStone@JHACareers.com](mailto:SteppingStone@JHACareers.com).

### A FRESH PERSPECTIVE?

Central Life’s chief actuary, Tom, is a disability actuary with many years of experience in the business. He has noticed a disturbing trend in their disability experience that makes him wonder if reserve strengthening may be needed in the near future. They do not currently have a robust administrative system for that line, and simply rely on running totals of year-by-year premiums and losses to assess its performance. Standard demographic data (issue age, etc.) is completely absent. Consequently, Tom doesn’t believe there is enough credibility to the data to justify such a significant action.

Walt is the head of Central Life’s actuarial department, reporting to Tom. He has been thinking about ways to enhance the data produced to support all of the product lines, and particularly disability, but has so far received a lukewarm reception due to the effort required.

James is corporate actuary of Central Life’s parent, also with many years of disability expertise. He’s seen the same trend, and is concerned that Tom is not taking action. It feels like Tom has a *laissez-faire* attitude toward the issue, and James and another actuary very familiar with Central Life’s operations come down to assess the situation.

All four sit in a conference room to look at what data exists, what conclusions can be drawn, and whether it is time for action. After much discussion, Tom states the same argument he has made many times, that the data doesn’t yet justify any action, and that they simply need to wait for more experience to develop. He insists that no action can be taken until at least the following year.

Walt<sup>1</sup> has a thought: Why not build an entirely new database, linking data from new business applications to premium/loss data that already exists? This would require a team to dig into tens of thousands of manual applications to key the data, and it isn’t clear to him where those resources would come from.

If you were Walt, would you bring this up? When and how? Or would you address the issue some other way?

*Most respondents leaned toward Walt bringing up his ideas at the meeting. Here are three good discussions of why:*

I would explain my idea AND I would throw out the issues as I see them. There have been many times in my career that I sat on an idea that was floating in my head because I wasn’t sure it was a good idea or if I was in the right setting, only to say something later and get asked why I didn’t bring it up at a meeting. I would hope fellow actuaries are willing to listen to all ideas, and if they won’t work, dismiss them professionally. I would avoid any indication that I had raised the idea previously with Tom, because if James likes the idea and realizes Tom was dismissive, then I’ve put my boss in a bad light by potentially confirming that Tom is not taking this seriously.

It would be appropriate for Walt to brainstorm solutions when the four are gathered. This problem will not fix itself, and an action plan needs to be decided upon while all are present to create accountability and give assurances to all that progress is being made. This an opportunity for Walt to be seen as a creative, solution-oriented leader.

Since they’ve convened a group to discuss the issue, it’s an opportunity to brainstorm. Walt’s idea seems to be one end of the spectrum, with the current do-nothing approach at the other end. It’s possible that there is a middle ground that would require fewer resources and generate reasonable additional value. Group discussion would help tease out alternatives.

*This respondent spelled out a game plan for how Walt should approach the meeting:*

A meeting with the four of them is less obviously going around your boss than contacting James in another way. This could be done in a politic way—stating some agreement with Tom that there is not good data on which to do any strengthening, but noting that in a year, there will still be no good data unless steps are taken to improve the data. Walt could bring up technologies to turn the hard copy applications into data and suggest an RFP to price this. Once groundwork is laid for a cross-functional team to address the data, it opens the doors for the IT folks to address this. Approval for the cross-functional team or an RFP opens the channels of communication directly to James. At that point, Walt can talk more openly with James over time.



*One said the answer depends on Walt's background:*

If Walt is well-established in his career and has a good working relationship with both Tom and James, and the company has an open communication culture that encourages fearless discussions, then Walt should bring up his idea to the group. First, he should think it through and present his idea in a thoughtful manner. For example, he could recommend using data analysis and sampling techniques to reduce the number of contracts needed to get adequate data. He could also suggest acquiring industry and benchmark data to use as a comparison. Just because this company does not keep adequate data does not mean others don't.

*Another raised this pertinent issue:*

If Walt is not comfortable bringing his idea forward, this company has a big problem—lack of trust to engage in candid discussion about any and all ideas to solve a problem.

*This respondent suggested that trust is paramount:*

In *The Five Dysfunctions of a Team*, Patrick Lencioni discusses the concept of *healthy conflict*. A meeting amongst these four actuaries would be engaging in some conflict, as there is a clear difference of opinion between Tom and the other three. If they don't trust Tom (and vice versa), they won't be willing to be vulnerable and engage in healthy conflict, which will undermine the effort to positively address the situation.

*This actuary outlined the danger of Walt proceeding without Tom's support:*

In most company structures, Walt should first propose his solution to Tom. If Tom gives him the approval to move forward, Tom and Walt can present it to James together. If Tom is not

willing to move forward, then Walt faces a dilemma. If he really believes his idea will help the company, then he should tell Tom he plans to send his idea to James and be prepared to deal with the political consequences. He really does not want to work for someone who is not interested in improving the company, anyway.

*And this one agreed that Walt should first approach Tom:*

I'd first bring the data issue to Tom, my immediate manager. Tom might not be fully aware of the depth and impact of the data issue, and drew his conclusion based on incomplete data. As an experienced actuary, Tom should take note. Ideally, Tom would ask Walt to do further analysis and develop a blueprint to address it. Then the two of them should bring the topic to James to obtain support from the parent company to initiate a project.

If Tom in fact took a *laissez-faire* attitude and wasn't willing to take action, Walt should do a more in-depth analysis and present it to Tom again to show how the data issue impacts actuarial analyses and the company's bottom line. If this still fails, he should suggest the working group (Tom, Walt, James and the other actuary) look into ways to enhance the analysis of disability experience. Hopefully this would allow more team members to assess the impact of the data issue. Ultimately, a data initiative will need the support from the parent company in order to secure sufficient resources.

*This was echoed by another actuary who spoke from personal experience with this sort of situation:*

Walt is sitting in a meeting with his boss, Tom. There are two "outside" actuaries coming in—being from the corporate parent. If Walt were to pipe up, Tom may see it as Walt aligning with the "outside," which doesn't bode well for Tom and Walt's relationship once the outsiders leave.

There is no real upside to spouting out a not-even-half-baked idea in a meeting between outsiders and insiders. James and the other outsider seem to be there to convince Tom to take an action he already decided he wouldn't take yet. The purpose of the meeting was not a problem-solving session, where spurting out ideas would be appropriate.

Walt could make it clear that they (Tom and Walt) don't have access to key data from the administrative systems, and if the corporate parent wanted more robust reserve analysis, they would need more administrative support. Walt would be backing up Tom, and it's relevant to the situation.

Walt should wait until after the meeting to approach Tom about his idea. Walt may even want to think for a day or two, and try to develop other ways to get at estimates that may not be as labor-intensive as his first idea. Given more time, he may be able to think of more feasible approaches.

Walt needs to be seen by Tom as trying to jointly solve a problem, rather than showing up Tom in front of outsiders. Tom and Walt can try out various ideas and show results to outsiders later, if anything seems fruitful. Or, if they need the resources, it may be more powerful for Tom and Walt to approach the parent together to indicate the kind of resources needed to improve their estimates.

*And, finally, here is an analysis of the situation by one of my personal actuarial mentors, who also faced an analogous situation years ago:*

Walt's predicament shows the weakness that can arise within corporate structures when no one is ready to step up to lead. Walt seems to be the natural leader and he is inhibited by an inverse hierarchy. This is common within corporate bureaucracies, when those up the line see no upside in allowing change. No one wants to be responsible for a decision that can be criticized. Inaction, though, can be justified by the excuse that everyone was doing what we're doing.

Walt should write a report to lay out his thinking in a compelling fashion, then build it into talking points. He then has to try to get the hierarchy together around a table to present the ideas. Otherwise it will go up the chain of command layer by layer, risking being shot down by one "no," thereby refusing to recommend it up the line.

If Walt can build consensus around a table, he will help the company that employs him. The table conversation can be a team-building effort with Walt, as subliminal team builder, bringing his overseers into consensus with his own compelling thinking. He may not have organizational or structural authority, but his ideas are what are needed.

If Walt tries to build consensus and fails, but remains convinced of the need, then he will have discerned that the corporation for which he is now working is not where he should be building his career. He will have to start a search to find a more intellectually open environment to which to bring his talents. He needs to find a way to pass his organizational superiors or the company is likely to fail. Bureaucracy is the hobgoblin of corporate success.

Amateurism in the executive suite allows even the largest organizations to be superseded by entrepreneurial, intelligently directed enterprises. Sears is superseded by Amazon, and so on. It's the same in the insurance business. The same old, same old simply isn't enough in a rapidly moving, technologically driven world. It's most likely that Walt will have to find new ground for his superior mind and practical insights.

#### WHAT ACTUALLY HAPPENED?

Walt decided to bring up his thoughts in the meeting. James and the other actuary from the parent company were excited at the prospect, and the four of them brainstormed about how to do it. They left promising to seek funding to execute Walt's plan, which was quickly secured.

After the meeting, Tom said to Walt, "You know what that means, don't you? You are now in charge of seeing that this project happens!" He was still skeptical about the project, but didn't mind Walt taking it on as long as there would be appropriate funding.

Walt did in fact see the project through, and this provided the justification for a major reserve strengthening at the end of the year, which Tom supported. It also became the backbone of a new experience system used to better manage the disability portfolio going forward. This led to substantial new investments by the parent to continue to expand Central Life's capabilities, dramatically improving the trajectory of the portfolio. And Walt was put in charge of making those expansions happen. ■



John Hadley is a career counselor working with job seekers frustrated by their search and professionals 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).

