



SOCIETY OF ACTUARIES

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# Actuaries are good sports too, V—the 100th Boston Marathon

by Michael J. Cowell, Editor

**April 15, 1996**

The Patriot's Day holiday punctuated Boston's cold, damp early April with a bright, blustery morning. It was great for the Marathon. At 7:30 a.m., Rick Moore and I boarded one of the hundreds of school buses taking thousands of runners from Boston Common.

The trip to the village of Hopkinton, normally 45 minutes from Boston, took us two hours. We



*The Kobrine family of actuaries meet inside Athlete's Village. Ron (center) is flanked by sons Eric (left) and Steve (right).*

got stuck behind a bus that broke down on the narrow road into town. There, we joined another long line of runners trying to get into "Athletes' Village." The Boston Athletic Association (BAA) set this village up in the muddy sports field behind Hopkinton High School.

No sooner had we arrived when the loudspeakers blared for us to get into the starting line in the "corrals," separating us into 38 groups of 1,000 each according to our seeded times, with the fastest runners up front. Considering its size, the crowd was remarkably orderly.

Never in its 280-year history had this small village of Hopkinton seen such an army of people, more than three times the record for runners in any of the 99 prior Boston Marathons.

## **The Actuarial Marathoner**

In the mid-1980s, before AIDS/HIV research and NAIC Risk-Based Capital responsibilities took up all my spare time, I had the luxury of publishing *The Actuarial Marathoner (TAM)*, a quarterly journal of endurance sports for the actuarial profession. More than 300 actuaries worldwide received this journal; most of them had run one or more marathons.

Then, the central theme of many *TAM* articles was why actuaries should be so heavily over-represented in marathon competitions. After all, what is a marathon run, if not a three-to four-hour test of abilities honed for months, often in solitude? And who better than veterans of actuarial exams would combine the quantitative skills to

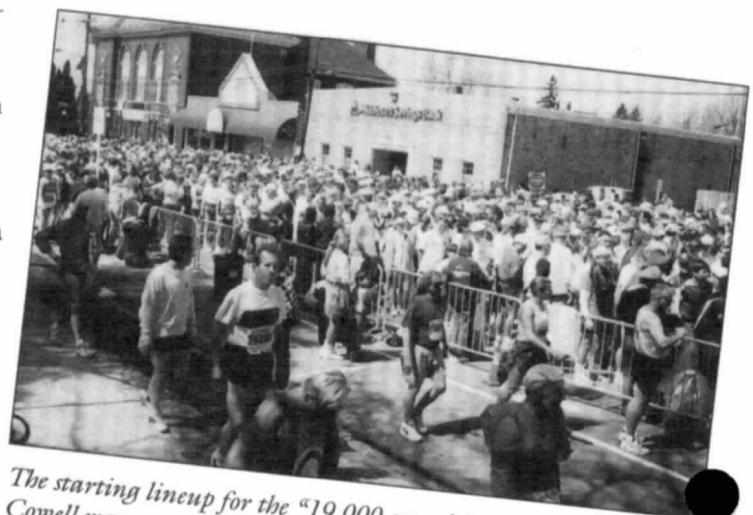
calculate splits and the discipline to train for long hours, with the masochism to even contemplate running 26 miles at a stretch?

How else to explain why actuaries all 18,000 in Canada and the United States, representing about one in 8,000 workers, participate in large marathons at an



*About 12:14, runners shuffle toward the start. The starter's box is just beyond the Marathon Way sign.*

average above one per 1,000 runners? I had observed this 8-10:1 ratio back when the popularity of distance running in North America was in its heyday. So I was pleased, after a ten-year hiatus from studying this phenomenon, that actuaries were still showing up in such large numbers.

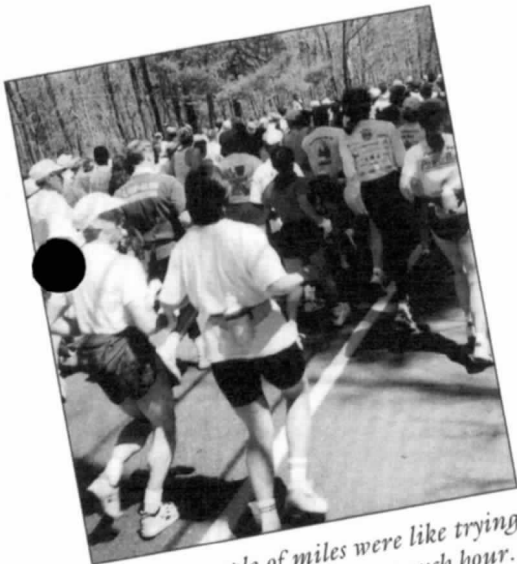


*The starting lineup for the "19,000 corral." Author Mike Cowell was another 4,000 back (#23536), with more than 15,000 behind him.*

**Finding the runners**

Like many other thousands of 100th Boston “wannabes,” actuaries had trained hard during 1995 just to qualify for this historic race. For unlike most other popular running events, the BAA requires applicants to adhere to strict qualifying standards, in a prior marathon, before being admitted to run Boston.

In the March issue of *The Actuary*, when I asked registered runners to contact me, the BAA had already announced that the ranks of officially qualified runners would exceed 27,000, rivaling such mega marathons as New



*The first couple of miles were like trying to run in the NY subway at rush hour.*

York and London. To further complicate matters, in an unprecedented move during 1995, the BAA had awarded an additional 10,000 slots through a lottery system, without regard to running experience. So, by the time registration closed, more than 38,000 had been awarded a coveted spot in this historic event.

