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on the lighter side

Perfect harmony: actuaries & music

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hey've sung in college bands, school choirs, and barbershop quartets. They play instruments like cellos, violins, and trumpets. By day they're actuaries in a variety of positions. By night, they're musicians offering their talents to communities, traveling shows, and the theater.

It's evident that musical endeavors are popular among actuaries. An article asking actuaries for their musical stories ("Music and actuaries," *The Actuary,* September 1999) brought more than 50 responses from SOA members.

Many actuaries found their interest in music eased the pressure of studying for the actuarial exams. Others began or continued musical interests during their careers. Jay Egelberg, vice president for The Segal Company, did both. He took up singing, musical direction, and choral accompaniment while studying actuarial science. "During exams, music became my only salvation," says Egelberg, "especially playing the piano." After finishing exams, Egelberg became more active and even conducted a small group of singers for several years at Joan Rivers' private Christmas party. He has also performed at Carnegie Hall.

David Holland, 1996-1997 SOA president, found Bach's music to be an actual study aid. "The great organ fugues helped me organize and study exam material," recalls Holland. After finishing exams, he joined Emory University's Collegium Musicum, which performed one of Bach's "Passions." "The music world is better off now that I'm just listening," he jokes.

Actuaries' musical interests have a wide span.

Barbershop music is popular among actuaries. Many belong to one of the 600 barbershop quartets worldwide. Andrew Deitch, group actuary for TIAA-CREF, New York, has performed barbershop music for 24 years. "The biggest attraction (musically) is when you 'lock' or 'ring' a chord," says Deitch. Nicole Stopoulos, consultant for Towers Perrin, Chicago, is a baritone for the Melodeers Chorus, an all-women barbershop group. "Our chorus is a two-time International Chorus Champion with over 100 members," Stopoulos says.

Richard Lowe began playing bluegrass and the mandolin in college. "My first band, Gritz, played for six years ... sometimes with 'bluegrass legends' such as Bill Monroe, Lester Flatt, and the Osborne Brothers. We even played a fund-raiser for Jimmy Carter," Lowe recalls.

Rowland Cross, principal actuary for the IRS, was part of a chorus organized and conducted by the late Leonard Bernstein. "The group performed Beethoven's Ninth Symphony in Berlin only a month after 'the wall' came down. The performance was telecast around the world," recalls Cross.

Deb Poppel, actuarial director, John Hancock Mutual Life, currently sings, directs, and arranges music for Boston Uncommon, a six-woman ensemble. "Our proudest moment was performing on the 'Rosie O'Donnell Show' in 1997," Poppel says.

Musical and actuarial interests are a family affair for B. Roger Natarajan, vice president for Allstate International, Chicago. "All three of us — my wife, an ASA, and my son, who just passed his first exam — organize classical

music concerts in U.S. cities," claims Natarajan. "We promote Carnatic music, practiced for several hundreds of years in the southern part of India," and today played on western instruments: mandolin, violin, guitar, saxophone, and clarinet.

Musical building

While many actuaries play an instrument, Barry Hall, consultant for PricewaterhouseCoopers, San Francisco, takes it a bit further. "Collecting and building musical instruments are some of my passions," says the author of articles published in the *Experimental Musical Instruments Journal*. In "Two Hardware Store Instruments," Hall describes how terra cotta flowerpots can produce a variety of musical sounds when arranged properly. Hall also builds unusual ceramic instruments and uses them in his band, Burnt Earth.

J. Bruce MacDonald, Halifax, Ontario, builds for music in a more traditional way. "I have served on the boards of several musical organizations," including Symphony Nova Scotia and the Scotia Festival of Music. The latter group once brought renowned conductor and composer Pierre Boulez to its audiences. Also, MacDonald recently wrote an opera libretto. He and the composer "are trying to find someone to stage it."

And so the band plays on As some actuaries retire, they continue to exercise their musical talents.

Stan Slater, a resident of Century Village retirement community in Boca Raton, Fla., directs the "Hurricane Harmonizers," a local barbershop chorus.

Samuel Tucker was a church organist and choirmaster before becoming an actuary. "After retiring from my last actuarial job 18 years ago, I stayed with my current church job, where I (played) a four-manual pipe organ," says Tucker. "Now at age 83, I plan to continue playing freelance into the third millennium."