#### ENDNOTE

- 1 An eagle eye would spot a change here from what was printed in the July issue. Although the case was presented in July with James thinking about bringing up these ideas, it was really Walt who did so. This has been corrected here, and all of the responses received were to this corrected version.



# DIVERSITY SPOTLIGHT

## The Ethisphere Gender Diversity Forum

By Mitchell Stephenson and Kelly Hennigan

The Diversity Spotlight, appearing in *The Stepping Stone* since August 2016, provides an opportunity for the Leadership & Development Section to highlight recent inclusion and diversity initiatives in the financial and insurance industry. This is a priority of the Society of Actuaries (SOA), among other actuarial organizations. In a 2016 joint announcement by the Casualty Actuarial Society (CAS), the International Association of Black Actuaries (IABA) and the SOA regarding the formation of a new research project to examine diversity in the actuarial profession, SOA Past President Craig W. Reynolds stated, “It is important to gain a deeper understanding of how to encourage and support diverse groups to join our actuarial profession, as part of our ongoing efforts to recruit the best and brightest people.”<sup>1</sup>

The topic of gender diversity was recently featured in the Ethisphere Gender Diversity Forum, which took place in New York City on Feb. 7, 2017. The Ethisphere Institute is an organization that defines and measures corporate ethical standards, recognizes companies that excel by these standards, and promotes best practices in corporate ethics. In an interview on Nasdaq’s “Behind the Bell,” Ethisphere Executive Vice Presidents Ty Francis and Erica Salmon Byrne shared the organization’s motto: “Good. Smart. Business. Profit.”<sup>2</sup>

Through research, the institute has discovered that meaningful and ethical business practices, in conjunction with corporate integrity, result in a business advantage for companies, and that corporations doing business the right way are more sustainable over time. This conclusion recently brought them to conduct research on the topic of gender diversity, and its effect on the prospects of a corporation.

In the interview, the Ethisphere executives discussed several key points about market research, company performance, and what to expect in the future about workplace policies of inclusion and diversity. They highlighted the following points:

- The more included people feel, the greater the sense of belonging they have. This leads employees to be more committed to the business, which results in the business doing better. Additionally, committed employees are more likely to obey laws and regulations.

- Research has shown that companies that do business with integrity outperform the market.
- According to this research, companies with a diverse management team outperform their peers in the Russell Index by 15 percent.<sup>3</sup>

Investors are starting to draw the correlation between diverse management teams, ethical practices and business performance, and are now more commonly asking companies about their diversity programs. Not coincidentally, the larger a company’s market cap, the more investors there are interested in the business, and the more likely it is to regularly and proactively disclose its efforts around gender diversity.

The challenge that many companies face is that relatively few respondents in the Ethisphere survey indicated that their diversity policies were either very effective, or effective. As investors continue to link company performance and diverse management teams together, however, they are more likely to ask for additional disclosures around corporate diversity programs. This in turn will likely encourage companies to continue to build upon and strengthen these programs and, thus, to continue to cultivate a culture of inclusion and diversity. That culture should result in employees feeling more engaged and less likely to break the rules. And, as the Ethisphere Institute has shown, companies that behave more ethically are more likely to outperform their competitors. After all, in the words of Warren Buffett, “Culture, more than rule books, determines how an organization behaves.”<sup>4</sup>

For more background on the inclusion and diversity initiative within the SOA, visit the SOA’s Inclusion and Diversity home page at <https://www.soa.org/about/diversity-inclusion/default/>. ■



Mitchell Stephenson, FSA, MAAA, is the newly elected vice chairperson of the Leadership & Development Section and can be reached at [mitchell.stephenson@prudential.com](mailto:mitchell.stephenson@prudential.com). His employer, Prudential Financial, was recently named as a World’s Most Ethical Company by the Ethisphere Institute.



Kelly Hennigan, FSA, CFA, is the past chairperson of the Leadership & Development Section Council. She can be reached at [kellymhennigan@aol.com](mailto:kellymhennigan@aol.com). Her employer, Voya Financial, was recently named as a World’s Most Ethical Company by the Ethisphere Institute.

### ENDNOTES

- 1 <https://www.casact.org/media/index.cfm?fa=viewArticle&articleID=3362>
- 2 <https://lnkd.in/eQGyPyJ>
- 3 Ibid.
- 4 <http://insights.ethisphere.com/culture-matters/>

# BUSINESS MANAGEMENT

## Project Management: Overcoming Obstacles<sup>1</sup>

By Doris Orr

*Editor's note: This is a sequel to Doris' article in our July 2017 issue, "Project Management: Calming the Chaos," available online at [the steppingstone.SOA.org](http://the steppingstone.SOA.org).*

**W**hy are projects almost always late, or delivered over budget? Wouldn't it be great to go into a change initiative with a high degree of confidence that the outcome will be better than expected? On time? Under budget? And with people excited about the new norm? Yes, I agree it would be great!

Let's look at some of the obstacles that can derail a project/change initiative and what you can do to get in front of these, to ideally have a great experience with a change initiative in your organization.

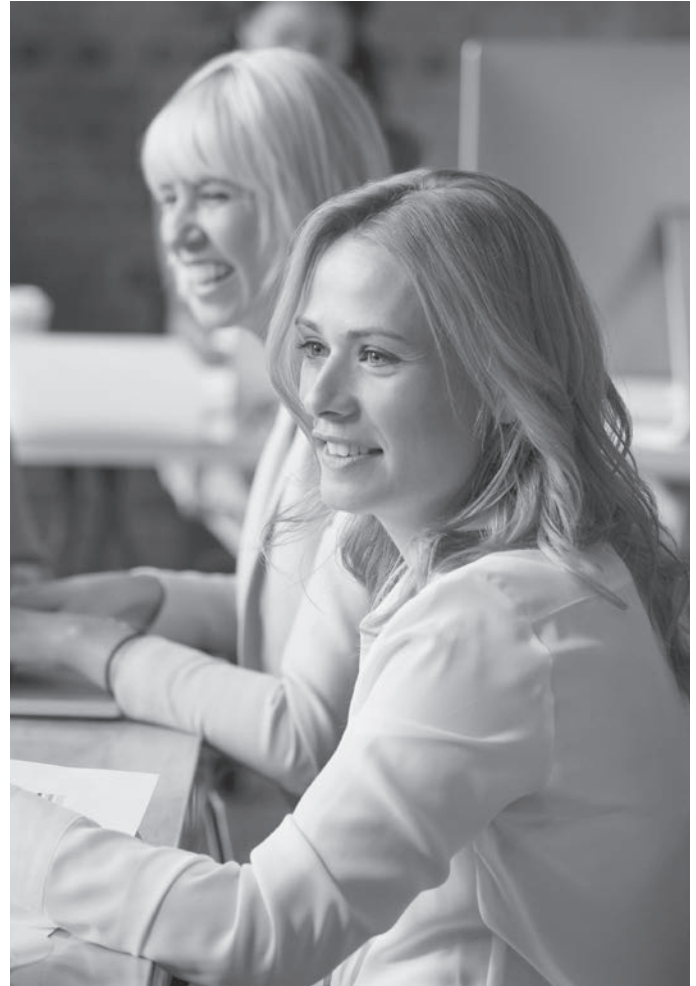
### OBSTACLES

- The pain of change—status quo really is the path of least resistance, even if it's a terrible path!
- Reason for initiative not compelling enough to put people through the pain of change
- Poor planning and unplanned or unforeseen alterations to initial plan—lack of clarity on ideal future state and inability to handle unexpected situations
- Poor communication
- Strong, **STRONG** resistance—a key obstacle resulting from unwanted chaos

### PAIN OF CHANGE

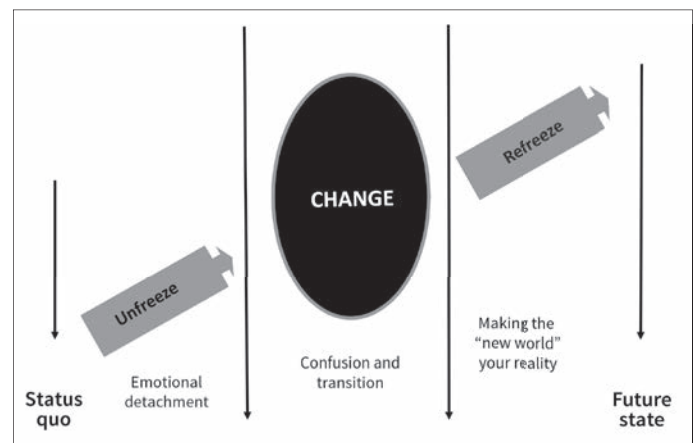
Having a strong, compelling reason is the best remedy, the best medicine and the best insurance policy to address the *pain of change*.

Figure 1 shows the phases all change initiatives go through, starting from the comfort of status quo. People get attached to the way things are even when the status quo is very undesirable.



We truly are creatures of habit. Studies have found that people would rather stay in a bad situation than put themselves (or be put) through change. Yes, it's hard to understand—but it's true!

Figure 1  
The Pain of Change



The change process puts all impacted parties through a series of steps, all of which create discomfort—until the very end, when the new norm is established. This occurs once the change initiative has been embedded into the organization. Start with the end in mind and the future vision. Hanging on tightly to this future vision is very key to the change process!

