

The Stepping Stone

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Thanks!

by Donna K. Weninger

Consider these facts from the book *How Full Is Your Bucket?*

- The number-one reason people leave their jobs: They don't feel appreciated.
- 65 percent of Americans received no recognition in the workplace last year.
- A study found that negative employees can scare off every customer they speak with—for good.

The co-author of *How Full Is Your Bucket?* and The Gallup Organization surveyed 4 million workers on the topics of recognition and praise, and they delivered disturbing results. An estimated 22 million workers are presently either actively disengaged or extremely negative in their workplace. This costs the U.S. economy up to \$300 billion a year in productivity. However, this is undoubtedly underestimated as it does not account for absence, illness and other problems that result when workers are disenchanted with their work and their companies.

Not surprisingly, individuals who receive regular recognition and praise:

- increase their individual productivity
- increase engagement among their colleagues
- are more likely to stay with the organization longer
- receive higher loyalty and satisfaction scores from customers

That being said, NOW is the perfect time for you to show your staff and colleagues that they are appreciated!

The cool thing about showing appreciation is that it doesn't require a huge time or money

commitment. Often, it's the little things that mean the most. Some simple examples include:

- Send a handwritten thank-you note.
- Give them a 'come in late' or 'get off early' card.
- Food talks—bring in breakfast or take them out to lunch.
- Present them with gift certificates to a theater or video rental store.
- Send a care package to their family.
- Let them park in your front row reserved parking space for a week.
- Give them a promotion/new title/greater input in management decisions.
- Let them choose their next work project.
- Help people balance work and personal needs by offering flex time.
- Ask them how you can help them achieve their career goals.

Don't let your creativity limit you. Ask your employees what they might like—I'm sure they will tell you (and appreciate that you asked!).

Given the power of showing appreciation, I'd like to take this opportunity to show my appreciation for all of the support I've received during my term as council chair. Thank you to my fellow council members that have worked diligently throughout the year to achieve our goals. Thanks to all of the volunteer meeting speakers and newsletter contributors—we could not have done it without your participation. Thank you to the SOA staff for your help and guidance. Last but not least, thank you to my colleagues that have encouraged me in my role as council chair. □



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Dear Stepping Stone: Powerful Marketing Messages

by John West Hadley

This issue's question and my response are taken from a posting to a career networking board. Submit YOUR challenges for us to address in upcoming issues of The Stepping Stone to SteppingStone@JHACareers.com. (We will not include your name in the question or response without your permission.)

Hello-

My name is Tim and I have been involved in business development and recruiting for many years. I am currently seeking a new opportunity and I am happy to speak with anyone who is open to networking or may know of potential opportunities. Please see my attached resume. Thank you in advance.

Dear Tim:

One of the most important ways you can move your search ahead quickly is to work on a powerful marketing message to show people why they should be interested in talking to you further about opportunities. This generates better conversations, and equips those who hear your message to be better positioned to help you. Include versions in conversations, in your resume and cover letters, and in postings like this to networking groups.

For example, instead of saying "I have been involved in business development and recruiting for many years," talk about what you are able to

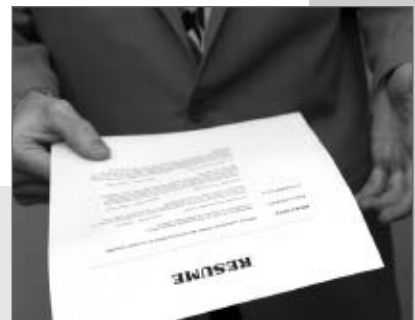
accomplish for your target employer because of that "involvement". (And "involved in" is a very weak phrase that doesn't give much weight to your experience.) Give examples of the results you have produced for your past employers.

Hiring managers aren't impressed because you have experience—that only tells them that you've done something, not that you've done it well. You need to *prove you will deliver*, which comes from demonstrating the types of results you have produced for others, or will produce for them.

Good luck with your search! □



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Right Fielders of Actuarial Science

by Michael Braunstein

I'm a Little League coach. What's that, you say? You are too? Then you'll know what I'm talking about when I say that it's really hard to figure out where to play all the players to maximize the chances of winning. It's not as if you can trade the kids who aren't as good, nor can you suggest to the parents that they might want to take an early vacation. No, the players assigned to you are the players you're going to have to field. And, if you want to win, you're going to have to find the best spot for each of them.

Clearly, you want your best players in some key positions. Likely, that will include the pitching spot. If pitching's not a good fit for your best player, then most coaches would say shortstop. Certainly it should be one of the two. After that, first base or, depending upon league stealing rules, you might next want a good catcher. If the kids are older, I'd then go to a center fielder and a left fielder. After that, it gets tricky. Some might try to "hide" a player in right field, or maybe at second or even third. Here, I find that coaches disagree, though I think they'll all agree that "hiding" players doesn't really work. Somehow, the ball will find those players. It's as if the ball is a chunk of metal and the shaky player an electromagnet. It just finds them. No, the solution is not to hide them. The solution is to train them to get good and to get good fast.

What does fielding a Little League baseball team have to do with fielding a staff of actuarial students, associates and fellows?

1. You really can't trade the ones you don't want. Sure, a couple of marginal actuaries might see the handwriting on the wall and leave in due course, but the worst ones will likely stay around since no one else is knocking on their door. And unless they're really,

really bad and you have a very aggressive human resources department and no legal department to stop you, you're going to have to find a spot for them—at least for awhile.

2. There are some key positions in every company that match up well for the best and the brightest. For the "walk, talk and chew gum" actuaries, product development and pricing spots are my first choice. There they connect with the marketing and sales folks to whom, believe it or not, some actuaries can relate. For the strong financial actuaries, there are the key spots in valuation and reporting with high visibility within the managerial ranks of the company. And, for the entrepreneurial actuaries, there are non-traditional roles that show up from time to time in the underwriting, marketing, investment and, these days, enterprise risk management areas.

