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## on the lighter side

# Shhhh! Daddy's studying

by Joseph Sirote

**M**y first child, Natanel, was born shortly after I passed Exam 135. I learned to work and study in the sleep-deprived environment that all new parents are familiar with. The main trick was to master concentrating with the baby around. When I was home alone with the baby, I picked him up and walked around while reading my study notes, or he slept on my lap as I did sample problems. Or, when he screamed in his crib as I desperately tried to concentrate, my plans changed: "OK, I'll study later — say 'Da Da' ..."

By the time Natanel was six months old, he liked to grab my study notes and play with them or, even worse, chew them. When he started to crawl, I learned not to leave my study material lying around (unfortunately, I didn't learn fast enough).

By the time Natanel was one, he would crawl into my office, pull himself up by my pants, and say "Uhhpp. Uhhhp. Uuuhhppp!" I could only ignore him long enough to finish one problem. So, up on my lap he went. For the next half hour, I would work desperately on the next problem while trying to keep my calculator, pencils, and papers on the desk. "OK, I'll study later — let's try to walk ..."

While preparing for Exams 160 and 161, my wife passed her second pregnancy test. Kira and I were due in January. No problem for exams, though we would miss the tax deduction. A few nights before the May exams, the OB/GYN called and told Kira, "You failed your AFP screening test. Come in tomorrow for a sonogram." Clearly, there was no studying that fearful night. The sonogram was conclusive: we were expecting twins. I passed 160 and 161.

Twins are usually born early, often six weeks premature. Thus, we could deliver in mid-November — smack in the middle of exam period. I explained to my saintly wife the importance of timing: after November 20 (my last exam) and before December 31 (to get the tax deduction). We delivered healthy twin boys, Shaya and Rami, on December 5, and I passed 150, 151, P562U (my first Fellowship exam) and attained Associateship. Not a bad two weeks.

The sleep deprivation got worse as the twins took turns screaming all night. Also, it was harder to hold twins and study. However, I found that I could hold both boys, keep a book open on a table, sway back and forth to calm the babies, and study (a little). The trick was finding a table the right height. I also found that reading study material to babies is a great way to put them to sleep. (Apparently this works on actuarial students, too.)

Our oldest was walking and talking by now, and he was able to admonish his younger brothers, "Shhhh! Daddy's studying." By locking my office door and buying some earplugs, I was actually able to study quite well. Still, at times I found that I had three adorable toddlers playing with the doorknob, knocking on the door, and whimpering "Daaadddeee."

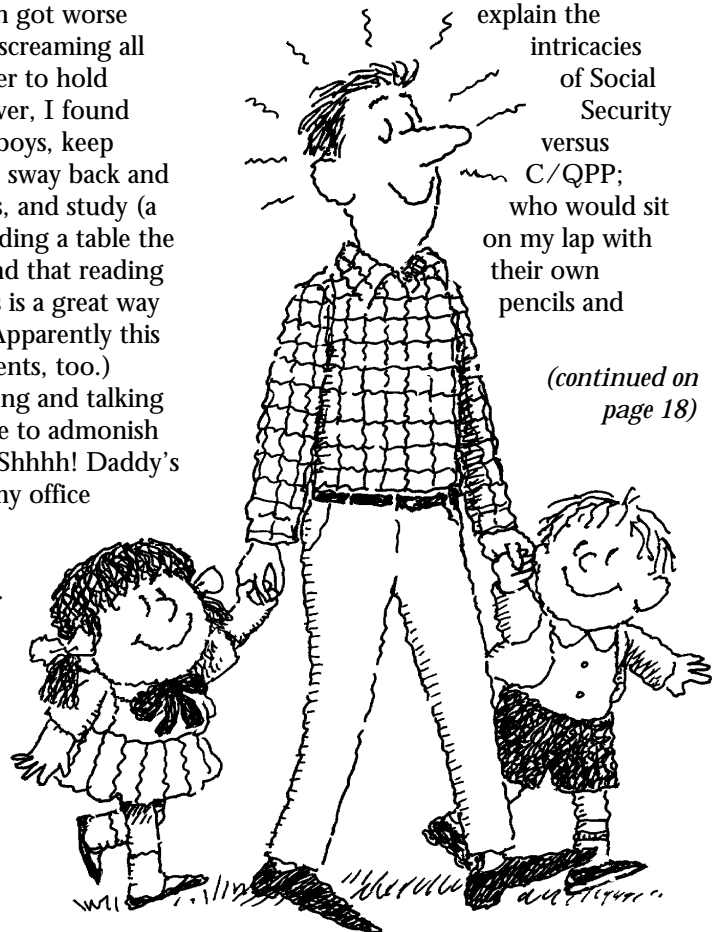
"Daaadddeee." "OK, I'll study later. Let's read Cinderella ..."