The hardest part is letting go of the current norm, the status quo. This emotional detachment is followed by confusion and transition while the change is uprooting the status quo and things are swirling and changing and uncertain—until your new world, your new norm, starts to stick. It's during the period of confusion and transition that it's hardest to keep the troops focused on and committed to the end goal, and that's where the strong compelling reason, the strong future vision, is so key.

After a period of time, the new norm becomes status quo. This is what people attach to as their new status quo—until the next time your organization is put through another change initiative. During all this time, the normal operations of the business need to continue to be handled! This is truly a time for lots of juggling. And that's where—again—the strong, compelling reason, the clarity of the future state vision, is so key.

### COMPELLING REASON

Projects are above and beyond normal operations, and so require extra effort, energy and buy-in to get them started, keep them going, and keep the organization focused on them. The stronger the compelling reason, the easier it is to get executive sponsorship and ongoing commitment from all stakeholders (all persons—both directly and indirectly—involved and impacted). Imagine these two scenarios:

1. A fire destroys your office space, so there's an (efficient) race to get your team into a new office space to reduce business interruptions. Even if you have business interruption insurance, you want to get back to delivering your products for your customers and actively employ your staff to do this.
2. Your company president is exasperating with his indecisiveness, which results in regular office relocations every couple of years. The staff resists the regular recurrence of this perceived unnecessary disruption, while juggling ongoing business operations.

Extreme examples really highlight the point of how a truly compelling reason can motivate the team, bring you together, and make amazing things happen quickly and efficiently. The other extreme highlights why resistance can become a key obstacle to change (more on this later).

*So, the next time you or your organization is contemplating to change something, ask yourself: Is our compelling reason strong enough to put our organization through the unpleasantness of the pain of change?*

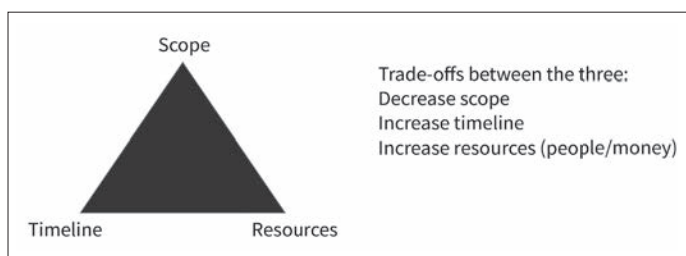
### POOR PLANNING

Running a project without a plan is like building a house without a blueprint or design. Some obvious benefits of a concise plan include creating buy-in from stakeholders; removing confusion by creating clarity around the why? what? how? when? who?; and giving a level of comfort around the agreed scope of what you will *and will not* do. Also, this will really help avoid (or at least reduce) chaos throughout the change initiative, and ultimately project failure.

Another way to increase the chances of a successful project outcome is to understand the project's critical path. In a nutshell, documenting the project's critical path provides clarity around what tasks take the longest and which can be done concurrently. The better you understand what deadlines are non-negotiable and can't slip, the more focus this critical path will get. And the more attention it gets, the better the chance of successful completion.

As slippage is encountered, Figure 2 illustrates choices to be made to determine which trade-offs best suit your project/change initiative: decreasing scope, increasing timeline or increasing resources (people, money). It goes without saying (but goes better with saying) that the critical path will take as long as it takes regardless of how much more money and resources you throw at the project. Think: There's a nine-month gestation period before a baby is born, and it doesn't matter how many people you add, it won't speed up this critical path timeline!

Figure 2  
Options to Address Project Slippage



*So, the next time you or your organization is contemplating to change something, ask yourself: Is our planning robust enough to help our organization minimize the unpleasantness of the pain of change?*

### POOR COMMUNICATION

The more clarity you can create, the more everybody will help your project stay focused. Creating crystal clarity is key! And sometimes, it's creating crystal clarity in murky waters, when you don't have the degree of clarity that people are seeking. Then, it's all about saying it like it is; it's about creating trust with all stakeholders and sharing what you know, when you know it. Also,

focus on getting all stakeholders in your organization to become part of the solution! Involve them in every step of the way.

So communicate, communicate, communicate—at each step of the way, to get buy-in for all stakeholders; to motivate your team—both those involved in the project and those who are not; and ensure scope—what’s included and what’s excluded—is crystal clear to all. Two-way open communication is also a key component to stop conflict before it puts your project at risk. Create a culture where people can escalate concerns and risks before they become issues that can derail your project.

*So, the next time you or your organization is contemplating to change something, ask yourself: How can we best ensure two-way open communication to help our organization minimize the unpleasantness of the pain of change?*

### STRONG RESISTANCE

Some key contributors to strong resistance resulting in project derailment include an insufficient reason for change, poor planning, poor communication or all of the above! Let’s dig a bit deeper into resistance. There are primarily three sources of resistance:

- **Rational resistance**, which covers the business case (costs, benefits). This accounts for about 20 percent of resistance. Ways to address this include a strong, compelling reason, well-articulated and well-planned (all covered previously); empowering employees to act; generating some short-term wins; and consolidating gains to highlight key positive impacts of the change and anchor new approaches, to help establish the new norm and help embed the future vision so that it becomes the current vision.
- **Emotional resistance**, which covers self-interest, fear, comfort and attachment. This accounts for approximately 60 percent of resistance. It’s by far the biggest area of resistance! This is the key one to really focus on! Here’s a solution to emotional resistance from Diana Del Bel Belluz, president

of Risk Wise Inc.: “You have to revert down to the bottom of the hierarchy when dealing with emotional resistance.”<sup>2</sup>

- **Political resistance**, which is the shift in the power structure, perhaps the result of a merger or reverse takeover. This accounts for the remaining 20 percent of resistance. To best explain political resistance, Del Bel Belluz referred to a famous quote from Niccolò Machiavelli (1469–1527), an Italian historian, diplomat, philosopher based in Florence during the Renaissance and founder of modern political science:

There is nothing more difficult to execute, nor more dubious of success, nor more dangerous to administer than to introduce a new system of things: for he who introduces it has all those who profit from the old system as his enemies, and he has only lukewarm allies in all those who might profit from the new system.

*So, the next time you or your organization are contemplating to change something, ask yourself: Have we done everything we can to address/remove resistance and thereby minimize the unpleasantness of the pain of change?*

When you sum it all up, the best way to achieve a successful change process is to be really, really certain that the change is needed. From there, get everybody involved to help become part of the solution so that they resist becoming resisters. And then enjoy being successful at your next change initiative! ■



Doris Orr, CPA, CA, CEC, attained her certification as an executive coach after 25 years in the corporate world. She combines coaching, inspirational speaking and biz consulting with a passion for helping people live their full potential through Powerful Paradigms: [doris@powerfulparadigms.com](mailto:doris@powerfulparadigms.com).

### ENDNOTES

- 1 Those of you who have been with the Society of Actuaries (SOA) for a while may recognize this topic as one Doris presented a few times, including at the 2012 SOA Annual Meeting & Exhibit in Washington, D.C.
- 2 From a presentation by Del Bel Belluz at the 2012 RIMS Canada Conference.

# CAREER DEVELOPMENT

## Actuarially Engaged: From Panic to Mastery

By Carlos Arocha

*“If one advances confidently, in the direction of his own dreams and endeavors, to lead the life which he has imagined, he will meet with a success unexpected in common hours.”*

—Henry David Thoreau

*“Once you make a decision, the universe conspires to make it happen.”*

—Ralph Waldo Emerson

Imagine performing your job at 100 percent of your capacity. Imagine rendering the best of you, consistently exceeding your own expectations and those of your clients and colleagues. What does it take to carry this off despite work and life pressures?

When my son Gabriel was 5 years old, he asked me if I was the best actuary in the world. I was not taken aback and immediately replied, “of course not.” Children always have follow-up questions, and I guessed the next one before it was uttered. “Then, who is the best actuary in the world?” I must have replied that most rankings in life are subjective. I was happy to get this second question, though. In fact, I have often come back to it. I have even fantasized about posting it in a blog just to see what people would reply. I have imagined asking it to a group of actuaries in a plenum.

It may be an absurd question, for how can one quantitate a subjective attribute? But subjectivity is often measured. Think tanks and international organizations rank the level of democratic development,<sup>1</sup> or define the best countries in terms of human development.<sup>2</sup> There is even a “ranking of happiness” compiled by three renowned scholars.<sup>3</sup> Regarding the actuarial profession, we are aware that “actuary” ranks consistently as one of the best jobs in the United States. Could we think of a criterion to measure the effectiveness of actuaries?

*The Actuary*, a monthly magazine of the Institute and Faculty of Actuaries (IFoA) in the United Kingdom, once conducted a membership poll with this question: “Who do you think was

the greatest actuary ever?” Frank Redington got the most votes. Redington (1906–1984) was a British actuary best known for his development of the immunization theory. Personally, I would have voted for Hans Bühlmann, a Swiss actuary who contributed greatly to credibility theory and Bayesian statistics. But were Redington or Bühlmann highly regarded professionals, problem solvers and strategic thinkers with a deep understanding of financial systems? Or did they focus on a problem (immunization or credibility) and devote much effort to build bridges between theory and practice in their respective specializations?

