



# the stepping stone

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## What Would You Do? Does Substance Trump Style?

By John West Hadley

Welcome to our ninth entry in the "What Would You Do?" series.<sup>1</sup> Write to me at [SteppingStone@JHACareers.com](mailto:SteppingStone@JHACareers.com) to tell me what you would do. In the August issue, I'll compile the responses received (preserving your anonymity, of course), along with what actually happened in the real-life situation.

Help me craft future case studies. Write to me about your own challenging, surprising or nightmarish situations involving business, leadership, management, or any of the topic areas covered by *The Stepping Stone*, and what lessons you learned from them. I'll collaborate with you on turning your situation into a simple case study, being careful to ensure no one is identifiable. And share your own thoughts (pro and con) on the series as a whole at [SteppingStone@JHACareers.com](mailto:SteppingStone@JHACareers.com).

### DOES SUBSTANCE TRUMP STYLE?

Joan is an actuary who finds any new assignment extremely stressful. She's terrified of missing

deadlines, and the uncertainty makes her very grumpy. As a result, even though she generally does a terrific job, people complain about working with her. In fact, in the five years she has been at Bingham Life, they have on three separate occasions begun the paperwork that would lead to firing her. Each time she has agreed to a corrective action plan, followed through, and has been reinstated.

Bill is the nicest actuary, who everyone loves to work with, but is incompetent. He never asks questions, and simply proceeds with his work in whatever way he has interpreted the assignment in the first place, often making mistakes and rarely meeting deadlines.

Bingham goes through a reorganization, and both Bill and Joan are moved to new units. The head of the operation warns their new managers of their shortcomings. One month later, both managers come to see him:

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# the stepping stone

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# It Pays to Read and Tell

By Sophia Dao

**T**he Management and Personal Development Section is having our first-ever leadership essay contest, and I encourage you to get inspired and start putting your thoughts into writing. If you are like me, you get inspired by a good book. Or, perhaps a song, a poem, or a quote inspires you. Whatever gets your creative juice going, we hope you share with us the outcome! You may even win a prize for it. More importantly, your work will get published in *The Stepping Stone*.

To get you started, I'd like to share with you some of my favorite business books. These are just a few of the books that I go back to from time to time. Whatever situation or mood you are in, there's certain to be a book for that.

Have you ever wondered why some people get promoted and some don't, and what you could do to get promoted? If so, read *Who Gets Promoted, Who Doesn't, and Why* by Donald Asher. A lot of advice in this book is common sense, but you can never have too much common sense. You will get practical advice such as how to deal with a bad performance review or things to consider when you relocate for a job.

It also gives you food for thought such as "a promotion is not a reward."<sup>1</sup> If you are too valuable where you are, it would be a big cost for the company to replace you. And, "if it costs more to replace you than to hire someone else, they'll hire someone else."<sup>2</sup> You may not be entirely convinced of this theory, but it does make you think, doesn't it?

On the other hand, if you really don't want a promotion and are perfectly happy where you are, read *The Peter Principle* by Laurence Peter and Raymond Hull. This is a humorous book, and I find that there's usually wisdom in humor.

The Peter Principle states that "[i]n a hierarchy, every employee tends to rise to his level of incompetence."<sup>3</sup> Peter's Corollary states that "[i]n time, every post tends to be occupied by an employee who is incompetent to carry out its duties."<sup>4</sup> Therefore, "work is accomplished by those employees who have not yet reached their level of incompetence."<sup>5</sup>



To support his outlandish assertions, Peter provides many case studies throughout the book. This is by no means a well-researched book, but it's not completely without merit, either. If nothing else, it makes you laugh out loud, especially at the newly invented words such as "tabulatory gigantism" (an obsession to have a bigger desk than your colleagues) and "fileophilia" (a preoccupation with records in order to prevent yourself, and others, from realizing that you are accomplishing nothing of current importance).<sup>6</sup>

If you are in the mood for another humorous book, and are a Dilbert fan, read *The Dilbert Principle* by Scott Adams. While the Peter Principle states that everyone is eventually promoted to his or her level of incompetence, which implies that he or she was once good at something, the Dilbert Principle states that "the most ineffective workers are systematically moved to the place where they can do the least damage: management."<sup>7</sup> Cynical, is it not? But I suppose most of us can relate.

Although most of the book consists of Dilbert cartoons and witty, off-the-wall remarks, the last chapter does provide some serious, practical advice



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CONTINUED ON **PAGE 4**

In a world full of cynicism and negativity, it's refreshing to read something that gives you hope.

for managers. For example, useful activities for a manager include making sure employees learn something new every day and interrupting people “who talk too long without getting to the point.”<sup>8</sup>

If you are in the mood for something less cynical, read *The Progress Principle*.<sup>9</sup> Unlike many other business books, this is the outcome of a research project based on nearly 12,000 diary entries provided by workers from different organizations. What was discovered through this process is what the authors call “Inner Work Life.” The key to a positive inner work life is making progress through small wins. What I like about this book is its empirical nature and its simple, clear presentation of study results. Moreover, in a world full of cynicism and negativity, it's refreshing to read something that gives you hope.

