
2002 Valuation Actuary Symposium

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Session 8GS

General Luncheon

Moderator: Harry D. Dunn

Speaker: Glenn S. Pfau, Ph.D.[†]

Summary: Highly experienced and technically competent people often develop a high level of anxiety when they are expected to make a presentation to a group. Although they might have a good idea of what they want to say, many lack the speaking experience and skills to know how to (1) identify relevant and appropriate content and focus it at the proper level for the particular target audience; (2) organize the presentation in a logical fashion that shows clarity, conciseness, and an appropriate introduction, body and conclusion; and (3) deliver the material in a dynamic manner that builds and maintains interest.

MR. HARRY D. DUNN: I'm with GE Financial. I'm here as a representative of the Management and Personal Development Section of the Society. I'm a proponent of being professional not only in actuarial science but also in the areas of management and leadership. As actuaries, we don't want to be discounted as business professionals, and if we don't want to be considered as only technical subject matter experts, we need to learn how to look and act more like professionals, not just compute adequate reserves like professionals. Jim MacGinnitie and Dan McCarthy highlighted how we need to focus better on communication, whether it is communicating with Audit Committees or our management.

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[†] Dr. Pfau, not a member of the sponsoring organizations, is President of Communication and Management Professionals in Alexandria, VA.

To that end, the Management and Personal Development Section has always endeavored to bring the very best speakers in these areas to our meeting. My colleague at GE Financial, Ty Woodridge, happens to be the chairperson of the section, and he feels confident that after our speaker is finished talking, all of you are going to rush to join the section.

Our speaker is Dr. Glenn Pfau. He has more than 25 years of experience in management, consulting, and teaching. He's respected nationally and internationally as a dynamic speaker and leader of seminars addressing speech, image, communication, and management, usually focusing on executive and leadership training. He has consulted with more than 600 corporations on these matters. He also has public sector clients, which is probably why he is located in Alexandria, Virginia, near the pulse of our federal government. He has also provided training to associations such as the American Association of Retired Persons (AARP) and the American Management Association, of which he is a senior faculty member.

DR. GLENN S. PFAU: I was washing the car about 25 years ago. I was leaned over the back of the car, and my five-year-old daughter was talking to a little neighbor girl who had just moved into the neighborhood. The neighbor girl said, "Is that your dad over there?" And I could hear my daughter say, "Yeah, that's him." The little neighbor girl must have heard something. She said, "Is he a doctor?" And I swear my daughter said, "Yeah, but he's not the kind of doctor that can help you with anything." So don't expect a whole lot.

Somebody asked me, "Why did you give up university teaching?" I was a professor at Ohio State University and at the University of Virginia in Charlottesville. It's interesting how little events can change your life. I was lecturing early one morning in Charlottesville. I had only been lecturing about 10 minutes, and a student in the back of the class fell sound asleep. While I was lecturing I could hear these snoring sounds. It was very distracting. The guy's mouth was open and he was drooling a little bit. I said to the guy next to him, "Mike, would you mind waking Jack up?" Mike said, "You wake him up; you put him to sleep."

Actuaries are not considered to be the most dynamic speakers on Planet Earth. You're very, very bright, and very, very technically competent. About 2,100 years ago, Cicero said, "All great speakers were once poor speakers." This is not a skill that you're born with; this is a skill that everyone can develop. Ralph Waldo Emerson said it a little differently. He said, "The skill to do comes from the doing." Vince Lombardi coached the Washington Redskins for only one year, and the Green Bay Packers for a number of years. In Washington, we had our first winning season after some eight straight losing seasons. I used to love to listen to this guy speak. I heard him seven times. He used to say, "If I ever hear my players say practice makes perfect, I immediately correct them. Practice doesn't make perfect. Practice makes permanent. Perfect practice makes perfect." See, you don't get better at speaking just by doing it over and over again. You get better by learning some principles and practicing the principles over and over again. That applies in every dimension of your life.

There are four kinds of speakers. Which one are you? There is an old Arabic proverb that goes like this: There are four kinds of people: The first kind is he who knows not and knows not he knows not. He's a fool. Shun him. He is doing things wrong and is unaware of it. The second kind is he who knows not and knows he knows not. He is simple; teach him. The first one thinks he knows it and he doesn't. These types might be lousy speakers, but they don't even know it.