But what about the others? They need to play the field, too. There are only so many systems jobs to be had (please, no letters), only so many small projects to be addressed, and only an occasional back room support role. There aren't nearly enough spots for what could be a long list of stereotypical actuaries, i.e. the right fielders of actuarial science. Surely there has to be a solution!

There is. Train them. It can be done. Start the day they do. Don't wait until they've gotten their associateship or fellowship and then give them their first chance at supervision. Rather, make sure that they get started overseeing the work of an intern within a year, or that they have the opportunity to delegate some responsibilities to someone else early on.



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Make certain that they know how to communicate effectively—one-on-one across a desk and to a larger audience while standing in front of a room. Give them opportunities to present—first to a small group of peers and, later, to a more sophisticated group of executives. Insist that they volunteer their time to help in a professional capacity. Mandate it. Put them in charge of something—even if it's the company picnic or a retirement party. Make sure they get organized and stay organized.

Keep them on task, monitor their progress, and guide them when they need it. Don't accept that report with the grammatical mistakes and the misspellings. Send it back until it's done right. And set an example yourself with carefully written letters, clear and concise e-mails, and accurate and well-structured reports. Have them deal with others in the company—the non-actuaries—with whom they're going to have to speak a different language—one without jargon and acronyms and, dare I say, one with fewer numbers. It is imperative that they are able to make their point understood in a comprehensible and articulate way.

To be successful in actuarial work or, should I say, to be successful in business, which is what being an actuary is really all about, one is going to need that other skill-set. It won't be sufficient to just pass a set of exams; it will be necessary to explain the concepts of those exams to those who'll never take them. In Little League, knowing that the shortstop should throw the ball to second base on a grounder with a man on first is great. Picking up the grounder and throwing it accurately to second in that situation is even better.

In baseball and in actuarial science, balance is important. A few good players who can make all the plays will not win if they're sharing the field with a few bad players who are making lots of errors. The key is to get those bad players to play better, and the only way to do that is to train them. If, instead, you wait for them to quit, I guarantee that the good ones will be gone before the bad ones. If you're good, why stay around only to play on a losing team? Given that the winning teams may be practicing and playing right around the corner, it will make little sense.

Little League coaching has taught me plenty. But most of all, it's taught me to make the most of what I've got. Sure, I can hope to land that great player next season or, if I'm a mean coach, to make life so miserable for that not-very-good player that he sees no benefit in coming back. But the best way to put together a winning team—in the short run and in the long run—is to work with the players you have and train them to be the very best they can be.

And tell me this. How often have you committed such an effort to someone and not had them give you back their all? When they know you're on their side, even the worst of players will hustle down the line. And isn't that a great place to start? □

Coach Braunstein

Don't accept that report with the grammatical mistakes and the misspellings. Send it back until it's done right.

Avoid Blowing Business on the Golf Course: A Quick Review of Golfing Etiquette

by Maureen Wild

For many years golf was perceived as the sport of aristocrats. Private membership in posh country clubs, the leisure time to play the game, and the expense of acquiring clubs, caddies and time on the green were out of the reach of most middle-class people. Ah, but all that has changed. Golf courses are the new executive meeting rooms, and business golf is booming.

What does this mean to you? If you are an experienced golfer, this trend is an answered prayer. But if you are not familiar with the sport, you might be tempted to reach for the Roloids when an invitation crosses your desk. It can be downright intimidating to arrive for a day of golf with very little comprehension of how the game is played. Even more nerve-wracking may be your ignorance of the etiquette of golf. Unlike other sports, there are some specific protocols that must be followed to enhance the game for your golfing companions and others on the course. And ignoring those can have lasting implications for your reputation, or even cost you business deals. Therefore, in the spirit of increasing your confidence and eliminating anxiety, let's review some basic golf etiquette.

Golf is one of the fastest growing sports in the world. The sport has a very colorful history. There is evidence that Roman shepherds played a crude version of the game as early as 1100 AD. Nevertheless, *The Original Rules of Golf* was published by The Honorable Company of Gentleman Golfers in Edinburgh, Scotland in 1744. St. Andrews golf course, overlooking the eastern shores of Scotland, was declared "the home of golf" in 1834 by King William IV. To this day, St. Andrews remains the premier golf course in the world.

Business golf is here to stay. More deals are clinched on the golf course than in any board

room or elegant restaurant. Tip number one: Invest some time and money in a few private golfing lessons with a professional. You will do much better to learn the basics with an instructor than to expect your business associates to teach you out on the course. You will also learn some interesting tidbits about the game that will facilitate conversation with others. Did you know that many of the golf courses in Scotland were laid out in a circle, with the starting and ending points near each other? Hence, when 18 holes are played today, it is called a "round" of golf.

Golf is a "gentleman's game." Therefore, if you are hosting colleagues for a golf outing, your first responsibility is to inform your guests of the dress codes, an arrival time that will permit a brief warm-up and how many holes of golf they can expect to play. Tip two: Pay attention to the dress code of your particular club—jeans, midriff tops and spandex exercise clothing are frowned upon unless you are playing mini-golf with the family. Remember that players are the "guests" of the golf course. As such, they are expected to take care of the grounds and to be attentive and courteous of other golfers. You must always call the golf course for a starting time or a "tee time." Check into the course a minimum of 10 minutes before your assigned tee time.

Always turn off your cell phones and beepers when you golf. The score should not matter all that much in a friendly round of business golf, but do play as well as you are able. Do not begin to discuss business immediately, enjoy the game and wait until your guest or client is comfortable before you launch into a discussion of business goals or objectives. It is recommended that you walk the course when conducting business because golf carts tend to separate a foursome into two groups.