The IFoA states on its website<sup>4</sup> that “[b]eing an actuary means having highly valued mathematical skills and expertise.” These skills are used to help measure risk and its financial consequences. We are qualified professionals who have met rigorous educational requirements. But how to measure effectiveness? How to measure greatness?

In a psychological setting, we can extract a continuum on how we respond to challenges, from inertia to mastery. Suppose that, as an actuary, you are tasked with the implementation of a solution for a client. These are the different states of the continuum:

1. **Panic.** Panic strikes you when you are confronted with problems and feel you have no ability to resolve them. You don’t know where to begin, and you start making the wrong assumptions, getting distracted, losing focus, and, ultimately, entering a state of panic by realizing that you have lost precious hours and have not made any progress whatsoever.
2. **Inertia.** Inertia describes a state of being in which you are unable to move yourself, incapable of action. You either lose



mobility or you are pushed by others. Inertia presents itself after a spasm of panic.

3. **Striving.** To strive means to struggle in opposition to someone or something, or to devote serious effort or energy to something. You are trying to do something. Perhaps you look up in your own files to see if you have done something similar. Perhaps you Google a few keywords with the hope to find some useful material, or at least a bit of inspiration.
4. **Coping.** Coping means just getting along, not letting things immobilize you. You may spend some time in panic, inertia or fruitless striving, or you may decide to start coping immediately. You may hear the Nike motto, “just do it,” and work aimlessly, hoping that you may get help along the way to deliver a reasonable solution.
5. **Mastery.** Mastery means possession or display of great skill or technique. Through years of experience, you know how to tackle the problem at hand. You deliver a state-of-the-art, innovative solution in a cost-efficient way. Put simply, you excel.

In the quest for mastery, there is wide availability of tools and techniques, but there are no shortcuts. While engagement in our actuarial vocation may be central to the art of living for most of us, and has led many over the ages to create great works of art, make impressive scientific discoveries, become leading humanitarians, or develop disciplines like immunization and credibility theories, a complete person can engage totally in virtually everything they may do. This is a lot more than passing those actuarial exams.

But putting aside other traits, where to start the search for actuarial excellence?

The Society of Actuaries (SOA) developed a Competency Framework<sup>5</sup> that includes eight areas of development: from technical skills and analytical problem solving to professional values and leadership. Which competencies are most important to you in your present work? What about your future work? Where is there room to grow? The Self-Assessment Tool will provide insights that may allow you to find answers to these questions.

Another idea is how to become more influential. In his book *Key Person of Influence*,<sup>6</sup> Daniel Priestley, a British entrepreneur, advocates a five-step method:

1. **Pitch.** Your ability to communicate your value and uniqueness through your spoken word
2. **Publish.** Your ability to gain credibility through authoring content

3. **Product.** Your ability to scale your value through an elegant product and services ecosystem
4. **Profile.** Your ability to become known, liked and trusted in your industry
5. **Partnership.** The ability to structure and maintain strategic relationships that benefit everyone involved

Priestley suggests working sequentially: You can’t just leap into a lucrative partnership if you have a poor pitch, no credibility, a broken business model, and you are invisible when searched.

Finally, the SOA Leadership and Development (L&D) Section makes available a host of resources for lifelong learners as well as for those who are interested in improving their interpersonal skills and business savvy. The section’s goal is to provide tools for personal and career development; guidance to new and developing managers; educational opportunities that build leadership skills; and opportunities to network. In addition, L&D explores how to use technical knowledge in decision-making.

Greatness may be operating at the mastery level most of the time. It may mean the ability to scale value through our work output. Getting to mastery is the place to be! And as Will Durant, an American philosopher and historian put it, “*We are what we repeatedly do; excellence then, is not an act, but a habit.*”<sup>7</sup> ■



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#### ENDNOTES

- 1 For example, see the Economist Intelligence Unit publication *Democracy Index 2016: Revenge of the Deplorables*, available at [www.eiu.com](http://www.eiu.com).
- 2 The United Nations Development Program publishes the *Human Development Report* annually, which can be downloaded at [www.undp.org](http://www.undp.org).
- 3 The annual *World Happiness Report* is edited by John Helliwell (University of British Columbia), Richard Layard (London School of Economics) and Jeffrey Sachs (Columbia University and Special Advisor to the United Nations Secretary-General). The 2017 report can be downloaded at <http://worldhappiness.report/ed/2017/>.
- 4 [www.actuaries.org.uk](http://www.actuaries.org.uk)
- 5 The SOA Competency Framework is under the “Tools & Resources” tab at [www.SOA.org](http://www.SOA.org). The time required to complete the online Self-Assessment Tool and review results varies by individual. It may take up to 45 minutes to complete the assessment; however, it may be completed in more than one sitting. Upon completion, you will be able to view, print and download your personal results. Then you can use the results to design your personal plan and act.
- 6 Priestley, Daniel. 2014. *Key Person of Influence*. Rethink Press.
- 7 This quote, often misattributed to Aristotle, comes from Will Durant. 1926. *The Story of Philosophy: The Lives and Opinions of the World’s Greatest Philosophers*. New York: Simon & Schuster.

## CAREER DEVELOPMENT

# Let's Have Coffee: How I Found My Dream Mentor

By Ying Zhao

**M**any great leaders, from Facebook COO Sheryl Sandberg to General Motors Chairman and CEO Mary Barra, have given mentorship credit for their success. Having mentors to guide one's career has been widely accepted as one of the most powerful tools for professional and personal growth. However, finding a good mentor is not always easy, especially for those who already have years of experience and have become leaders themselves.

The need for a good mentor does not become less as one gains experience. The thing that changes is what we are looking for from a mentor. When I was a wide-eyed actuarial student, I needed someone to tell me how to better manage time and study for exams; when I was a newly minted FSA, I wanted advice to how to find my specialty within the actuarial field. Many years later and two years into my current role, I was hungry for a mentor to help me improve my communication and people management skills.

These days, many employers have structured or semi-structured mentorship programs within the organization or within their actuarial teams. A junior actuarial staff member is typically paired up with an actuary in a more senior position to learn how to grow along the actuarial career path in that organization.

This kind of program is not easy to set up for a small company like mine, simply because there are not many actuaries. Furthermore, in a small company, everyone works together closely all the time, making it difficult to create that degree of separation needed between a mentor and a mentee from the same actuarial team. So when it came to finding a good mentor, I knew I had to look elsewhere, both within and outside my company.

My current product management role allows me to work with people in many other functional areas, from the project management office, to operations, to IT, and so on. While doing a system migration project, I had the opportunity to work with our newly hired head of operations, Fred Amos, and was soon impressed by his superb managerial skills. Fred had many years

of experience in business operations at a multidisciplinary insurance company, leading teams large and small, onshore and offshore. Once onboard at our company, he was making an impact immediately: solving intractable problems and re-energizing projects. I wanted to know how he did some seemingly impossible tasks so well, so I invited him to coffee and asked if he was willing to be my mentor.

Since that first coffee, I have been having the best mentee experience of my career. Fred and I first **established some ground rules to make sure the relationship works well for us both**. Since both of us have busy schedules, we agreed on meeting (calling) once a month at a dedicated time. I set up recurring meetings on our calendar for months ahead. The day before each meeting, I typically send out reminders, or adjust meeting arrangements when conflicts occur. We respect this precious time for learning and try not to veer our conversation onto work projects. If there is no particular topic to discuss, I cancel the meeting and give us back an hour of free time.

The need for a good mentor does not become less as one gains experience. The thing that changes is what we are looking for from a mentor.

**First, we took time getting to know each other, finding each other's comfort zone and building a trusting relationship.** Fred has had many years of experience coaching and mentoring people, and he quickly figured out what made me tick. I was very open to him from the start, sharing with him the highs and lows of my career. We overcame the initial testing phase very quickly as working on projects together had made us familiar with each other's style. I understood that as the mentee, I needed to take ownership of this relationship and make the most out of the time we interact. **I prepared agendas for each meeting, listing topics to discuss.** I often brought in real-life situations to our conversations and asked for Fred's viewpoint.

**A good mentor allows the mentee to see the true reflection of oneself.** We are often blinded by our own way of thinking and totally ignorant about what is actually happening. Talking things through with Fred allowed me to see things better. I became aware of how a different approach to a conversation can trigger a positive reaction rather than a defensive one; how a change of tone can de-escalate a tense situation; and how simple

applause can keep a winning streak going. Sometimes these new ways of thinking and talking are contrary to my intuition. **Be open-minded and keep listening**, I tell myself. We can only become better when we know better.

If there were only one takeaway from my mentorship experience this past year, it would be reaching out to those from whom you want to learn.

Like many actuaries, I find developing soft skills much harder than learning actuarial science. There is no bulletproof formula for how to motivate a team, have a difficult conversation with a staff member, or become a good public speaker. Fred gives me a box of tools but he cannot do the work for me. At the end of day, I would be the person making a proposal to the senior management, or negotiating with other teams to push the project over the finish line. Knowing the right way is great, but I need to **do the hard work** to make a difference.

Slowly, I started to use the tools from my “toolbox” in my work. And surely, I felt awkward at the beginning and I sometimes screwed up. Old habits die hard, especially when we deal with difficult work problems. But I kept at it. Then I started to see

differences, first in myself, followed by others around me. I started to build better relationships; I spent more time listening in a conversation; I got more relaxed speaking in public. Good results and positive feedback followed.

