

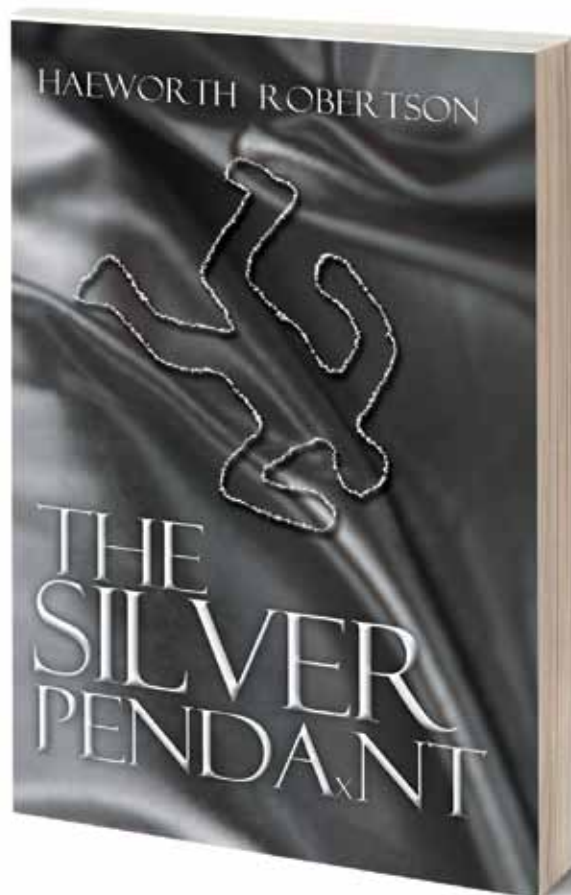


SOCIETY OF ACTUARIES

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Interview

A. HAEWORTH ROBERTSON FROM FACT TO FICTION

BY STEVE SIEGEL

*How do you celebrate your fellowship anniversary? A. Haeworth Robertson, FSA, MAAA, celebrated his 50th fellowship anniversary last year by writing *The Silver Pendant*, a novella about an actuary who solves a murder mystery. It was his first attempt at fiction, after years of writing about the need for reform of Social Security and Medicare. *The Actuary* recently caught up*

with Haeworth to learn more about this inspirational anniversary endeavor.

Q: You've recently completed a murder mystery related to the life settlement industry. What motivated you to branch out from your previous writing on Social Security into fiction?

A: The simple answer—without trying to overanalyze it—is that it's just something I've wanted to do for a long time.

By way of background:

As an actuary, I've spent my entire professional life writing and explaining things—initially, and for many years, in actuarial

reports on pension plans. Then I switched to social insurance.

My first full-length book was in 1981 when I wrote *The Coming Revolution in Social Security*. This was followed by two more social insurance books, in 1992 and 1997. I wrote these because I was highly motivated to explain something that I believed the public should know.

All this writing was done for specific purposes, but I began to realize that I just liked

An actuary as hero is an uncommon, but attractive, theme.

to write and to explain. A friend once designed and had printed a business card for me that identified me as “Chairman—Department of Consulting & Explaining.”

In 2002, I had some health problems from which I wasn’t sure I’d recover. This resulted in living a life of less action and more introspection; and writing an autobiography of 145,000 words.

But life didn’t end and I still had time to do a few more things I’d always wanted to do—even frivolous things like write a novel.

Q: How did you come up with the idea for the book—particularly with an actuary as the hero?

A: Several years ago, I read a newspaper article about “viatical settlements,” something I’d never heard of. Immediately, I recognized the moral hazard of a situation where a person was “worth more dead than alive”—at least to the new owner/beneficiary of a life insurance policy. So I conceived the idea of a murder mystery

that would be natural for an actuary to solve. An actuary as hero is an uncommon, but attractive, theme.

One night about 10 months ago—I don’t remember what the impetus was—I started writing, not having outlined the entire plot and not knowing where the story would go or how it would end.

Initially, I had no social purpose in mind as I had in previous writings. However, as the book developed, I felt it served as a serious

warning about viatical/life settlements and “stranger-originated” life insurance, if they were not regulated and monitored properly.

Q: How did you go about the writing process for the book? Did you take any classes on fiction writing or participate in a writing workshop?

A: Thirty years ago when I was writing non-fiction, I attended several two-day conferences for writers. Most participants were writing romance novels, yet I enjoyed being in their company. It was an interesting—and refreshing—change from actuarial conferences where people were discussing the latest IRS rules and regulations.

More recently, I’ve participated in several workshops for memoir writing and creative writing. In these workshops, I may have learned something about writing, but it was not consequential. The most important thing was the inspiration derived from associating with a small group of aspiring writers. When a fellow participant in these workshops wrote about and shared some personal experi-

ences, it somehow made it seem OK to write about my own experiences. These workshops almost functioned like a therapy group. I believe that writing, itself, is a form of therapy.

I write on a computer, a big shift from my social insurance books that were written longhand. I don’t have a routine, like writing five hours or 2,000 words a day. I write when I feel like it, regardless of the time of day or where I am. But when I’m in the middle of a project I usually feel like it.

Q: Do you have any favorite writers who might have influenced you? If so, what lessons did you learn from them?

A: No, not really. And I don’t consciously try to copy anyone’s style. Some 40 years ago, I remember admiring the clear writing style of Robert L. Heilbroner in his book, *The Worldly Philosophers: The lives, times and ideas of the great economic thinkers*.

When I was writing *The Coming Revolution in Social Security* 30 years ago, I remember identifying with the main character in *The Moon and Sixpence* by W. Somerset Maugham. This is a book—inspired by the life of artist Paul Gauguin—about a man possessed by the need to create, regardless of the cost to himself and others. In short, he is obsessed.

Writing is not a casual endeavor. In my opinion, one has to have at least some degree of obsession with a topic to be an effective writer.

Q: It’s really inspiring that you undertook such a writing effort. What advice do you have for other actuaries who might be similarly inclined to try their hand at fiction?

A: As the Nike ad says: *Just do it!* Join a beginning writers’ workshop. Attend a

writers' conference for inspiration. Read a book about writing. If nothing else, write about your experiences last weekend, even if no one else reads it—and even if nothing exciting happened to you. Start writing your memoirs.

Some actuaries may not believe they can be competent authors. But the same skills used to explain complicated technical matters can be used to explain almost anything. I would encourage everyone to write about their experiences and reflections on life. It will frequently yield unforeseen, surprising and beneficial consequences.

One of my own unexpected dividends from writing *The Silver Pendant* has been renewed contact with lots of old friends. Many have shared their personal stories related to incidents in the book.

Q: How did you find a publisher?


A: It's practically impossible for a first-time novelist to find an agent or a publisher, and I didn't even try. The book was self-published, using the services of a book printer in Winnipeg, Canada. Lots of effort went into working with the book printer to design the book and its cover, to establish a website to market the book, etc. My older daughter, Valerie, herself an editor and publisher, helped me with this. I'd be glad to share those experiences with budding authors.

Q: Are you working on any other books?

A: If this book is reasonably well received I will write more about the actuary/hero in *The Silver Pendant*. I have lots of ideas for his adventures as he becomes an "investigative actu-

ary." There are plenty of wrongs to right. In fact, I may write a sequel even if it's not published and not read by anyone except my family.

At age 80, I may no longer be able to downhill ski in the Swiss Alps or hike down into the Grand Canyon, but I can still imagine and write—and enjoy vicarious experiences.

More details about the book and how to obtain a copy can be found at <http://silverpendantmystery.com>. 

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