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When conducting business on a golf course, do your stretching, practicing and strength exercises before you meet up with your guests. Arrive a few minutes early. Shake hands and wish all players a good game. Be realistic about a course length. Most courses are marked with red, white and blue teeing markers. Red is short yardage, white is medium yardage and blue is long yardage. Be ready to hit the ball when it is your turn and try to take only one practice swing before you take your shot.

Another tip for the golf course—when another player is teeing off or hitting a fairway shot, stand to the side and behind the flight line of the ball. Do not move or speak when another player is swinging. Watch the flight of the other player's balls so that, if necessary, you can confirm their direction. Recognize a well played shot.

Business golf etiquette includes hitting first if your ball is farthest from the cup. Yell "fore" if you think your ball may hit someone. Make sure the player with the lowest score on the last hole is the first to tee off on the next hole. If you are playing off the green, your ball could hit the flagstick. If you are putting on the green, you must have the flagstick removed or attended to by an opponent. If an opponent asks you to tend the flag, hold the flag and remove it as the ball rolls toward the hole. If a putt is made on the green and the ball hits the flag, the player will incur a penalty. Place the flag carefully on the ground away from the line of play. On the green, do not walk between the cup and another player's ball. Replace the flag after all players have holed out.

It is the responsibility of all golfers to protect the grounds. Pull carts should not be taken onto tees and putting greens. Motorized golf carts should be left at the exit to the green. When you make a hole in the teeing ground, replace the divot immediately and press it down firmly

with your putter. When taking a practice swing at the ball, swing the club well clear of the ground. Pick up broken tees and put them in the trash bin. After hitting the ball out of a bunker (a sand-filled hazard on the fairway or around the green), rake over any footprints. If rakes are not available, use the back of a club. Recovery shots from a bunker are much easier when a ball lands on a smooth surface.

One final tip would be to encourage you to be conscious of saving time. As soon as the group in front of you is safely out of range, begin play. Move quickly to the next tee and record your scores from the previous hole there. Let players putt until they have holed out. Stop stroking after you have hit a "double par" (this would be twice the number of strokes recommended for getting the golf ball into the cup), and move to the next hole. In a gesture of civility, if the group behind you has fewer players than your group, consider letting them play through if there is space ahead of your group.

Golf is a great sport, and the more skilled you become, the greater your athletic, social and business triumphs will be. □

Maureen Wild has led seminars for many Fortune 500 companies and prominent colleges and universities. Wild has also been active in Meeting Professionals International and is an active member of the National Speakers Association. She has been quoted in The New York Times Sunday business section "O," the Oprah magazine, Self and American Baby. She is certified by the State of New Jersey to mentor small business owners. She has been interviewed on matters of ethics and etiquette for national television and radio programs.



Are You Making the Most of Your References?

by John West Hadley

You do have references, don't you? People you have worked with in the past who can testify to the outstanding results you are capable of producing? But what steps are you taking to ensure that you are getting the most from having those references?

First off, if you aren't currently interested in pursuing new opportunities, **have you allowed your references to become 'back burner' contacts, people you only reach out to once in a blue moon?** Or have you not even given much thought to who might be in a good position to serve as a powerful reference?

Contacts who you feel could serve as strong references are perhaps your most critical resource in career growth! These are people who feel strongly about the quality of your work and who feel comfortable advocating on your behalf. These are powerful networking contacts who (if you've properly prepped them) have a good idea what opportunities might interest you, and can be your eyes and ears in the market.

References can even become your personal 'board of directors'. They serve as a sounding board for issues you face in your career and new directions you might like to pursue. They give honest feedback on how you can best achieve the next level in your career and provide valuable networking contacts to assist in furthering your goals.

If you have let your reference list grow stale, sit down right now and think about four to six people who could testify to your performance, skills and qualities. Separate them into categories, such as:

- Former bosses
- Executives who had occasion to witness your work in other capacities
- Peers, co-workers and collaborators on particular projects
- Former subordinates
- Fellow board members or participants on volunteer efforts
- Personal references

Now make a point of setting up a meeting with each of them (ideally in person), where you can refresh the connection and bring them up to speed on what you are doing, your goals and the value you would add to the role you would really love to have.

For those of you already in or seriously contemplating a career search, think about these five questions:

1. Do your references have the most current copy of your resume?

How can you expect them to speak as effectively on your behalf as they possibly could, if they don't even have your current 'sales brochure'? If someone asks me a question about your background, you don't want me fumbling and saying, "I'm not really sure what his title was", or "I didn't know she worked there", or "I don't know if his background includes that."

2. Have you prepped your references with exactly what type of position you are most interested in, and why you believe you would be an outstanding candidate for that role? Or are you just assuming that they will naturally support you for it?

You need to have an 'interview' with each of your references, where you sell them on what you are seeking, why you are a great candidate, and what sorts of results you could achieve for your target employer. This ensures that they are equipped to sell you to others as effectively as possible, and helps maintain them as powerful networking contacts who can provide you leads directly.

Prepping them this way gives you a chance to sound them out on the level of support they will give you. If THEY don't believe you would be an outstanding candidate, then how will they sell you effectively in a reference check?

In fact, one thing that a high-quality recruiter will often do for strong candidates is their own



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reference check. Wouldn't it be valuable to know how your reference actually presents you to a third party?

3. Do you keep your references fully informed of every interview or other meeting you go on that might result in a call to one of them? Or do you just give out their names and assume everything will go as expected?

After you give out your reference list, contact each reference individually and explain exactly what the position is, why you are excited about it, what issues you think the company / department / hiring manager is facing that you are well-equipped to solve, and what areas of concern they might have about your candidacy. You want them to know how they can best help you in any follow-up conversation and what areas it might be helpful for them to address. One of them may even happen to have a contact at the company to whom they might be willing to reach out on your behalf.

This can also be a chance to brainstorm any issues you have about the company, job and how you could best influence them to hire you over other candidates.