You're saying, "Hey, I don't know the 10/80/10 rule for organizing presentations. I don't know some of the keys to making technical presentations dynamic and powerful, but I'm here to learn." The third kind is he or she who knows and knows not he knows. He's asleep; wake him. He is doing a lot of things right. Let's find out what he is doing right so he can keep doing them. The fourth is he who knows and knows he knows. He is wise; follow him.

I've heard many excuses about why people can't be good speakers. When I received my registration materials for this meeting, I said, "I hope there are not going to be more than 50 people there because I cannot speak to groups larger than 50." She said, "You're serious?" I

said, “Yes.” She said, “Well, I think there are going to be more than 50 there.” I said, “What do you recommend?” She said, “Imagine them in their underwear.” So would you please all strip down to your underwear? The woman next to her said, “No, I always heard you should imagine them in the buff,” but I’ve never tried that.

You think you’ve got excuses. You think you got it bad. There is a guy who dropped out of grade school. He ran a little country store, and at age 21 he went broke. He ran for a state legislative race. At age 22, did he win or lose?

MR. DUNN: He lost.

DR. PFAU: That is correct. He decided to go into business again at age 24. He went back into business. It took him 15 years. He not only went under; he went bankrupt. It took him 15 years to pay off his bills. He did not get his creditors paid off until he was 39 years of age. He was ready to get married at age 26. Two months before his marriage, his wife-to-be died. He said, “I don’t even remember the 27th year of my life.” He spent nearly the entire year in bed with what he called a nervous breakdown. He ended up getting married, but both he and his wife said it was a marriage that should not have happened. They even had two children die during infancy. It was an unhappy marriage. So he ran for the U.S. House of Representatives at age 34. Did he win or lose, Harry?

MR. DUNN: He lost.

DR. PFAU: But at age 36, he ran for the U.S. House of Representatives again, and this time he...

FROM THE FLOOR: Won?

DR. PFAU: No, he lost. He waited nine years. He matured a lot. At age 45, he ran for the U.S. Senate, and finally he...

FROM THE FLOOR: Lost?

DR. PFAU: You're right. He lost. He ran for the vice-presidency of the United States at age 47. After all these losses, he finally...

FROM THE FLOOR: Lost.

DR. PFAU: You're right. He lost. He ran for the U.S. Senate again when he was 49 years of age. After all these losses, what happened?

FROM THE FLOOR: I think he won.

DR. PFAU: No, he lost. At age 52 he ran for another election. Did he win or lose?

FROM THE FLOOR: He won.

DR. PFAU: You're correct. He won. Attacked daily by the press, despised by half of the United States, this awkward, rumped, burly man simply signed his name as Your Servant, followed by A. Lincoln—not Abe Lincoln, not even Abraham Lincoln. He signed it as A. Lincoln. So there's a principle here. Great leaders bounce back from adversity, and they view themselves as a servant to *their* people.

Ralph Waldo Emerson said something about what we're trying to do in communication. He said, "What we really want to be is eloquent." He defines eloquent in this way: "The power to translate truth into language perfectly intelligible to the person to whom you speak." What this basically says is you've got to start where the audience is, not where you are. To sell to John Brown, I must see through John Brown's eyes. Many speakers go in with their presentations, and they start where they are, not where the audience is.

In the last 100 years, the U.S. has had 18 presidents. How many presidents can you identify of those 18 presidents? Who is the President of the United States? Do you know?

FROM THE FLOOR: Current or last?

DR. PFAU: Yeah, the current one.

FROM THE FLOOR: George W. Bush.

DR. PFAU: Of these 18 presidents, who were the two or three worst speakers? I have the list of 18 ranked by a group of Ph.Ds in speech and communication. They've ranked them from 1 to 18. Who are the bottom two or three, and who are the top two or three? Just pick out the bottom two and top two, and see how close you can come. I'll give you the ranking in just a moment. This list was done when Bill Clinton was president, so George W. is not on the list. Who was probably the most technically competent of all 18? Some said he had a mind of steel because of the way he could lay out an argument so beautifully and because of the competency or technical skills he had. As a speaker, he was ranked 18 of this group. They called him "Silent Cal." Calvin Coolidge was ranked 18.

Who had tremendous ethos or credibility or believability, sincerity, or integrity? Integrity is doing the right thing when no one is watching and no one will ever find out. He had tremendous integrity, but he was ranked 17 of the speakers. You don't want to play golf with him. His name was Gerald Ford.