It was not always smooth sailing. One of my methods for studying was to summarize all of the material on a few pieces of paper (writing very small). One day after we put the children in bed, I went to my office to study. Something was wrong: my books were on the floor, and my notes had scribbling all over. I couldn't read them — months of work was lost! Kira and all the children (and perhaps a few neighbors) heard my primal scream. My (recall saintly) wife calmed me down. The boys got a good talking to and a new rule: "No touching Daddy's study notes!" Nonetheless, recreating my notes proved to be a good studying technique, and I passed.

Over the next two years, I passed 152, 200, 210, 220, 230, and F580. (It's too painful to list all the exams I failed.) During these sittings, I was helped by my three little assistants, to

whom I would explain the intricacies of Social Security versus C/QPP; who would sit on my lap with their own pencils and

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help me calculate a DAC, or turn the pages for me when I was going too slow; or “OK, I’ll study later — let’s have a pillow fight...” I enjoyed these study days immensely. My technique was simple: two hours of studying, one half-hour of playing with the boys, repeat.

While I was preparing for Exams I340 and I443, Kira passed her third pregnancy test. Again, we were due in early January (good for exams, bad for taxes). My saintly wife scheduled the sonogram appointment on a study day. We were expecting twins, again! (I think Kira was over-studying for these pregnancy exams.)

After I passed my May exams, I went over the routine with Kira again: delivery after November 6 (my last exam) but before December 31 (for taxes). As an added pressure, I would be sitting for I343, I441, and I445, which would make me a Fellow. But as study season progressed, it became clear that this pregnancy would not be easy. On September 19, I rushed Kira to the hospital in premature labor. The doctors were able to stop it, but Kira was given strict instructions: total bed rest. I was no longer able to study at night, and I could only squeak in a few hours on the weekends when the boys napped or relatives helped out.

Over the next 10 weeks, we went to the hospital many times. After I used up all of my vacation days, I used study days to take my wife to the hospital or to visit her there. I tried to study everywhere I went, but it was hard, especially in the hospital. As both the exams and the due date approached, tension grew. It was difficult to be the caring husband, understanding father, and studious actuary — and all suffered as a result.

Kira, true to her saintly form, held out until after exams. On November 14, we gave birth to healthy baby girls, Chaviva and Elisheva. The exams fared well considering the circumstances. I passed I343 and I445 but failed

I441. Close, but it was disappointing not to make Fellowship.

Well, there was one more exam left, and I was used to sleep deprivation by now. The only problem was that my office became the girls’ nursery. (Who can say “no” to adorable baby girls?) My study space shrank to one cramped table in the corner of my bedroom.

Then, just as my oldest was learning to read, the twin boys were becoming toilet-trained, and the twin girls were starting to crawl, I passed G421 and completed my Fellowship exams. When

we found out that I had passed, my children, coached by my wife, sang: “We’re so proud of you Daddy / we’re so proud of you Daddy / we’re so happy you don’t have to study any more.”

So are children a hindrance to studying? Not mine. They are my inspiration, my fortitude, my life. Joseph Sirote became an FSA in 1996. He is an actuarial associate with Metropolitan Life Insurance Co., Bridgewater, N.J., and a proud father of five.

### Four in a family is still the top number

In March 1996, *The Actuary* turned its spotlight briefly on the Kobrine family. The family was celebrated for having four members listed in the SOA’s *Directory*: David, Robert, Ronald and Steven Kobrine. In the story, we asked whether any other family could make or exceed that claim of four trained actuaries in its ranks.

Well, the record number still remains, but another family — the Pollards of Australia — has met it. A.H. Pollard (see story, page 19) and sons John, Geoff, and Ian are all actuaries, statisticians, and recipients of awards from scholarly societies. The accomplished quartet includes

two full professors at Macquarie University near Sydney, Australia (father A.H., who is professor emeritus, and John, who succeeded his father as professor of actuarial studies); member of the actuarial program’s full-time staff (Geoff); and the program’s first Rhodes Scholar (Ian). They hold a combined total of 12 university degrees from Oxford, Cambridge, London, Sydney, and Macquarie universities.

*The Actuary* thanks Robert L. Brown for forwarding the Pollards’ story.

Is four the magic maximum? We await news of five or more.

### SOA library facilitates donation to Korean institute

A near-complete set of the *Transactions* and a vast miscellaneous collection of books were given recently to the Korean Insurance Development Institute through the SOA library. Those wishing to donate or receive actuarial materials may contact the SOA’s librarian, Ellen Bull, who keeps a record of available materials and prospective recipients. Her telephone number is 847/706-3575. Requests also may be faxed: 847/706-3599.