4. Do you have references capable of speaking knowledgeably to different aspects of your background and your capabilities? Or are all of them from the same company or the same job levels?

If all of your references know you from one company or in one context, that by itself may raise red flags for hiring managers. They may immediately wonder why you didn't include anyone from other areas—was there a problem? And now they may probe those other areas even more thoroughly and perhaps discount some of the glowing remarks of your references. Or at least they are less inclined to reach out to multiple references, since they will all be testifying to the same area and experiences.

In my last corporate search, I had a list that included:

- A senior executive for whom I had worked directly.
- A peer who could testify to my actuarial and financial work.
- A peer who ran an unrelated area, and with whom I'd partnered on many issues outside of my traditional responsibilities.
- A developer with whom I'd worked on a variety of systems projects.
- A non-actuarial manager who had worked for me for a number of years.

5. Have you made your references strategic business partners in your search? Or are you simply using them as references to be called upon when needed?

You should have selected these people because of their ability to recommend you strongly and without reservations. (If not, you have some work to do on your list!) Contacts like that should be a core of your networking activities!

Rather than just use these contacts passively, sit down with them from time to time to update them on your search, get their advice and perspective and to provide you introductions to helpful contacts. They should be some of the first to know of any shift in your thinking about your career goals, what you have to offer in your target area, specific companies in which you are interested, etc. They should be fully prepared to recommend you in any casual conversations they have or suggest another person for you to add to your repertoire of networking contacts.

References are also great sounding boards. You can probe them for any weaknesses they perceive in your background or suitability to your 'dream job', and seek their advice on how to build your capabilities in those areas.

Follow these five steps to get a lot more 'bang for the buck' from your references! □

If all of your references know you from one company or in one context, that by itself may raise red flags for hiring managers.



Focus Your Time for Superior Results

by Doris Orr

Of the 86,400 seconds in your day, how many do you use wisely? How many do you waste?

If you are interested in improving the quality of your achievements, read on to find out how to increase your value—one second (or one minute) at a time.

The approach to achieve superior results starts with focus. The steps are:

- create an awareness of the time you're wasting
- adopt a willingness/desire for improved results
- make an informed decision
- carry out a focused action plan—planning, execution and review of improvements
- have a celebration

I would like to focus this article on helping you to identify various methods that you can use to optimize your time.

These methods require some discipline, but saving time means having more time for other things, including more fun.

The first method is tracking your time through—yup, you guessed it—time sheets. Awareness is the foundation that leads to successful change, so it is essential to understand where you spend your time. Identify five to seven big captions, (e.g. main projects) you are working on, e-mails, phone calls, and meetings and then one miscellaneous category. At the end of each day, review where your time was spent versus where you added the most value. If there is an overall misalignment between where you are spending your time and where you could be adding value, you can use this as the starting point to figure out

what you are actually doing with your time. It may be very revealing to get a better understanding of what is in the miscellaneous category.

The second method is categorizing your time spent on activities into the four quadrants shown below:

Quadrant #1 Important & Urgent	Quadrant #2 Important & Not Urgent
Quadrant #3 Not Important & Urgent	Quadrant #4 Not Important & Not Urgent

Here is a brief overview of the quadrants:

Quadrant 1 (non-negotiable deadlines)—Some examples in this quadrant are reporting deadlines, state exam meetings with examiners and data calls for earnings release. The irony is that activities that belong in Quadrant 2 will move into Quadrant 1 if they are ignored long enough; this puts you in a reactive/crisis management mode (Quadrant 1) rather than in an investment /creative mode (Quadrant 2).

Quadrant 2 (investment time)—The time spent in this quadrant is the most profitable, as it reaps the biggest rewards. It is also the hardest quadrant to focus on—the other quadrants, primarily Quadrants 1 and 3, are more stimulating and they are the ones that demand immediate/urgent attention. Examples of Quadrant 2 activities are long-term projects without immediate deliverables, client/employee relationship activities, technical reading and attending conferences for professional development.

Quadrant 3 (intense pressure with no substance)—Examples of this quadrant are time-lim-



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ited offers, e.g., apply now and save ... The whole concept behind Quadrant 3 activities is for the recipient to get caught in a trap of dropping everything else to focus on something when it isn't really of value or of use.

Quadrant 4 (a total waste of time)—An example of this is junk mail

My experience indicates that actuaries are very good at creating definitions of each of these four quadrants. These upfront definitions will provide you the guidance/framework to make it really easy for you to know which task fits into which definition.

The time that you find you are spending on Quadrants 3 and 4 indicates potential opportunities for you to use this time in more productive ways. An interesting analysis would be to determine how much time you spend in Quadrant 1 that could be devoted Quadrant 2 activities, if you had planned your calendar differently and started a project earlier.

The third and final method for you to consider is an 80/10 allocation of your time. Yup, that's correct 80/10; it's different than the 80/20 rule. Read on...

Take a large task that you need to complete and organize your day into 80-minute blocks of un-interruptible time. At the end of each 80-minute block, allow 10 minutes for some sort of incentive such as a quick chat over the water cooler. For each time block of the large project/task, determine *in advance* exactly what you are going to achieve. When you think of other tasks during this un-interruptible block, put these in a "parking lot" and then focus on the task at hand. These short blocks with clearly defined deliverables will create a real focus/urgency and the results of

this focus can be phenomenal. The incentives after each focused block refresh you and get you ready for the next focused block.

The awareness comes when you review your performance of this project and compare it to a similar one you have completed in without having the short-term focus with built-in incentives.

In a recent seminar I held at the Society of Actuaries Spring Health Meeting in Seattle, people told me that this approach isn't realistic given the numerous interruptions that everybody faces. The challenge for each one of us is to create a non-interruptible environment—even if it's only for 30-60 minutes per day.