A great military leader with tremendous experience was ranked 16—a man by the name of Dwight Eisenhower. Let's go from 16 up to 6. Number 6 is a man who would speak with conviction, rarely used notes, and was very competent and self-assured. This was a man by the name of Woodrow Wilson.

Number 5 is a man paralyzed from the chest down—Franklin D. Roosevelt. In March of 1933, one-fourth of the U.S. population was out of work. Banks across the country were going bankrupt. He said, "The only thing we have to fear is fear itself."

Number 4 is a guy who had small fists. He called himself a big chicken, and he never had any college. One time at a fertilizer convention he kept using the word *dung*. Somebody went to his wife and said, "It's so embarrassing to hear the president of the United States use the word *dung*." She said, "I am so happy he uses that word instead of the word he uses at home." He swore a lot. He used to make statements like, "If you can't take the heat, get out of the kitchen," and "Baby, the buck stops here." He was Harry Truman.

Number 3 is the slowest-speaking of the 18 presidents—Ronald Reagan. In 35 years in Hollywood, didn't they teach him to articulate more quickly? They taught him just the opposite. Remember, as self-confidence grows, speaking rate slows. We're down to 2. Tell the person at your table who you think ranks 1 and 2. By the way, it was a very, very close call between 1 and 2. There was a big gap between 3 and 2 but it was very, very close between 1 and 2. They used to put the old movie cameras across the cow pasture, and when Theodore Roosevelt, the old Rough Rider, would speak, the crowd would stand and cheer. They said he was the greatest motivational speaker of all time. It didn't matter what he was saying. He could convince you. He'd inspire and motivate. People would be wiping tears from their eyes.

Number 1. In the debates with Richard Nixon, a young senator from Massachusetts asked for two debates. Eisenhower, said to Nixon, his vice president of eight years, "Don't just give him two, give him four. Make this the greatest landslide this country has ever seen." Nixon was already ahead by 18 percentage points, and every time he debated, Eisenhower said "You'll get ahead by 5% more because you were the top collegiate debate champion." Nixon's opponent never had a course in argumentation or debate in his lifetime. Eisenhower forgot to read Aristotle who said that a person who can speak from the heart will beat the person from the head everytime. Number 1 is John F. Kennedy.

I was teaching the last three days for a federal agency. I had a group of engineers who were mainly technical professionals like yourselves. There was an older professional who used to brief Henry Kissinger when he was secretary of state. He told us an interesting story. He said once a week he would give a briefing to Kissinger. He said, "We usually had somewhere between five and eight agenda items we'd brief him on. He'd always get a copy of it. I'd go

over each of the items.” One time this man talked about a coup that could break out in a particular country. He told Kissinger that they’d have to watch this particular country. There was a lot of unrest. Then he went on to the other agenda items.

Two days later, a coup broke out. Kissinger picked up the telephone himself, and he called the CIA. He said, “I want to see the man who briefed me two days ago.” This guy said it took a while to find him, but two hours later he went scrambling over to Kissinger’s office. He said, “Yes, Mr. Kissinger, what is it?” He said, “A coup just broke out. Why didn’t you warn me?” He said, “Mr. Kissinger, I have the agenda list right here, and I left one with you. That was Agenda Item 5.” “You didn’t warn me,” Kissinger said. “Mr. Kissinger, we spent several minutes on it.” “You warned me, but you didn’t *warn* me. Do you understand? There’s a difference between warning and warning. Do you understand that.” “Yes, Mr. Kissinger, I think I do.” “You may leave now, and in the future remember—when you warn me, I want you to *warn* me.”

What was he saying? He said, “I learned after that that it’s not what you say—it’s how you say it that makes the difference. How you say something is much more important.” He said, “I didn’t show enough passion, or enough conviction when I spoke.” It has been said that if you’re going to be a great speaker, you have got to show passion, grab hold of it like it’s the last gold ring on the carousel, and never let it go. If you take control of that passion and allow it to command your life, your opportunities are truly unlimited, but even in the technical presentation, you have to be able to show some passion.

How can we make technical presentations more interesting? You don’t become a great communicator by sitting here and listening to some speaker talk about this. Several of you have been through my training, a two-day or three-day course in which you are videotaped over and over again. If you’re really involved, and you practice it, that’s how you get good at it. I videotaped you, and each of the times you’re videotaped, you get better and better at it.

