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## PERSONAL DEVELOPMENT

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

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*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).