Some suggestions are (with buy-in from your boss, of course) to put your phone on do-not-disturb, turn off e-mails and/or block off time in your electronic calendar so that no one can schedule you in a meeting during that time. The effectiveness of these suggestions differs from one environment to the next, but it really isn't impossible to create this if it is important enough to you to have superior results.

In summary, allow me to offer a word of caution. Rather than beat yourself up for the time you learn you've wasted, turn things around and celebrate your courage for taking this first step of awareness. What you do with this knowledge will actually determine the degree of superior results that you will achieve.

There are 86,400 seconds in a day. With renewed awareness of how you spend your time, think about the small changes you can introduce to increase the value of your time—one second at a time! □

Make Peace with Your Inner Critic

by Melanie Davis

An ancient Indian story tells of a water carrier who each day fills two clay pots with water for his master. One pot consistently leaks water, for which the pot apologizes profusely. The servant replies, "I planted seeds along your side of the path, and every day, you dripped water on the seeds until they grew into beautiful flowers. Thanks to your 'flaw,' my master has fresh flowers to grace his house every day."

Most people are like the cracked pot—we fail to appreciate our unique value because we focus on our flaws. We can turn flaws into assets if we make a conscious choice to see them in their best light.

We all have a running monologue in our minds, an Inner Critic who comments on situations, feelings and moments in our day. We talk to ourselves at a rate of up to 500 words per minute—five times the rate we speak aloud. A lot of that self-talk is negative commentary from our Inner Critic, which means that at a speed of 500 words a minute, we may be telling ourselves we're not good enough. Turning that perspective around requires a new way of speaking best described in the following four rules of speech.

1. The Rule of Too

Use caution when saying "too" in front of a statement about yourself because it usually signals a negative message, e.g., "My hair is too thin," "I give too little to charity," "I'm too opinionated," "I have too many wrinkles."

The word "too" is your Inner Critic complaining. After all, who says, "I'm too handsome" or "I'm too happy" or "I'm too generous"? Next time you use the word "too," reconsider your choice of words, and cut yourself a break.

2. The Rule of Rejection

Body image is another area where negative self talk hurts. Rarely do people look in a mirror without complaining about one body part or another. Why? Partly because everyone is so bombarded by input relating to how we should look that we fail to honor or even realistically see our natural beauty.

When you're faced with an impossible ideal, whether it relates to lifetime accomplishments, interpersonal relationships or physical beauty or ability, reject the ideal, not yourself.

3. The Twisted Golden Rule

This rule states, "Do unto yourself as you would do unto others." When your Inner Critic makes a snide remark, ask:

- Is this statement really true?
- Would I say this to someone else?
- If I wouldn't say this to someone else, why am I saying it to myself?

It's OK to observe areas that need improvement; after all, you need to be honest in order to grow. But there's a fine line between honesty and self-denigration. Acknowledge flaws and then choose to live with them or work to change them. You can also rethink how you define your flaws.



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Think about the word scar, which tends to have negative connotations. We say someone is “scarred for life by a traumatic event” or “that wound will leave a nasty scar.” Everyone has scars of one type or another, scars on the body and on the heart. But scars can be beautiful reminders that you are not only a survivor, but a hero in your own life. It’s all in how you choose to see them.

You can start calming your Inner Critic by thinking more positive thoughts. Your mind can’t tell the difference between what’s real and what’s imagined, so tell yourself that you are a strong, confident, capable person until your Inner Critic has no choice but to believe it.

4. The Rule of Dilution

It would be unrealistic to think you could get rid of every negative thought about yourself, but you can work around them. Business performance speaker and consultant Mark Green

(performance-dynamics.net) came up with this nifty way to illustrate the Rule of Dilution: Imagine that you have put too much sugar into a cup of tea. It’s too sweet, but you can’t remove the sugar because it has already dissolved. What’s the solution? Dilution! You can dilute the sweetness by adding more tea.

Now, imagine that your negative thoughts are represented by the sugar. You can’t get rid of them, but you can dilute them by putting them into context and counterbalancing them with positive messages.

Remember the story about the water carrier and the flowers? We are all cracked pots; we are all imperfect. But rather than decreasing our worth, imperfections can enhance it. When we value our true selves, when we acknowledge and honor our flaws, we gain the confidence and strength to embrace all that life has to offer. □



Telephone Interviewing Made Painless

by Allan J Sheptin

One day, you will probably be presented with the job of a lifetime. Before you get too excited, you will have to embark on the interview process, a series of conversations with your potential employer. Most of you are pretty good at making conversation, and have many interesting things to tell people. However, an interview is not a casual conversation, and should never be treated as such. It is really a sales pitch—and you are the product.

The best candidate is often the best prepared one. The preparation does not need to be arduous. Some planning will be beneficial, and will help to provide a fabulous first impression.

I've divided the initial interview into six easy to follow steps, from doing your homework beforehand, to writing a post-interview thank you note. They have been summarized to help you understand what you need to accomplish to maximize the probability of success.

Step I: Do your homework. "If you fail to plan, you plan to fail" has never rung more true:

1. *Peruse the company's Web site.* Read up on the company's products, financials and current happenings.
2. *Use your network, and get the "inside scoop," or talk to a friend from a major competitor.*
3. *Know yourself.* Review your resume. Go over your accomplishments and make some notes about them. During the phone conversation, you should have your resume in front of you, complete with personal notes and observations about your accomplishments.

4. *Practice interviewing.* Be prepared to answer at least three basic questions:

- Why do you want to leave your company?
- What are you looking for in your next role?
- Why should we hire you?

I tell my candidates to tape record themselves asking and answering questions. About 75 percent follow this advice, and almost 100 percent of those doing this report it to be beneficial.