Think about communication in terms of the three V's. The first V is *verbal* or your words. The second V is *vocal* or your voice. According to Dr. Albert Morabian, head of communication at UCLA, the third V is *visual* or nonverbal. How much weight would you give to each? It has to add to 100%. Tell the people at the table whether verbal would rank, for example, 98% and the other two would be 1% each.

You've got to get the words, right? Dr. Albert Morabian was head of the communication department at UCLA for 15 years. The most quoted communication study in America was done to try to find out the relative importance of the voice—pitch, pace, and power? What's the importance of the way you use your gestures, facial expressions, and eye contact? Of course, this information is transmitted in your content—in your words. Tell the people at your table what you think it is.

We know that words are most important, or are they?

Dr. Albert Morabian researched this concept over a period of two years, and came out with a major research study. It has been supported several times. What he found is that words are very, very important. That's why they account for 7%. The voice is 38%, and what people take in through their eyes is 55%. If that doesn't tell you something, I don't know what does. *Words walk. Bodies, vocal variations, and gestures talk.*

There's nothing as powerful as a well-placed pause. He's in his 70s. Two years ago, he signed a five-year contract at \$29 million a year because of the pause. He was making \$15 million and wanted to retire. He's worth a half-a-billion dollars. They said, "Your sponsors won't let you retire because of the pause." When you advertise our products on the radio program, the sales go up. I was traveling between Miami and Miami Beach. I turned the radio on and heard something that sounded a little bit like this. I just finished training for Florida Power & Light and was going across to my condo in Miami Beach. I turned the radio on, and here's what I heard: "Hello, Americans. You know the news. Now for the rest of the story."

The story on the radio went like this: The time was about two o'clock on a Saturday afternoon. George and Ray were playing in a swimming pool in the back yard. Ray, the four-year-old, got out. George, the five-year-old, got in. After a couple of minutes Ray noticed his older brother was floundering in the water. He reached down and he tried to get him out. He couldn't get him out of the water. He ran in the house and said, "Mother, come quickly. I think George is drowning in the back yard." She came running out of the house, pulled him out of the water, laid him on the ground, gave him mouth-to-mouth resuscitation, pounded on his chest, did everything she could for some 30 minutes to get air back into this lifeless body.

After some 30 minutes she said to her four-year-old who was sobbing and crying while watching the whole thing, "It's too late for your brother, George." And she picked up little Ray, and they were crying together as they headed to the back porch. Just as they got to the back porch, something strange happened. He said, "Mother, everything's getting dark." She said, "Did you hurt your eyes?" "No, Mother, but everything's getting dark." She said, "It's only 2:15 in the afternoon." "Mother, I don't care what time it is. It's getting dark." Within an hour it was totally dark for little Ray.

There was an open casket three days later, and they led Ray by the hand to the casket, and they quickly had a meeting. Should they allow him to touch the cold body? They decided they should so he could reach closure with his closest friend, his brother. They put his hand on the body. He couldn't see his dead brother. You all know him. His name is Ray Robinson. He stopped using his last name and started using his middle name. It is Ray Charles, the singer and the pianist. Now you know the rest of the story. A psychosomatic disorder? This is the way Ray Charles explains his blindness.

A tremendously credible person is a former President of the United States. He said, "You know, if I went back to college again, I'd concentrate on two areas." He said, "Earlier in your career you have to be able to learn to write, but," he said, "when you want leadership in your life, you

have to learn to speak.” He said, “I never learned to do that well, and that’s why I could never be elected president.” He was president but couldn’t be elected president because he never learned to speak well. He said, “Nothing in life is more important than your ability to communicate effectively. I never learned to do that.” What was his name?

FROM THE FLOOR: Was it Gerald Ford?

DR. PFAU: Yes, it was Gerald Ford. I was reading an article on Boring Business Presentations or Boring Technical Presentations. They said they took 140 managers and asked, “What do you do to stay awake during these boring technical actuarial presentations?” People do different things to stay awake. They write notes, daydream, doodle, ask questions, talk to people around them, but the article concluded that despite their best efforts, 18% said they fell asleep anyway.

Half of being able to speak effectively and give effective technical presentations is what takes place between your ears. I happen to believe you’ve got to talk yourself into it; use a mantra. You’re going to say things like, “I’m going to be calm and poised.”