Just like in school, I review my work with Fred once in a while to gauge my progress. I report to him how I used the toolbox, successfully or not; I tell him how much better I feel when a new tactic worked; and I let him know any positive feedback I receive because of our mentorship work. Mentors love to see their mentees succeed. **They enjoy hearing about how they are making a positive impact to the workplace and to the mentee’s career growth.** A periodical report card review also allows me to focus on new areas to improve. A year has passed since that first coffee with Fred, and our mentorship is still going strong.

If there were only one takeaway from my mentorship experience this past year, it would be **reaching out to those from whom you want to learn.** They can be actuaries or non-actuaries; they can be your leaders or peers or even someone you are mentoring. Some people may appear to be very busy, but you will be surprised by how willing people are to offer help. A cup of coffee led me to a year-long learning experience and a lifetime friendship. So can it for you. ■



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# COMMUNICATION

## Building Influence

By John West Hadley

I've spoken to many groups about how to have truly influential conversations. The first question I've asked each group is: "What should be your goal for that conversation?"

The first instinct of many is something along the lines of: "To influence the other party toward my goal."

Here's my definition: "To help the other person succeed by producing a solution that best meets their needs."

The key to influence is that you need to be focused on helping the other party achieve their goals and solve their problems.

Yes, I'm hoping to also achieve my goal, but to do that I first have to build a relationship, and that comes from exploring what's important to the other person. Think of it from this perspective: Until we have a true relationship that engages me, how invested will I be in helping you achieve your goals?

Time and time again, I've seen how misconceptions about this hold people back in their careers and in attempts to effectively utilize their networks.

When you approach networking meetings in a very direct, straight-line approach toward your goal, you tend to weaken the connection and not get what you are seeking. This happens in so many ways. For those trying to network into a new job, it can lead you to set up the goals for the conversation the wrong way (e.g., to get introduced to someone who is hiring), ask for the wrong things (e.g., job leads), fail to lay a proper basis for the other person to even be able to help you, ask for referrals too early in the conversation, or push too hard on your goals.

On the other hand, when you apply the principle of influence, and really focus on building a relationship, waiting for the point where the other party is truly engaged and starts volunteering ways to help, you end up achieving so much more.

Of course, that's just the tip of the iceberg. For example, if your purpose is to advance your career search, among other things, you need to:

- Avoid the "help me find a job" syndrome.



- Tell an interesting story about what you are seeking and why you'd be an outstanding candidate for that.
- Follow the other party's "tension" and watch for the clues that you still have their interest.
- Ask the right questions at the right times.
- Keep to your promises, those you made to set up the appointment, and any you make during the meeting.
- Show proper gratitude, even if you aren't sure you've gotten that much from the meeting.
- Send thank-you notes promptly.
- Let them know what comes of every suggestion or lead they give you.
- Stay in touch on a regular basis.

All of these help you build more and more influence in individual networking meetings and throughout your network.

Now, consider one of the situations where you would hope to have the MOST influence—a job interview. Here's the conundrum you are faced with:

- When will I have the least influence? When I'm talking about myself.
- When will I have the most influence? When I'm talking about your problems, and showing you how I've solved them (or situations like them) in the past.

The point of the HERO template is to give you a way to tell your story that's interesting, flows and shows the progression in your career, and that leaves the listener with a number of promising places to ask follow-up questions.

- Where does the typical interview start? With a question like, "Why don't you tell me a little bit about your background?"

So as quickly as I can, I need to shift the focus of the interview from me, to you and your problems. How do I do that? One way is a technique I call the HERO story.<sup>1</sup>

- **H = Headline.** A one- or two-sentence statement of what you bring to the table at the highest level.
- **E = Experience.** You don't need to say a lot about your oldest jobs, and can combine multiple companies or jobs if they aren't all that critical to your story. Be sure to include statements of results achieved, instead of focusing on job titles or duties.
- **R = Rest of qualifications.** This is where those qualities you bring to the table can be brought into the story, if they aren't already covered in the "Experience" section.

- **O = Objective.** This should be focused on exactly the opportunity you are there to discuss, or on where you want to be headed longer term, and why this job appears to be a great step to get there.

The point of the **HERO template** is to give you a way to tell your story that's interesting, flows and shows the progression in your career, and that leaves the listener with a number of promising places to ask follow-up questions. Done well, it directly addresses problems that may be relevant to the interviewer's operation. The engagement helps with the crucial relationship building, and if you've guessed correctly (based on your prior research) about the sorts of problems that are relevant, you've started yourself well down the path to influence.

I welcome your thoughts on this—drop me a note at *John@JHACareers.com* with your comments. Let me know if this is a helpful perspective, and in a future issue I can dive deeper into building influence! ■



John Hadley is a career counselor working with job seekers frustrated by their search and professionals struggling to increase their visibility and influence. He can be reached at *John@JHACareers.com* or 908.725.2437. Find his free *Career Tips* newsletter and other resources at *www.JHACareers.com*.

#### ENDNOTE

- <sup>1</sup> You can find more details about this template at *www.JHACareers.com/HEROStory.htm*.

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## PERSONAL DEVELOPMENT

# The Zen Actuary Installment 13: “The Juice Fast Cleanse”

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.*

It was the end of another wonderful yoga class at the studio I regularly attend, and I found myself blissfully listening to the announcements of upcoming events. All of them held some interest, but one in particular really caught my attention. The studio was coordinating a two-day “juice fast cleanse” for interested members. I regularly include freshly made vegetable and fruit juices in my diet, so I was curious and wanted to learn how the cleanse differed from what I was already doing.

One of the instructors informed me that the juice fast cleanse is literally what it sounds like: a fast in which nothing else is consumed other than freshly pressed vegetable juices and water. When I inquired as to its purpose, the instructor described it as “an efficient way to clean out the digestive tract and reset the body.” She further described her own personal experience with juice fasting, noting that it helped her feel light enough to hop up into an unsupported handstand for the first time. Given my never-ending obsession with inversion poses, I was sold and signed up for the fast.

I paid for the juices, left the studio, and did not think about it much for several days. Two days before the start of the fast, it suddenly hit me what I had signed up for: two days of NOTHING but vegetable or fruit juice and water. I began to contemplate my normal diet, and a wave of anxiety bordering on panic set in.

That old nemesis, resistance, was kicking in fiercely, and I was ready to call the studio and ask for my money back. After all, eating was a central part of my life and I had never gone a day without solid food. This seemed to be unnecessary suffering that

I was contemplating putting myself through. Yes, it would be nice to do a handstand, but this seemed like a pretty steep price. I’ll join Cirque du Soleil in my next incarnation.

Then resistance’s close cousins—rationalization and excuses—whispered gently in my ear to ease my nerves and supply me the will to at least give the juice fast a try. Rationalization told me that I wouldn’t exactly be fasting. After all, I would be drinking six juices day, each containing a plethora of vitamins and nutrients. And I’m not exactly starting from a malnourished state, so going two days without solid food wasn’t going to kill me. I equated it to attempting a challenging yoga pose safely. It would be unpleasant but not dangerous.

Then my wonderful mind designed all sorts of excuses so I could escape if I needed to. No one was watching me or keeping score, so I could do what I wanted if I was really suffering. If my wife did not want to eat alone, I would be a good spouse and unselfishly give up my fast for the sake of meal companionship. There might also be perishables in the refrigerator that I would not dare let go bad just to complete my fast. That would be just plain selfish given all the starving people in the world. And on and on went my discursive mind.

The day to begin the juice fast soon arrived and all of the participants met at the studio to pick up their juices and provide each other some last-minute encouragement in our respective efforts to follow through on keeping this challenging commitment. As I left the studio, the thought, “Why am I doing this? I must be out of my mind,” rang loud and clear. The walk home was filled with trepidation and self-doubt as to whether I had the discipline to get through the next two days.

The first challenge was to get through breakfast. My very well-ingrained routine each morning after my yoga practice is to prepare hot cereal with almond milk and mixed berries. Like Sheldon Cooper on “The Big Bang Theory,” I have a different designated cereal for each day of the week that I follow religiously. This particular morning I was gulping down a juiced mix blend of various greens, with green apple thrown in to take the edge off the bitter taste of the greens. It was gone before I knew it, and I immediately chased it with two cups of water.

As I left the studio, the thought, “Why am I doing this? I must be out of my mind,” rang loud and clear.



I did not feel sated. My stomach was grumbling, asking what happened to all the yummy carbohydrates it usually gets to digest at this time of day. I felt uncomfortable to distraction for the next hour. Then the uncomfortable feeling began to pass, and I found myself able to get into my day's planned activities.

This was not unlike some of the discomfort I had been feeling at the office, adjusting to a role with new responsibilities, learning about different lines of businesses and unfamiliar risks in my new role in the Office of Risk Management. During the initial stages of the transition, my mind questioned what I was getting into and whether I possessed the will and wherewithal to handle it effectively. Gradually, as I've become familiar with the new jargon and new players, my comfort and confidence have increased. I know I've been through this before in prior role changes, although perhaps not to this degree.

I contemplated whether my breakfast routine is truly necessary, or a well-designed comfort embedded into the fabric of my life. I experienced this again at other times throughout the day with other meals and most especially with snacks. I was able to laugh at myself by the end of the first day, noting how much of my life was centered about eating and that much of it was for pleasure, not nutrition!