5. *Prepare your questions.* Here are some issues that you should ensure are clear to you:

- What will I be involved in for the first six months?
- What are some of the skills needed for someone to succeed in this job?
- What do I need to accomplish in the first six months to be considered a fantastic hire?
- How will my performance be measured?
- How will I be mentored and developed?

Step II: Set the tone. All of these guidelines are obvious, but merit review:

1. *Unless absolutely necessary, use a land line.* Cell phone service continues to be spotty. You do not want to risk a dropped call or fuzzy service.
2. *If possible, turn off your call waiting.* Otherwise, never take another call unless it's a personal emergency. The interviewer deserves your undivided attention.
3. *Answer the phone as if it were a business call.* At the time you expect the call, answer with your full name.
4. *Find a quiet, private place in which to speak.* Starbucks doesn't cut it.



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Step III: Manage the conversation. You are being judged and considered during every step of the process, and the phone interview is no exception.

1. *Answer the questions succinctly.* You want to captivate the interviewer and make him or her excited about what you've done. After hearing the question, take a few seconds to plan your answer, and then begin to respond. Your answers should be no more than one minute long.
2. *If you don't understand the question, rephrase it, based on how you think it should be answered.* The interviewer will let you know that you're on the right (or wrong) path. Then answer the question, but succinctly.
3. *Never disparage any current or previous employer, manager or colleague.*

Step IV: Ask questions that sell you. (See Step I, Number 5). Always have some questions prepared. You will be judged by the quality of your answers to the interviewer's questions as well as the quality of the questions you ask. This is not the time to ask about salary and benefits. The offer, prepared after the final interview, will include this vital information.

Step V: Be enthusiastic. Once the conversation is essentially complete, always leave the interview with the impression that you are really excited about the opportunity, even if you have a concern. This could go away once you meet the team. End the discussion with a statement such as, "Joe, I really enjoyed our chat, and am excited about this fabulous role. What are the next steps (and when, if not defined)?"

Step VI: Make a great final impression. Always send a thank-you note to the interviewer. A brief e-mail is sufficient.

If you feel insecure about your interviewing skills, your recruiter or the career services division of your alma mater will be happy to assist you.

The phone interview does not have to be painful, nor should it ever be taken lightly. A great interview takes a little preparation, and with good planning, you will be assured of an invitation to the office, and maybe even a whole new career path! Additionally, you will be learning how to interview and transition jobs. In today's job market, these are crucial, valuable tools. □





Image Does Matter: Advancing Your Personal Brand

by Maureen Costello

As children we learn to “never judge a book by its cover.” But as adults working in the business world, it’s difficult to put this old adage into practice.

Often the first thing we notice about a person is what they’re wearing. Clothes are a nonverbal code of communication. What you wear sends out a signal to others about your image—how you feel about yourself. So when people ask “Does a professional image at work really matter?” The answer is always “yes.”

Americans place great importance on visuals. Presidents realize the need to be camera-ready. Celebrities pay top dollar to wear designer clothing that tells the world who they are. And companies spend millions of dollars on a spokesperson that is synonymous with their brand’s image.

Although we don’t like to think that appearances matter, the fact remains that people react to us based on their perceptions. Using the visual signals we put out there, people make assumptions about your competence, personality, habits, tastes, social life and friends. Research shows that people are more likely to hire, promote and do business with us if we look the part.

In fact, managing our personal presentation can be an effective leadership tool, like negotiation or strategic thinking. People make decisions about us based on their first impressions, so it’s important to get the personal packaging right. Learning to visually express who you are—

highlighting specific characteristics through wardrobe, fit, color and quality—can positively impact your career. By the same token, presenting a less-than-professional image can prevent you from accomplishing your career goals.

Personal and Corporate Brands Go Hand-in-Hand

Although the concept of “business casual” was introduced to make the workplace more comfortable and inviting, it has blurred the lines of what’s appropriate to wear in a professional setting. In a more casual work environment, people tend to underestimate the importance of a professional image. People prefer to blend in rather than stand out, dressing as casually as the people around them.

But today, business is emerging from the ultra-casual dot com era, and Generation X-ers approaching their forties are seeking looks that reflect their new leadership status. This reemergence of interest in personal appearance couldn’t come at a better time. As organizations grow savvier about managing their brands, they are becoming more sensitive to the way employees impact their corporate brands. Even employees with notable successes in their positions may be held back from advancement because of how they present themselves in a corporate environment. For example:

- The Gen X-er who is a brain trust of ideas at work but presents herself in such a disheveled manner that her clients wonder if her work might be the same.



Maureen Costello M.A., CIP, has worked in the retail and image management field for over 18 years with companies such as Talbot’s and Paul Stuart, in both the wholesale and retail sector for men and women’s wear. She founded Image Launch, (www.image-launch.com) a consulting company that assists companies and individuals internationally in setting standards for visual impact.

- The team manager who has uniformed employees reporting to her, but chooses to dress in inappropriately provocative clothing.
- The successful and well-respected international executive whose credibility is diminished by his low-quality, ill-fitting suits.

Often, organization leaders are uncomfortable addressing these issues with their employees. Discussions about improving clothing or appearance are deeply personal, or even insulting. But if you think about it, many organizations spend a large amount of time, effort and expense on their visual brand, poring over paper stocks for their brochures, picking the perfect shade of blue for their logo and debating the tiniest of word choice for an ad or press release.

At work, you are the brand. And your look is your personal logo. Your look should clearly communicate who you are, what you have to offer and where you want to go. It's up to you to define your identity and determine the best way to express it in your current work environment. When you decide to put effort into your appearance, you're taking control of your career and your life.

Creating Your Look

On the hit TLC cable show "What Not to Wear," stylists Stacy London and Clinton Kelly are famous for helping clients choose wardrobes that fit their lives. They've been known to tell program participants that dressing well and creating a personal look is about matching the external to the personality within.

