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Would You Half-Heartedly Manage Risk?

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You're an actuary, you have insane analytical skills, you're there for organizations to plan for the future, you're the backbone when it comes to financial security for so many industries. Sounds pretty powerful. So why is it that when it comes to softer skills, some tend to play in the sea of sameness and mediocrity?

Mediocrity is about being just good enough to get by:

- Maybe it's just getting by in your job, going through the motions and not putting in any extra effort that could make a real difference.
- Maybe it's not dealing with a personal or professional relationship because it's just easier to leave it as it is than either working on it or getting out of it.
- Maybe you're not going for that promotion because you're afraid of leading people or presenting in front of an audience.

Now ask yourself: Is that all you want? If the answer is no, then it's time to change it. When, you ask? Now—no, not tomorrow, now. It may not be easy, and it may not be the safe way. There will be risks (actuaries deal with that all the time), and there will be changes and challenges, but the outcome will be worth it. You know that, and you know that you know that. You have to do something different.

We're going to throw out a challenge, and it's not calculus or statistics. Mediocrity doesn't work for us, and we challenge you to get out of the center, move from the middle and go to the edge.

Here's the challenge: Pick something that you want, a project or a goal. Start small if that feels better. Make a commitment to do it.

Intentions are nice, but unless there's committed action, nothing will change. You're the one and only person who can change where you're going. You can do anything you put your mind to. Believe that. Just ask Tyrone "Muggsy" Bogues. At

5 feet, 3 inches and 136 pounds, he was the shortest NBA player ever. That didn't stop him from blocking 39 shots during his NBA career, including one on 7-foot tall Patrick Ewing.¹ He believed in himself.

The key is that you need to act. Stop talking about what you're going to do, or who you want to be. Go do it and be it.

Take a class on leadership. Join Toastmasters to improve your presentation skills. Start that hard conversation. Put in the effort to begin that project. Just do it. Actions produce results, not wishing and hoping and dreaming (isn't that a song?).

You can't just think your way to a new position or to success. Learn what you need to learn to get what you want. Take action and implement what you've learned, and then enjoy the results. It doesn't have to be that complicated.

You may crash and burn (also known as failing or making a mistake). However, if you stand around waiting for things to happen, while you won't fail, you also won't truly succeed and reach your full potential as an actuary—and as a person.

Look in the history books: No one shattered glass ceilings or made millions (we know it's not about the money) settling for mediocrity or just being satisfactory. So you have a choice. Yes, life is all about choices, and doing nothing is a choice. You can choose to do nothing and settle for mediocrity, never putting forth much effort or taking risks (an oxymoron for an actuary), or you can commit to what you want.

If you do commit, we guarantee you that for every ache or setback you have, you will experience an equal or surpassing pleasure. ■



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ENDNOTE

- 1 Wikipedia, s.v. "Muggsy Bogues," accessed Jan. 10, 2019, https://en.wikipedia.org/wiki/Muggsy_Bogues.