Similarly, how much of our actuarial work is truly necessary, or has it become "business as usual"? Are there analyses that no longer provide truly meaningful information due to changes in a company's business profile? How much work is simply "check the box," only performed to satisfy a non-company stakeholder such as an auditor or regulatory authority? For such work, can we find a way to either modify it to make it more useful, or perform a "cleanse" or "fast" on such tasks that help lighten our occupational burden and allow us to focus on more value-adding endeavors?

Notice whether the mind has become attached to certain routines or tasks that may have outlived their usefulness. In performing this assessment, it is important to do this with minimal judgment so that one can see objectively where the mind goes as it contemplates changes in the work diet. Most actuaries find their work intellectually stimulating and often pleasurable to engage in and achieve. There is nothing inherently wrong with that, and it is a healthy sign that one is living with purpose. However, just as with food intake, unnecessary work habits and routines should be pruned so that the actuary can maintain the mental capacity and flexibility to take on more important initiatives.

As the word *cleanse* implies, drinking the juices significantly enhanced my digestive capabilities. The increased digestive activity resulted in multiple impacts on my being, some expected while others were unexpected. Toward the end of day one of the juice fast, I definitely felt physically lighter. As I wrapped up my day’s activities, I felt myself bouncing on my toes and walking with less effort. I went swimming that evening and felt myself gliding through the pool, each succeeding lap requiring less effort than the previous one. I slept peacefully and completely, waking with freshness and vigor for day two of the juice fast. I went to yoga class and felt less effort doing poses I’ve done for years, especially standing poses such as the warrior series.

And then of course came the major test—the big selling point for enduring the juice fast. Would I be able to get into a handstand? Unfortunately the answer was a resounding “NO.” However, I did make a major advance in balancing on my forearms, effortlessly jumping into the wall on my forearms for the first time ever.

The experience brought to my mind one of the yoga studio’s most advanced physical practitioners, Yoshio, who effortlessly performs all sorts of acrobatic and seemingly impossible poses. When I asked Yoshio advice recently on how to get my leg behind my head he simply responded, “Eat less rice!” He also noted that his diet includes only raw fruits, nuts and vegetables.

I noticed that the effects went beyond the body, to my mind and spirit. I found that I was able to easily pick up and read a technical article on Solvency 2, remaining completely focused for the entire 45-minute ride on the subway. This was an article I had picked up and put down multiple times in previous weeks. I also was able to completely immerse myself in email reading and responding, and did not feel the usual fatigue and anxiety I usually endure from such efforts.

And my mood was definitely better, with the usual blahs, anxieties and annoyances that I experience during a typical day being far fewer than normal. I was less distracted, able to absorb sensory phenomena with sharper perception than I usually do. And meditation did not require several minutes to slow down my crazy mind. I found myself calmly breathing and simply being, without any special technique. It was quite blissful!

Feeling genuine hunger during the fast also generated a heightened level of compassion for the many people in this world who tragically go to bed hungry every night. I was humbly reminded that my so called “problems” are high-class ones. Being asked to go to a meeting that I deem a complete waste of time, struggling to be productive when the company’s systems go down, and

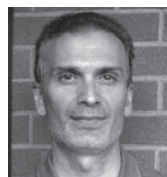
managing through the latest round of expense cuts all seem so small when considering the plight of those in genuine need.

I used to be uncomfortable when I would hear someone in senior management say, “Less is more.” Perhaps that’s because it was often in the context of building an actuarial model or developing an actuarial analysis/opinion. I felt my work was being invalidated and unappreciated. After all, refinements that capture subtle details regarding policyholder characteristics and behaviors, as well as contractual terms and conditions, are a significant part of the actuary’s value proposition.

However, as my career has evolved, I’ve contemplated that there may be some truth in that simple message. Actuaries have access to more data than ever before, but how much of it do we really need? How much of it can the human brain process effectively, and remain peaceful and content? How granular does a model have to be to tell us what we need to know about the risk and return of a business or transaction? Do we need 200-page Own Risk and Solvency Assessments (ORSAs) and 40-page risk factors to best understand a company’s risks?

The Information Age, which we are so blessed to be part of, as well as being in a consumption culture where often, “More is better,” can result in an almost mindless way of working and being that values production volume over production quality. I encourage an occasional fast or diet to help clear out what does not serve us so that we can more effectively serve our clients, employers and communities.

I am not referring to a physical fast, but rather a cleansing of the mind, a letting go temporarily of our vast array of frameworks and processes, allowing ourselves the time and space to evaluate the meaning of it all. The result may be that we decide to keep all of it, but hopefully with a deeper and more joyful connection to our jobs, careers and lives. ■



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#### ENDNOTE

- 1 The first 12 installments in the “Zen Actuary” series were published in the November 2013 through July 2017 issues of *The Stepping Stone*, available online at [www.SOA.org/ld](http://www.SOA.org/ld).

# PERSONAL DEVELOPMENT

## Winston Churchill on Hobbies

By Mary Pat Campbell

**W**artime leader, long-lived parliamentarian, roving correspondent, prolific author, careful crafter of barbed remarks, visionary person with broad ideas on technology and society: Winston Churchill is known for many things, being particularly held up as a role model for those wishing to be charismatic leaders.

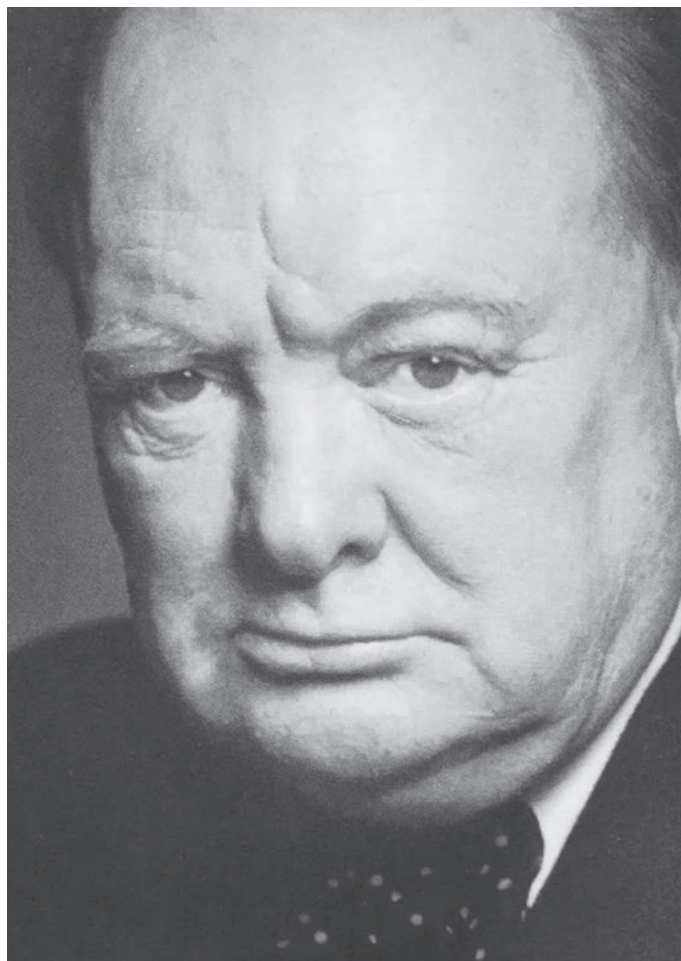
But would you associate Churchill with advice on how to relax?

Born of the English aristocratic class (albeit with an American mum), Churchill had grown up with associated upper-class pastimes: polo and hunting in particular. While of the aristocratic class and those tastes, his own family did not have the independent income to support it. Thus, Churchill started hustling from an early age, writing dispatches while serving in the British Army as a young man, becoming an independent war correspondent, and continuing his prodigious writing output after entering Parliament in 1900.

Churchill was notorious for the hours he kept, working on speeches and articles into the small hours of the morning, only to rise again before 8 a.m. His day was punctuated by a short nap in midday, a habit gained when he covered the Cuban War of Independence in 1895. His first book, *The Story of the Malakand Field Force*, was published in 1898, when he was still in his early 20s. His last published original work was in the late 1950s, the four-volume collection called *A History of the English-Speaking Peoples*. He wrote multivolume works on the first Duke of Marlborough (his aristocratic ancestor), World Wars I and II, his own father, and published collections of his speeches, essays and other works.

He was an active parliamentarian, being a member of Parliament from 1900 to 1964, with a few breaks in service (and not much activity after his second stint as Prime Minister ended in 1955). Attending sessions and known for his parliamentary speeches, his parliamentary career only added to his writing volume. Even his bon mots were often crafted in advance.

When did he have time to relax?



### BRINGING LIGHT TO A DARK PERIOD

In the spring of 1915, Churchill hit the lowest point in his political career. Churchill was the First Lord of the Admiralty, and he had promoted a strategy to take the Gallipoli peninsula in Turkey (then the Ottoman Empire) by ground troops, with British naval support. This campaign failed, and as the most visible supporter of this strategy, Churchill lost his office as First Lord. When Prime Minister Asquith formed a coalition government in May 1915, Churchill was not included.

At this low point, in his middle age, when playing polo and other active pastimes were becoming more difficult, he tried his hand at painting.

Painting proved to be a creative outlet for Churchill entirely detached from his money-making creativity in writing and influential creativity in Parliament. Churchill did not paint to persuade or to make money. But he approached this pastime with the same diligence and passion he brought to the activities for which he was better known.