By early April, about 30 registered actuaries had responded to my request. Allowing for a few late reporters, it looked as though the traditional ratio of about 1:1,000 was holding. We even had three runners from the same

family: the Kobrines, featured, coincidentally, in the March issue of *The Actuary*. Ron knew that his son Steve would be running. He was surprised, however, when his son Eric, who accompanied him to Boston, announced at the last minute that he, too, had qualified to run.

**We're off**

As the noon start approached, the cool early morning gave way to a warm spring day. For the spectators lining the course, it couldn't have been better. At the lineup with the other runners in the “23,000 corral,” I barely heard the starting cannon. When I did, I stood still for almost 10 minutes before shuffling, ever so slowly, toward the start. The transponder chips attached to our shoelaces activated a continuous stream of beeps registering our start. My watch showed 12:15 p.m.

Except for fast runners in the front, for most of us, the first two miles were like trying to run in the New York subway at rush hour. By the time we reached Framingham, the unofficial runners, who had been kept out of Hopkinton, started to jump in. But they were well behaved, and I observed none of the pushing and shoving that race officials had feared. The spectators grew thicker as we passed through Natick and the halfway mark. There, the perennial cheering gantlet formed by the Wellesley College women was two or three times its normal size and sounded 10 times its normal decibel level.

By the time many of us reached the infamous “Heartbreak Hill” in Newton, a sequence of four ascents spaced over more than three miles, it was well into the afternoon. As we reached the summit to begin the last long stretch down Beacon Street into Boston, we were battling a moderate off-ocean breeze. However, the sight of the CITGO sign at Kenmore Square



*Cathy Shires (#21190) looking strong at the 9-mile mark.*

**Finishing times for 30 actuaries in the 100th Boston Marathon**

2:37 Bruce Holmes	3:38 Brian Stricker
3:11 Mike Betts	3:50 Cathy Shires
3:16 Bob Johnson	3:53 Tom Ghezzi
3:17 Jerry Dubner	3:54 Deb Cunningham
3:20 Dave Buddington	3:58 Bill Whitmore
3:27 Tony Belisle	4:08 Bill Buchanan
3:27 Steve Schoen	4:09 Drew Kudera
3:30 Rawson Chaplin	4:13 Andres Vilms
3:30 Rick Moore	4:15 Jack Donnelly
3:33 Sid Bone	4:16 Mike Cowell
3:34 Eric Kobrine	4:19 Tom Boldt
3:34 Ron Kobrine	4:20 Gene Wickes
3:36 Ed Groden	4:26 Flick Fornia
3:37 Steve Kobrine	4:47 Bob Thompson
3:38 Bill Masterson	4:49 Matt White



*Andres Vilms pauses for a photo opportunity on the last stretch down Beacon Street.*

## Boston Marathon (continued from page 11)



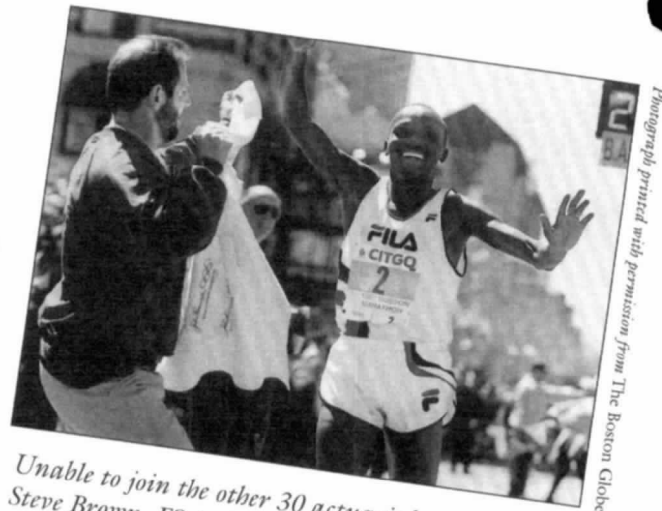
*A friendly runner takes Mike Cowell's picture as he comes to the finish.*

All told, it was a great day for Actuarial Marathoners. All 30 of us reached the finish line and collected our prized medals. So, if we missed anyone, please call, write, fax or e-mail me with your story. Time permitting, after I turn the editorial reins of *The Actuary* over to Bill Cutlip this summer, I may be able to come out with a special 100th

Boston souvenir issue of *The Actuarial Marathoner*.

was encouraging. Despite the horror stories about the last two or three miles, I found myself actually passing a few dying stragglers as I rounded the turn onto Commonwealth Avenue, up Hereford Street and onto Boylston Street, where the finish line came mercifully into view at about 4:15.

*The first actuary to cross the finish line, Bruce Holmes, gives high sign on his way to a 2:37 finish.*



*Unable to join the other 30 actuarial contestants, Steve Brown, FSA, chairman and CEO of John Hancock (wearing sunglasses), holds tape for winner Moses Tanui. (Photo by Jim Davis/The Boston Globe)*

## Improving your business writing skills (continued from page 8)

information without a clearly stated request for action is not persuasive. So, in order to elicit the response you want from your reader, the authors recommend the following:

1. Gain your readers' attention in an appropriate manner.
2. Awaken a need for an idea before presenting the idea.
3. Stress benefits, not features.
4. Use facts, opinions, and statistics to prove your case.
5. Don't get bogged down in unnecessary details or arguments.
6. Tell the reader what to do next.
7. Before making a request, give the reader a reason to respond.
8. Do not assume the reader has been persuaded by your argument.

The 140-page book is concise and well written. The authors' suggestions help the reader become a more effective writer. It is an excellent resource for those wishing to improve their business writing skills.

Alan Finkelstein is an Assistant Group Actuary with Swiss Re America. He previously served three years on the SOA Committee on Management and Personal Development. He authored a previous article in the Complete Actuary series, "The Life Styles Inventory," which appeared in the May 1993 issue of *The Actuary*.