The "What Not to Wear" stylists have made names for themselves by helping their clients create professional wardrobes with individual personalities. But with the uniqueness of each outfit is the unifying thread of professionalism.

"Professionalism" means many different things to different people. But in the world of personal image, professionalism is a standard of business practice usually defined through missions and value statements held by the company or organization. Professionalism is an extension of the brand promise of an organization. That includes the manner, decorum, ethics, global business practices across cultures, self-presentation of employees, pride in their work and their interactions with others as a piece of the brand.

Defining the image you want to project comes from an honest assessment of your role, age, responsibility, levels of client contact, work locations and interactions, body type and personal preferences. You must also be mindful of your personal size, skin and hair color and what personal features should be highlighted—like your eyes, jaw structure or neckline.

Professional appearance is created through a wardrobe that connects and

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complements the human dimensions of the individual (hair, skin, eye tones and body scale). Grooming is also part of the equation—things like trimmed and cleaned nails and styled hair. Attention to detail takes your wardrobe to the next level. Polished shoes. Properly tailored suits, jackets, pants and dresses. Updated eyeglasses. Fresh-looking jewelry and handbags. Neat-looking facial hair on men and well-applied make-up on women. These little things make an enormous impact in establishing your personal signature look.

Even in more conservative industries like banking and insurance, this goal of being true to yourself in how you dress can still be achieved while being conscious of your public. Because financially minded customers are looking for a trusted advisor, it's important that actuaries—regardless of your position—put forth an image

of confidence and credibility. This type of consistent image is important throughout one's career.

Without question, when you invest in your professional image (appearance, behavior and attitude), you'll advance your personal brand. You'll undoubtedly succeed in your career. And you'll boost your self-confidence more than you can possibly imagine.

So how about that closet of yours? ☐

Editor's Note: Catch Part 2 of "Image Does Matter: Advancing Your Personal Brand" in the January 2008 issue of *The Stepping Stone!*

Changing The Rules: How to Avoid the Ostrich Strategy

by Steve Gaspar

Imagine that you and a friend are playing a board game and you are winning. The object is to be the first to get all of your game pieces to your home base. You take turns rolling the dice and moving along and your advantage continues to grow. Suppose, then, in the middle of the game that the rules are changed without warning—now you are to guide half of your game pieces to your home base and half of them to your opponent's home base.

Suddenly the relative values of the game pieces have changed. Low-value pieces (those close to your opponent's home base) are now high-value pieces. And to top it all off, this change gives your opponent the advantage. That wouldn't seem very fair to you, would it?

Just to see what would happen, I tried this exact thing with one of my young sons recently during a simple board game. Without hesitation he let me know his thoughts. "That's not fair!" he said.

"It is fair because the change applies to both of us equally," I replied.

"No. That helps you more than me," he protested, "so I don't want to do it."

Indeed he was right. The change favored me more than him, so to him it seemed unfair. Such is the nature of an unexpected and fundamental change—it can seem and be unfair. And yet fairly or unfairly, such changes happen every day in business. One day you compete with

company ABC and the next day you collaborate with the same people because your old company has merged with company ABC. A technological change occurs and the functional skills which until then had defined your professional advantage are now obsolete. We were in business X and now we are in business Y. Your old subordinate is your new boss.

These examples are similar to the board game change. Somebody changed the rules and it doesn't seem fair. Another similarity is that just as the relative value of the board pieces was altered at the point of the change, the relative value of each employee's skills shifted at the point of the change. Skill sets can become dated overnight, and in turn one's effectiveness and market value can be immediately affected by an environmental change. Of course, some people catch a break and find that an unexpected change increases their value significantly. This article is about the former, not the latter—or potentially in understanding how to create the latter by taking action on your own.

The relevant issue is not *whether* changes will occur that will impact your effectiveness and value in the marketplace. Nor is the issue a matter of *when* such changes will occur. With every business today experiencing rapid change, you may rest assured that there is a large change coming soon to an office near you. The key issue is *what* are *you* going to do when that fundamental change shows up in *your* office?

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People have a variety of reactions to organizational change. Some try the ostrich strategy—hide your head in the sand and hope that change does not find you. This reaction is all too common when you think about what it looks like in the workplace. “Keep your head down, do your job, and it will all work out.” How many times have you heard that one? A variant of this strategy is to naively think that change is only required by those around you. Maybe change will find the person in the next cube over, but not you. “Oh, Bob’s area has needed to change for a long time to get with the times, but we’re all set. They need us. We do the LPT87 report. They’ve always needed the LPT87 report.” Then one day “they” don’t need it anymore—another office does the report, or all reports have been outsourced, or your boss’s iPod can do the LPT87. These “not me” reactions are forms of denial, and are only marginally effective for a limited time. Resistance to change puts people at material risk of being obsolete. Denial prevents recognition of the need to change, which must occur before change can begin.

Another change-resistant strategy is to compensate by doing more of what used to be asked of you. Karl Schoemer, founder of Vision Quest (www.vqchange.com), is a change management guru who has built his business around helping organizations cope with and ultimately exploit change to their competitive advantage. Karl has a great example to illustrate this point. First, take out a piece of paper and write your signature legibly as many times as you can in

30 seconds. Count the times. Now switch hands. Most people struggle to write half as many signatures, many of which are illegible. Stress increases and productivity and quality decrease, just as in every other fundamental change. One reaction a few people have is to write more strong-handed signatures to compensate—to do more of the old.

“I did 50 percent more of the old way.”

“Too bad, you are failing because we only use weak-side signatures now.”

“But I’ll work harder and do 75 percent more of the old.”

“Strong-handed signatures are of no value to us now.”

“I’LL DOUBLE MY OUTPUT!!”

“Good bye.”

