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# Moonwalking with Einstein—The Art and Science of Remembering Everything, by Joshua Foer

Review by Dave Snell

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In this age of smartphones, password vaults, cloud drive backups, and various other electronic assistants, why should an actuary care about a book on memory? That's a valid question. I hope to provide an answer in this review.

Many years ago, I knew the telephone numbers of all my friends, the text of various famous speeches, and the values of pi and e to 20 decimal places. I still know pi and e, and a girlfriend's past telephone number from 50 years ago. However, when my own family members get new cellular phone numbers, I feel helpless if I have not entered the number yet into my smartphone. When did my phone seem to become so much smarter than I am at retaining telephone numbers, shopping lists and password hints? And why do some of the old memories seem stronger than new ones?

Actuaries are known for their facility with numbers and equations and obscure regulations that make them the centerpiece attraction at any party, right? OK, perhaps not the party headliner, but we can regale (or bore) our friends with present value and reserve calculations. We can even do some (ever decreasing) mathematical problems in our heads. These feats can impress others—especially the mathematically challenged.

Yet, when I go to a Society of Actuaries (SOA) meeting or most any type of event attended by several people, I often have a terrible time remembering the name of the person introduced to me mere minutes before. Those folks who can walk into a room, meet dozens of people, and remember all their names and companies and various important facts about them, seem like rock stars of memory. We naturally assume they are very highly intelligent people.

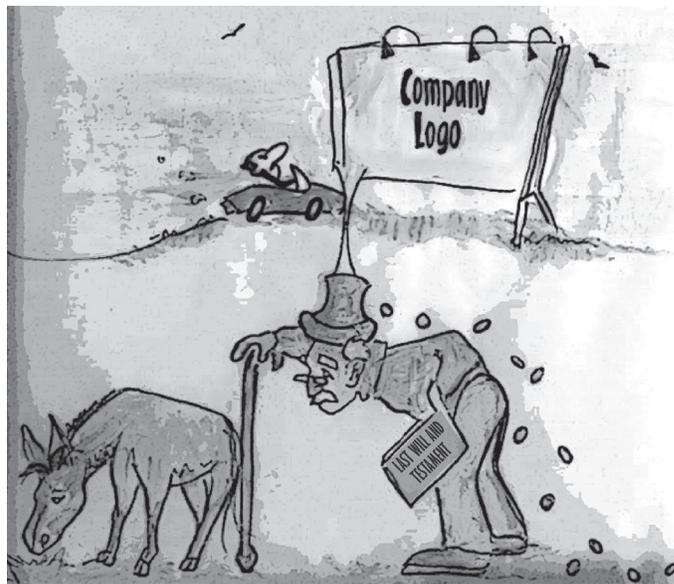
Joshua Foer, a journalist, used to think the same thing. He covered a contest of “mental athletes”—where contestants had to compete in such qualifying events as:

1. Names and Faces—15 minutes to memorize 117 color photos of different people (head and shoulder shots) with a first and second name written below each picture.
2. Speed Numbers—five minutes to memorize a list of computer-generated numbers that are presented in rows of 20 digits with 25 rows per page.
3. Speed Cards—five minutes to memorize a freshly shuffled pack of 52 playing cards.
4. Poetry—15 minutes to memorize a previously unpublished poem.

They performed these and other feats of memorization seemingly way beyond the abilities of mere mortals. Yet, when he interviewed these giants of memory magic, he was surprised to hear a consistent message. They claimed no innate gift for memory! They just learned some techniques that most other people could learn if they put in the time and effort.

Intrigued, Foer set out to learn how to memorize—under the guidance of some of these memory mentors—and a year later, he won the 2006 USA Memory Championship!

This book is a chronicle of his journey from being a forgetful person like I am, to becoming a memory wizard. Along the way, he interviews people with profound memory loss, such as a man who can't retain new information for more than a few minutes. He also interviews medical researchers to learn how the human brain remembers things, and how long-term memory and short-term memory differ.



Surplus Risk Types: Asset, Mortality, Interest, Business (original sketch by <http://www.nikkeycreative.com/>)

Additionally, Foer gives the reader a history of memorization, which used to be of far greater importance and stature than now. Some of the most common and effective memory techniques used today are actually a few thousand years old! One of the best is the Memory Palace, where you visualize rooms familiar to you, and place objects into them at very specific locations. You can see them in your mind in the room, and recall them as desired. Another is the idea of absurd imagery—hence the title of the book—that was part of a nonsensical, and partly obscene, image to help the author remember a deck of cards in order.

Here is an actuarial example I created using this technique: Picture a donkey, or ass. Walking behind the ass is an old man carrying his last will and testament. He is wearing a very interesting hat with lots of coins falling from it. On top of that hat is a big sign with the logo of your company on it. A car is heading toward the sign and may crash into it. I am showing a visual to trigger ideas for you; but the best way to use this technique is to visualize your own images. That way, they become more personal for you, and also more memorable.

How can this image possibly be useful? What if you were trying to remember the four types of coverage risks that the SOA has defined to be covered by the assigned (or allocated) surplus?

These are:

1. C1—**Asset Risk**: The risk that the assets supporting the product line lose some or all of their value.
2. C2—**Insurance, or Mortality, Risk**: The risk that the price for the insurance product provided is inadequate.
3. C3—**Interest Rate Risk**: The risk that assets must be sold at a loss in order to meet the cash needs of a policyholder.
4. C4—**Business Risk**: A “catch-all” category of risk management to cover anything not specifically included in the C1, C2 or C3 category.

As a reinsurance actuary, you do need to embrace the wonderful technological advances such as smartphones, clouds and other electronic aids. Ultimately, though, advancement beyond technical positions requires an ability to communicate. You should remember facts as needed to support your arguments, and learn to paint a mental picture to convey your ideas. The techniques used for millennia to remember people, stories, lists and related items without having to refer to a written or electronic aid still work. A good memory is still viewed as a sign of high intelligence, and it conveys a sense of confidence in the expertise of the speaker.

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*Moonwalking with Einstein* offers several insights into human memory storage and time-proven techniques for remembering what you wish to remember. It is not an immediate solution to every problem, and some of the techniques are difficult and require much practice. It wasn't a perfect book. There were some slow spots, and some unnecessary tangents. Yet, in harmony with the topic, I found it unforgettable. ■



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