What’s your wife’s name?

FROM THE FLOOR: Lisa.

DR. PFAU: Has Lisa ever made you mad?

FROM THE FLOOR: Of course.

DR. PFAU: Who else is married at this table? Are you married? What’s your wife’s name?

FROM THE FLOOR: Joan.

DR. PFAU: Has Joan ever made you mad?

FROM THE FLOOR: Yes.

DR. PFAU: We have two liars at the head table. Lisa and Joan have never made either one of these people mad. According to psychologists and psychiatrists, no one can create an emotion within you. No one can make you tense or anxious. It's what you do to yourselves. Has your wife ever made you mad?

FROM THE FLOOR: No.

DR. PFAU: That is correct. She has never made you mad. Only you can make yourself mad. You have to say to yourself, "I am in control." I have something important to say, and I'm going to say it in my own unique way. I'm going to have a positive mental attitude." Your speech should be natural and conversational.

One of the things Dale Carnegie says is just do what you'd naturally do, only do it in an enlarged way. If you pause, pause longer. If you use gestures, use larger gestures when you're in front of an audience. If you'd raise your voice, raise it more. Incorporate the three Ps: pitch, pace and power. You don't have to remember a thing. Employ enlarged naturalness. There's an old saying: "Don't ask me to pay attention until you've captured my attention." You've got to do some things to capture the attention of the audience.

There is Ronald Reagan's principle. They asked him, "Why are you called the great communicator?" What makes you so effective? He said, "I wear a contact in one eye and no contact in the other eye, so that a person is always in focus, and my notes are always in focus with the other eye. He said, "When I first went to Hollywood, I was given some advice. You can forget about everything else if you remember this bit of advice. If you talk to everybody, you talk to nobody, but if you talk to one person, you talk to everybody." He further said, "That's the reason I became president of the United States.

What does that mean? It means you've got to hold the eye contact three, four, or five seconds. If I look into your eyes for one second or less, I recognize you as another human being, but if I hold it for three seconds or more, it says I care about you as a person. You're special! Even for a technical presentation, hold that eye contact, three, four, or five seconds, and turn your body to the corners, sweep the corners. It's like Bill Clinton when he was debating Bob Dole. He would turn his whole body to the corners. Bob Dole just turned his head. You want to turn your whole body to the sides.

The point I just made is this mere 7% or one-thirteenth of the impact of your message is the words that are coming out of your mouth. You have got to think about the twelve-thirteenths if you're going to become a dynamic technical presenter. Words walk. Bodies and vocal variations talk. So you've got to decide every time you give a technical presentation where you want to raise your voice? If something is really important, show it by your emotions

In order for that to happen, you've got to speak in a totally different way than you ever have. I'm reminded of Galileo. Using a telescope he proved the theory of Copernicus which is that the earth was not the center of the universe. In fact, he found out that the earth revolved around the sun, yet when he tried to change people's beliefs, he was thrown into prison where he spent the rest of his life. They'd come to him once a year and say "Mr. Galileo, will you now admit that the earth is the center of the universe?" He said, "No." A year later they'd come back. "Will you now admit the earth and not the sun is the center of the universe?" He said, "No." They'd come back to him every year until he ultimately died in prison. What's the point I'm making? The point is simple. Change is essential to progress but rarely is it easy so don't expect it to be. That's why we have you go through two- and three-day courses to be able to practice this. It's more than just hearing it. You must practice it.

Aristotle, 2,300 years ago said, "If you want to be a great speaker, there are three things you've got to have." (1) You need credibility or integrity if you're going to be a great speaker. He said that if you don't have integrity or credibility, you have nothing. That is especially true in the actuarial area. On valuations, you'll be asked where did those numbers come from? How do you back them up? Is there a true valuation? If you don't have integrity, you have nothing. It makes

no difference how good Jim Baker or Jimmy Swaggert's sermons are because they have no integrity. (2) The second thing is logical proof or logos. You folks are so good at the first two—ethos and logos. In my 35 years of experience, I've been around a lot of technical types. You lay out an argument very well with all the numbers, and you back it up with PowerPoint slides and handouts. But Aristotle said that if you truly want to be a great communicator, (3) you also need pathos or emotional proof to speak with passion from the heart. Aristotle said that the heart always wins over the head. For example, in the debates, George W. beats a much more logical and experienced Al Gore. An actor from California, Ronald Reagan, beats a walking encyclopedia like Jimmy Carter who has tremendous knowledge. John F. Kennedy beats Richard Nixon. In the previous century, Abraham Lincoln beat a much more logical Stephen Douglas.