In 1921, Churchill wrote what became one of his most popular essays, “Painting as a Pastime.” Churchill republished it multiple times throughout his life, ultimately publishing it as a standalone book in 1948, with examples of his paintings. The version I read was an e-book from Rosetta Books, published in 2014. In this version, there are 10 of Churchill’s hundreds of paintings as exemplars.

If you read this essay for yourself, I recommend getting a version with at least some of his paintings as illustrations; you will be able to see what care he brought to that work, so different from his writing ... and yet, so similar. In addition, there are other books dedicated to talking about his paintings, with attendant color examples, that can be seen in the list of sources at the end of this article.

In Churchill’s essay, it is clear that painting brought respite to him, first in his darkest days at the nadir of his political career, and later as age crept up on him. In the next section, I will pick what I consider top excerpts, along with some comments. The essay has a broad construction of first arguing why one should develop serious hobbies (and what he means by that), why reading cannot fulfill this role (but what and how you should read), and then specifically advocating for oil painting as the hobby of choice.

#### WHY ONE SHOULD HAVE HOBBIES

... [O]ne cannot mend the frayed elbows of a coat by rubbing the sleeves or shoulders; but the tired parts of the mind can be rested and strengthened, not merely by rest, but by using other parts.<sup>1</sup>

... It is only when new cells are called into activity, when new stars become the lords of the ascendant, that relief, repose, refreshment are afforded.<sup>2</sup>

The core of Churchill’s argument is that a hobby needs to be something completely different from one’s main activities. He mentions that one should not expect manual laborers to enjoy even more physical exertion on top of their already strenuous activities.

As well, simply doing nothing does not really re-energize a person exhausted by whatever work one does. It’s merely a pause before the work starts again. Mind you, Churchill loved his work, so he’s not merely talking about being spent by hateful drudgery of any kind. He means that you can exhaust yourself even if your main work is something you love.

To be really happy and really safe, one ought to have at least two or three hobbies, and they must all be real.<sup>3</sup>

More than anything else, Churchill is known for his abundance. His hobby that other people could enjoy, painting, was far from

his only one. Another notorious hobby of his was bricklaying. He loved building walls on his estate of Chartwell.

But more than the amount, let us look at what Churchill means by “real.” He means that they must have some serious value, and also that one seriously commits to them. In the same passage, Churchill says that merely to “work or worry about trifling things at the weekend” would not provide respite for someone with serious work during the week.

As well, Churchill may have had to toil hard for his money, but he associated with many people who did not. As he notes, for those with an abundance of resources, it’s too easy to flit around to anything new and never commit to a real interest. When trouble and pain come, those ephemeral interests will provide no relief, because one never imbued them with any meaning.

#### WHY READING DOESN’T FULFILL THE ROLE HOBBIES DO

[R]eading and book-love in all their forms suffer from one serious defect: they are too nearly akin to the ordinary daily round of the brain-worker to give that element of change and contrast essential to real relief.<sup>4</sup>

Churchill’s work was words. Whether written to be read on the page, to be spoken to a mass radio audience, to be performed for a packed Parliament, or to roll out in a long postprandial dissertation, he worked on his words as a craftsman. As a result, we have so many famous lines from Churchillian speeches: “I have nothing to offer but blood, toil, tears and sweat”; “Never in the field of human conflict was so much owed by so many to so few”; “We shall fight on the beaches, we shall fight on the landing grounds, we shall fight in the fields and in the streets, we shall fight in the hills; we shall never surrender.”

The problem is when Churchill’s words failed, how would he get relief from reading?

Throughout the 1930s, after Hitler and the Nazis came to power, he used forceful words to warn of the danger. But few wanted to listen to those words after the horror of what was the Great War—the war that many hoped was the last such war. The more forcefully he argued, the more he was marginalized. In 1936, he was particularly marginalized by his support of King Edward VIII during the abdication crisis, throwing his reputation even further into the shade as he supported a man who did not deserve it.

In these trying times, words did not help Churchill find relief. He originally wrote the essay before he hit this funk of the 1930s, but he returned again and again to the canvas in times of distress.





Indeed, it may well be that those whose work is their pleasure are those who most need the means of banishing it at intervals from their minds.<sup>5</sup>

As noted previously, Churchill really enjoyed his work and world of words. The problem with such enjoyment of one's main work is that it can take over one's life. I think of my many friends who entered into tech during the dot-com boom, getting sucked into all-tech-all-the-time. I remember in 1996 and 1997, so many proclaiming to me "I can't believe they're paying me for this!" They worked long hours, not because they'd get more money or acclaim, but because they enjoyed solving the problems so much.

When the bust came in 2000/2001, it wasn't pretty. People lost their income **and** the problems and interests that motivated them.

We are middle-aged now, and most are still in tech (even though many went through that boom-and-bust more than once). I have noticed that more and more have picked up non-tech hobbies,

It was Lady Lavery who encouraged Churchill to attack the canvas with vigor, and not to worry about a screw-up. Just do it!

which seems to help them keep a work-life balance even more than any corporate policy would do.

#### WHY PAINTING, IN PARTICULAR, IS A GOOD HOBBY

My friend said that it is not a bad thing to know nothing at all about pictures, but to have a matured mind trained in other things and a new strong interest for painting.<sup>6</sup>

One aspect that Churchill mentions in his pursuit of painting as a hobby is that he took no formal training. He had an observant eye, and as remarked earlier, an interest. Churchill had the benefit of associating with multiple painters, including Sir and Lady Lavery, who helped direct him in his early efforts. It was Lady Lavery who encouraged Churchill to attack the canvas with vigor, and not to worry about a screw-up. Just do it!

Churchill favored oil painting, as that was the easiest to "fix" if one wanted to. Watercolor is unforgiving, and acrylic is not much better for fixing faults. But in oil painting a palette knife, some paint thinner, or even daubing new paint over the old can work wonders.

Churchill makes the point time and again: There is nothing to fear in oil painting. If you screw up, so what? You can fix it or move on to another painting. The requirements are simply paints, brush and a canvas. (Well, and an easel, palette, paint thinner and so on, but still—you don't have to buy a horse.)

While Churchill had the luxury of painting brilliant sunlit scenes such as on the French Riviera and in Egypt, some of his paintings were interior views. One need not travel to make a good painting.

Painting is complete as a distraction. I know of nothing which, without exhausting the body, more entirely absorbs the mind.<sup>7</sup>

Here is a key—painting was able to engage Churchill fully. By focusing on the task at hand, without a mind wandering to the next speech to give, Churchill could re-invigorate his mind already spent on words.

The whole point is to get away from that which possesses your mind most of the time.

Not only do we develop our powers of observation, but also those of carrying the record—of carrying it through an extraneous medium and of reproducing it, hours, days, or even months after the scene has vanished or the sun-light died.<sup>8</sup>

One aspect Churchill draws upon with respect to painting is that he could carry his painterly eye into his other activities, even when he wasn't in front of a canvas. He traveled extensively through his life, and was noted as the most-traveled wartime leader in WWII. On some of these epic trips, Churchill would take in the landscape.

Often he had his paint box with him, but as he'd write, sometimes just walking along, he would notice the color and light and try to think of how to reproduce that effect in oils. Churchill was used to paying attention to great international powers and ideologies as part of his work, as well as the structure of an argument and the well-honed use of rhetoric. Painting trained him to observe on a different dimension, in the nonverbal and in light.

### CHURCHILL'S PAINTERLY LEGACY

During his life, Churchill displayed some of his paintings using the pseudonym Charles Morin. In the 1920s, he was able to sell four of his paintings for £30 each (using an inflation calculator, that would be about £1,200 now.) In 2016, two long-lost paintings by Churchill were found, valued at more than \$700,000. Of course, the interest now is more due to the historical rather than artistic value. During his lifetime he presented some of his paintings to his wartime colleagues such as Field Marshal Jan Smuts, notables like actress Vivien Leigh, and to world leaders such as President Franklin Delano Roosevelt.

Others have found inspiration from Churchill's example in painting, including Dwight D. Eisenhower, who wrote, "I have had a lot of fun since I took it up, in some miserable way, your hobby of painting." President George W. Bush credited Churchill as inspiration to take up the hobby after leaving office, though he has concentrated on portraits, unlike Churchill's landscapes. After suffering a stroke in 2013, BBC presenter Andrew Marr

found inspiration in Churchill to make a documentary about Churchill's painting pastime as well as detailing how painting and sketching helped him (Marr) recover from his stroke.

So give it a try yourself—grab some brushes, paint and canvas, and set to work! Audacity! ■



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# PERSONAL DEVELOPMENT

## Change Your Memories, Change Your Life

By Doreen Stern, Ph.D.

Sixty-four thousand cheering fans filled the Big A stadium in Southern California in October 1986, when Angels relief pitcher Donnie Moore trotted out to the mound to put away the Boston Red Sox in the American League Championship Series. The score was 5-4, top of the ninth, Angels ahead. Just one more out and California would be headed to the World Series.