This “more of the old” is just as common as the “not me” types of denial. How many people do you know who have put off learning a new piece of software that could save them hours of time? Instead of learning something new, they just work longer to compensate. Part of this dysfunction comes from not wanting to let go of the past, because in the past we were proficient. In the new world we lack the same skill level. Moving to the new means facing our lack of expertise, which is not a comfortable place to go. It is, however, exactly where we must go if

Some try the ostrich strategy—hide your head in the sand and hope that change does not find you.

we are to continuously evolve, develop and maintain our market value as our world changes.

Given the omnipresence of change, a critical core skill is having the ability to quickly adapt to change. A few people are hardwired as highly adaptive to change—they almost seem to seek out change. For them, embracing the new system, the new process, the new headquarters or the new product is like gravity. Change happens, they adapt and they don't seem to skip a beat. For others, dealing with change comes more slowly and with more pain. In either case, a person is more effective if he knows how to deal with change.

Understanding how others deal with change is even more valuable, and a basic necessity for today's leaders. Fortunately much has been written on the topic, and there are many change management models available. Most models describe the feelings, attitudes and behaviors that people experience or exhibit in each phase of change. Change management models provide advice for helping yourself and others move through the change process.

One model is ADKAR. ADKAR stands for Awareness, Desire, Knowledge, Ability and Reinforcement. This model was created by the organization Prosci (www.prosci.com), and is described in detail in the book *ADKAR: A Model for Change in Business, Government and Our Community*, by Jeffery M. Hiatt.

The five steps of the ADKAR model are sequential and cumulative. That is, Awareness must be well established in order for Desire to grow. Knowledge must precede Ability, and so on. The model provides a framework for both successfully implementing a change and for diagnosing causes of unsuccessful change implementations.

"Awareness" is awareness of the need to change. This is not the same as being told that you need to change, because that message can be delivered ineffectively or simply ignored. Awareness is an acceptance that the need to change exists and it is your personal need. Trying to help raise a group's awareness to change might sound something like this, "Going forward we must all provide original receipts for business expenses because expense reports without original receipts are no longer being approved for reimbursement."

Next is "Desire", which speaks to one's motivation to change. As we all know, just recognizing that you need to change does not do much. For example, knowing (awareness) that you really need to cut back on fats, red meat and cholesterol is not the same thing as wanting (desire) to change your diet. Knowing that the next 18-ounce steak you consume may

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cause immediate heart failure is more complete information, but it is still not desire. Desire is not wanting to check out just yet and being open to understanding what to do about it (how about a nice salad?)

“Knowledge” refers to the specific knowledge of how to change. This phase has everything to do with training. For example, suppose that beginning today all memos for your company will be composed in a popular word processing language rather than via e-mail. If your employees understand the need to change (awareness) and want to make the change (desire) then they are ready to go to a training class (knowledge). The sequential nature of the ADKAR model specifically requires that such Awareness and Desire are present prior to spending any time or money on training. I do not have to think for very long to identify a time when I sat through training and thought, “what a waste of time”. Some of those times I had neither the awareness nor the desire to change (and other times I was right.)

“Ability” is having the competency to implement the new behavior. This is the result of practice. A few issues ago in *The Stepping Stone* I responded to an inquiry regarding writing skills. That individual clearly believed that better writing skills were important to her career and she wanted to improve her skills (awareness and desire). My recommendation then was to attend a course (knowledge) and begin writing a journal (practice leading to ability).

Finally “Reinforcement” refers to giving rewards for the new skill or behavior to ensure its continued practice. My young sons are finally shaking hands and saying “good game” after a board game or video game contest. Granted, they don’t do so all the time, but you can be sure that every time they do I pour on the praise (reinforcement). In the business setting, reinforcement can range from verbal praise to cash awards to promotions. The point is to provide some reinforcement for embracing and mastering the desired change.

Why spend the time to understand a change management model such as ADKAR? First, I can use it to evaluate myself when confronted with unexpected change. Such self-diagnosis is helpful in avoiding procrastination and in understanding my own frustrations. A more valuable reason to understand such a model is to be better able to help others deal with change. As a leader this can be a powerful skill. Communication needs vary between stages of change, and as the leader it is your responsibility to communicate to your people in a way that considers their stage of change, not yours. This lesson is hard won. The leader might find herself saying “What is wrong with them?! I told them what to do!” The team might find themselves saying “What is wrong with her?! Why is she making us change?!” In this example the leader is communicating from a place that is well past Awareness and Desire, which is precisely where the team is stuck. They don’t even hear her, and they conclude that she is out of touch.

The leader might find herself saying “What is wrong with them?! I told them what to do!”

Up to this point this article has been focused on dealing with change that happens to you. Here is a final note on creating your own change. Wouldn't it be nice to know what skills would be most valuable for you to add to your skill set? While no one has a crystal ball, good information is available if you know where to look. Here's a suggestion of three places to start: (1) your boss, (2) your subordinates and (3) your boss's boss.

When you engage your boss in conversation about what skills you can develop to be more valuable in the future, you do two things. First, you identify that you are interested in getting better, which is music to your boss's ears. Second, it tells your boss that you value her opinion. Nothing bad should come of this, and if it does then you have a bigger problem.

By engaging your subordinates you get two more things. First, you show them that you care about how you interact with them. Second, you get the gift of knowing the effect of your behaviors on others, which is incredibly valuable information. Frequently the intent of an action is not the same as the effect. Further, we all have behaviors that we don't easily see ourselves. Subordinates can give us that look in the mirror that we need.

Finally, by engaging your boss's boss you also gain two things. First, you get another opinion from someone who matters a great deal in your professional world. Second, you find out what matters two levels up, which should give you

clues as to how to better support your boss. Checking with your boss before doing this is a wise initial step.

Back to the board game with my son—eventually I convinced him to try out the rule change just to see what would happen. I am happy to report that in spite of being at an initial disadvantage he won the game. Then I shook his hand and said 'good game.' □



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