Lombardi said, "The quality of a person's life is in direct proportion to their commitment to excellence." It doesn't matter what field the person is in. If you want leadership in your life, you've got to make a commitment to excellence. The name of the book is called *Straight From The Gut*. Some call Jack Welch the number one CEO in the last 20 years. Mr. Welch states: "An "A" leader is a person with a vision, and the ability to articulate that vision so vividly and so powerfully that it becomes the vision of others."

Roger Ailes, Reagan's speech coach, used to tell the president, "speaking is like a good poker game. You've got to open with Jacks or better." If you don't have Jacks or better, don't open. Start strong. The second thing is to end strong. You must, "Catch him, keep him, and then convince him."

Speak with passion, even in technical presentations. They asked Elizabeth Dole why she wanted to go down on the floor when she gave the greatest political speech of all time. (She won by 55% a week ago in North Carolina.) She said, "Because I wanted to touch the audience physically and emotionally. I wanted to bond with them. I wanted to connect with them." Project confidence. Confidence cannot be taught. I can't teach anyone self-confidence. It can be caught. You can catch self-confidence and you do so through multiple opportunities to practice speaking and critiquing yourself on videotaping and knowing the rules of effective speaking.

Eye contact. You should be on the eyes of the audience 95% of the time. Do not look at your notes during the first or last 30 seconds of a presentation. Look up, lock in and speak to one person right at the beginning, not to the whole audience. If you talk to everybody, you talk to nobody. Hold eye contact for three to five seconds. Don't forget to sweep the corners. Use large meaningful gestures. Get your feet out of concrete, move around a little bit. Remember, static speakers produce listless audiences. Inject purposeful pauses and vary the three P's of your voice—pitch, pace, and power. So use high and low pitch.

Pace—good speakers will sometimes speak very rapidly and other times very slowly and deliberately as they emphasize a particular point. Power—your presentation should range from a yell to a whisper. Share personal anecdotes. There's nothing as powerful as a personal anecdote. He divides his 48-minute speech into four 12-minute segments, and he tries to have something unusual in each of these 12 minutes. Be willing to take risks. No pain, no gain. No guts, no glory. A turtle only makes progress when its neck is stuck out. “An amateur built the ark. Professionals built the Titanic.”

Use a strange voice, incorporate facial expressions, guard against that stone face or that plastic face. If you read your speech, you're destroying 90% of your effectiveness. Call people by name. The sweetest sound to the human ears is the sound of your own name. Remember the seven/seven rule for visual aids. You should have no more than seven lines and no more than seven words per line. Dress professionally. Adapt the presentation to the audience. Start and end strong.

I'll leave you with a couple of final thoughts. Let me give you my seven keys to success, and I'm going to use something George Bush, Sr. always used to like in every speech he gave. It's alliteration, which is a series of words starting with the same consonant. He tried to do it twice for each of his speeches. For example, he said “All the democrats care about are perks, privileges, pacts, partnership, paralysis.” But I'm going to end with seven L's, and I think they all tie into your ability to communicate. The American Management Association did a survey and discovered that what propels a person in their career is the ability to communicate

effectively. Your ability to communicate in small and large groups has a greater impact than any other dimension.

I'll leave you with these seven concepts. The first L is to *live*. You've got to live. The second L is to *listen*. God gave man and woman two ears that remain open and one mouth that closes, which should tell us something. If you're liked by others, it's not because you speak well or dress well. It's because you listen well, and you folks are tremendous listeners. The third is to *learn*. We're like trees. If we're not growing, we're dying. I spent six months training in Japan. There's a word, *Kaizen*, which means one-tenth of one percent improvement every day. So you say, hey, this is an important part of my life. I'm going to move it up to the next level. The fourth L is to *laugh*. The only time we're not aging is when we laugh. The fifth L is to *lead*. This is really what we want. If you develop this skill, you've got more leadership in your life than you've ever had before without it. Jack Welch says, "It's impossible to be "A" leader unless you have a vision, and are able to articulate it so vividly and so powerfully that it becomes the vision of others." The final two Ls are to *love* and to *leave a legacy* or to make a difference with our lives. You're special.