Moore seemed up to the task: The year before, he had saved 31 games, earning him a spot on the Major League Baseball All-Star team. The Angels rewarded him with a \$3 million, three-year contract, equivalent to more than \$6.5 million today, adjusted for inflation. Moore bought his wife a Mercedes and also purchased a fancy house in the Anaheim Hills. And continued to pitch despite injuries.<sup>1</sup>

During the 1986 season, Moore saved 21 games for the Angels while enduring a throbbing right shoulder and a strain in his ribcage, which later turned out to be a bone spur near his spinal cord. He took a nerve blocker for his ribcage injury, cortisone for his shoulder and other medications for the migraines he had recently started to experience. Nevertheless, he seemed to have the right attitude to handle the pressure of Major League Baseball. In an interview before the game, Moore told a reporter: "The job I do is not easy, but I thrive on it. I can handle failure. That's one thing most people have a hard time doing. If you can go out and take all the glory, then the days you're a goat you've got to handle that, too."<sup>2</sup>

It turned out that Moore would have more difficulty handling failure than he envisioned. One strike away from an Angels win, Dave Henderson hit the ball over the left-field wall and skipped around the bases to home plate. That brought the score to 6-5, Boston's favor. Despite a game that lasted almost four hours, Boston won in the 11th inning. Moreover, the Angels' fate was sealed that day: They lost the next two games: 10-4 and 8-1.<sup>3</sup>

Moore couldn't forget what had happened that sunny October afternoon. A year later, he confessed: "More than likely, I'll think about it until the day I die."<sup>4</sup>



Two years later, Moore shot himself with a .45 revolver, having already unloaded three shots into his wife's body. Amazingly, she was able to walk out of the hospital afterward. "He could not live with himself after Henderson hit the home run," his agent said. "He kept blaming himself. That home run killed him."<sup>5</sup>

### WHAT DOES MEMORY HAVE TO DO WITH IT?

There were certainly extenuating circumstances in Donnie Moore's case, such as his being the only African-American on the Angels team. Fans booed him afterward when he ran out onto the field. Still, he had struck out 400 major league hitters during a 10-year career and saved 85 games. Yet he continued to fixate on the loss he suffered on Oct. 12, 1986.<sup>6</sup>

Other baseball players have survived ignominious losses and persevered. Brooklyn Dodgers relief pitcher Ralph Branca, for example, surrendered a home run in 1951, also in the top of the ninth, which allowed the New York Giants to win the pennant. The pitch he lobbed became known as "The Shot Heard Round the World."<sup>7</sup>

Afterward Branca asked his family priest why this had happened to him, and was able to accept the answer: "Because God knows your faith is strong enough to handle it."<sup>8</sup> Branca went on to marry the daughter of a family that owned part of the Dodgers franchise, run the Baseball Assistance Team for 17 years,

compete successfully on 17 segments of the game show *Concentration*, be a pallbearer at Jackie Robinson’s funeral, and write a memoir. He, too, had suffered many physical injuries.

In the end, “everything we are is everything we were,” opines science writer Luke Dittrich.<sup>9</sup> Scientists Nikolay Vadimovich Kukushkin and Thomas James Carew explain why this is so: Neurons in our brain collectively retain information from the past, making it accessible for future planning. Indeed, the whole purpose of memory may be to help us adjust our behavior in the future.<sup>10</sup> “Memory researcher Daniel Schacter and his colleagues put it this way: One “remembers the past to imagine the future.”<sup>11</sup>

In short, if we dwell on negative memories, that’s the future we’ll know.

### HOW RELIABLE IS MEMORY?

Have you ever looked for your glasses, with no idea of where you put them? Forgotten where you parked your car in a huge shopping mall? Spaced on what someone’s name was or had a word on the tip of your tongue, yet been unable to retrieve it? These are common memory foibles, says Schacter in *The Seven Sins of Memory: How the Mind Forgets and Remembers*.

Others include:

- Incorporation of misinformation into memory due to leading questions or deception
- Retrospective distortions produced by current knowledge and beliefs, such as forgetting positive experiences with a partner after the romance sours
- Persistence—unwanted recollections that people can’t forget—such as the unrelenting, intrusive memories Moore experienced
- Attributing memories to the wrong sources
- Believing we have seen or heard something we haven’t<sup>12</sup>

Memories can be re-conceptualized, though, just as Branca’s may have been after his priest told him that God knew his faith was strong enough to handle losing the pennant. Maybe Branca experienced his faith more profoundly and felt God nearer to him. Perhaps his faith helped him to undertake new challenges with more confidence.

### HOW CAN YOUR MEMORIES HELP YOU CREATE THE FUTURE YOU DESIRE?

If our options for the future depend upon our memories, and they are often faulty, we can retouch the memories we have. You see, our memories change every time they’re recalled. It’s like editing a story on your MacBook Air: Each time you add or

subtract a sentence, the storyline can morph in a surprising way. Similarly, memories can be transformed by retelling your story in a different way.<sup>13</sup>

“Your memory is who you are now,” observes neuroscientist Daniela Schiller. But “if you tell your story differently, the emotions that are elicited will also differ. An altered story is an altered identity.”<sup>14</sup>

In that vein, I ask you to consider one negative memory that might be holding you back. Is it something one of your parents said to you as you were growing up? Or something a teacher said? Possibly a mishap you experienced for which you blamed yourself?

If you had the strength to handle it, as Branca’s priest claimed he did, what way would you change your story? What one thing would you accomplish? Write to me at [Docktor@DoreenStern.com](mailto:Docktor@DoreenStern.com) and let me know. ■



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# PERSONAL DEVELOPMENT

## Stretch Yourself!

By Mitchell Stephenson

*“There is a small town on the Minnesota prairie where all the women are strong, all the men are good-looking, and all the children are above average.”*

—Garrison Keillor

**Y**ou probably recognize this quote from *A Prairie Home Companion*. If the description of the people in this fictional town, Lake Wobegon, made you chuckle, it may be because it sounds all too familiar. This human tendency—to think that we are all better than average—characterizes what social psychologists refer to as the “Lake Wobegon effect.”

In their book, *Compelling People: The Hidden Qualities That Make Us Influential*, authors John Neffinger and Matthew Kohut describe this effect: “Most of us think we are better than average in a variety of ways. Very few people describe themselves as below average in driving skills or intelligence, but by definition half are above and half are below.”<sup>1</sup>

To say it another way, we all need to be self-aware, and we all need to work on certain things. Or, to use a term your manager may have used in a mid-year or year-end review, we all have “development items.” To work on these development items, we need to stretch beyond that which makes us comfortable, and we need to do some things differently to improve. After all, if we don’t stretch and try to make changes, while still expecting to get better, we will have met a definition of insanity commonly attributed to Albert Einstein, which is “doing the same thing over and over again and expecting different results.”

Author John Maxwell describes the law of intentionality in his book *The 15 Invaluable Laws of Growth* as “growth doesn’t just happen.”<sup>2</sup> We need to explicitly focus on growth. There are always ways in which we all can grow and stretch ourselves, push ahead into that uncomfortable zone, get better and improve. Sometimes the hardest part is simply figuring out how to begin.

Here are some suggestions on how to start challenging yourself to develop, improve and stretch:



- **Use your free time to learn.** Do this on your commute, in the evening at home, or even by carving out some time every week at work, to learn new things. Read, listen to audiobooks, or talk to people from whom you can learn. Per author and speaker Jim Rohn, “The biggest reason people don’t succeed is they don’t expose themselves to existing information.”<sup>3</sup>
- **Use your existing resources.** Reference the Society of Actuaries’ Competency Framework, take advantage of your company’s internal development program, and use the resources available to you on the Leadership & Development (L&D) Section website. If you haven’t been to the L&D website, check it out: [www.SOA.org/ld](http://www.SOA.org/ld).
- **Get started, even though you might fail.** Author Robert T. Kiyosaki says, “Failure is part of the process of success.”

Most important is to keep moving in the direction you want to go, slowly, steadily and over time.

People who avoid failure also avoid success.”<sup>4</sup> Don’t be afraid to try new things to get better. By failing we learn what doesn’t work for us, and we can avoid those things in the future.

- **Put it into practice.** In *Compelling People*, Neffinger and Kohut say that “if you want to play a violin, you practice. If you want to get better at work, and develop too, you have to practice; it’s not going to just happen.”<sup>5</sup> After you figure out what you need to do to stretch yourself and to get better, figure out how to start putting it into practice, if you want to see results.
- **Make incremental, but consistent changes.** “Setting small, attainable goals throughout the year, instead of a singular, overwhelming goal on January 1 can help you reach whatever it is you strive for,” said psychologist Lynn Bufka in a news release by the American Psychological Association.<sup>6</sup> Progress is more likely if you don’t try to change too many things all at once. Most important is to keep moving in the direction you want to go, slowly, steadily and over time.

All of us should aspire to grow and to stretch. Putting some of these practices into place can help us to apply the law of intentionality to our own personal and professional lives. Get motivated, and don’t be afraid to fail.

Most of all, consider this adage, which is attributed to famous sculptor and poet Michelangelo, to get, and to keep, you motivated: “*The greatest danger for most of us is not that our aim is too high and we miss it; but that it is too low and we reach it.*” ■



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#### ENDNOTES

- 1 Neffinger, John, and Matthew Kohut. 2013. *Compelling People: The Hidden Qualities That Make Us Influential*. Hudson City Press.
- 2 Maxwell, John. 2012. *The 15 Invaluable Laws of Growth*. Center Street.
- 3 Gitomer, Jeffrey. 2017. *Little Gold Book of Yes! Attitude*. Shippensburg, Pennsylvania: Sound Wisdom.
- 4 Kiyosaki, Robert T. 2011. *Rich Dad, Poor Dad*. Scottsdale, Arizona: Plata Publishing.
- 5 *Supra*, note 1.
- 6 <http://www.apa.org/helpcenter/resolution.aspx>



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