I hope by now, you are in the mood to write! Do you have a book that inspires you? Perhaps an inspiring quote, an interesting article, or a great (or not-so-great) boss inspires you to espouse your own leadership theory. I look forward to hearing your thoughts. ●

#### ENDNOTES

- <sup>1</sup> Donald Asher, *Who Gets Promoted, Who Doesn't, and Why* (Berkeley: Ten Speed Press, 2007), Page 1.
- <sup>2</sup> Donald Asher, *Who Gets Promoted, Who Doesn't, and Why* (Berkeley: Ten Speed Press, 2007), Page 3.
- <sup>3</sup> Laurence J. Peter & Raymond Hull, *The Peter Principle* (New York: Buccaneer Books, 1969), Page 25.
- <sup>4</sup> Laurence J. Peter & Raymond Hull, *The Peter Principle* (New York: Buccaneer Books, 1969), Page 27.
- <sup>5</sup> Laurence J. Peter & Raymond Hull, *The Peter Principle* (New York: Buccaneer Books, 1969), Page 27.
- <sup>6</sup> Laurence J. Peter & Raymond Hull, *The Peter Principle* (New York: Buccaneer Books, 1969), Page 118.
- <sup>7</sup> Scott Adams, *The Dilbert Principle* (New York: Collins Business), Page 14.
- <sup>8</sup> Scott Adams, *The Dilbert Principle* (New York: Collins Business), Pages 321-323.
- <sup>9</sup> Teresa Amabile & Steven Kramer, *The Progress Principle* (Boston: Harvard Business Review Press).

Does Substance Trump Style? | FROM PAGE 1

- Joan's new manager tells the head that he needs to fire Joan because no one in his area can work with her.
- Bill's new manager tells the head she can't believe he gave Bill up, because he is so good and everyone loves him.

What would you do as either the operation head or the new managers? ●

**ENDNOTE**

<sup>1</sup> Past issues in the series have considered whether to demote or fire a difficult employee, performance reviews and their aftermath, interview challenges from both sides of the desk, evaluating job offers, a difficult product decision, and how to build connections with the home office. To catch up on the entire series, which started in May 2013, check out back issues of *The Stepping Stone* on the Management and Personal Development (M&PD) website at [www.soa.org/mpd](http://www.soa.org/mpd).



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# What Would You Do?

## Responses to “The Center of Power”

By John West Hadley



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In February’s issue of *The Stepping Stone*, I posed the question “*What would you do?*” to the product situation below. Here are your responses, and the real-life conclusion of the situation. I have lightly edited the responses for clarity and space. Send your own ideas for situations to pose in upcoming issues to [SteppingStone@JHACareers.com](mailto:SteppingStone@JHACareers.com).

### THE CENTER OF POWER

Gilbert has really enjoyed his tenure at Competitive Life, building up an actuarial department. Competitive has recently completed a change of ownership, from a local parent to one in another state. While the prior owner operated in completely different lines, the new owner has a great deal of experience in many of Competitive’s product lines, particularly those with which Gilbert is most involved, Gilbert would like to tap into that expertise. He also feels that even though Competitive has always been treated as an autonomous entity, the real center of power is the new home office, and for his own career growth it is important that he get well-connected there.

Gilbert has made a point of getting to know people who have come down to visit from the home office, and would like to visit there himself. However, his boss (the chief actuary), the CEO and other senior officers want to continue to run Competitive Life very independently, are very concerned about letting “the elephant get his nose in the tent.” Initiatives that are “pushed down” from the home office are suspect. So far, any suggestion Gilbert has made to visit the home office has been rebuffed by his boss, whose attitude is “Who would want to go there?”

### WHAT WOULD YOU DO?

*Several respondents agreed that Gilbert was wise to think about connecting to the home office:*

“I agree with Gilbert’s view that he has much to gain from contact with the new parent, both from just having the contacts, and professionally due to their experience and resources in his area.

“In the short term, he should be able to find ways to contact colleagues at the new parent for technical issues and resources without threatening his boss. With a little more work, he may find a way on to a bigger project at the new parent. After a bit more time, I expect that the new parent will be more involved with Competitive, so the CEO and other officers will find their autonomy harder to keep (and may be retiring).”

“I would have another conversation with my boss, and be prepared to outline the business reasons for my home office visit, as well as my desire to gain the additional product knowledge. I would point out how this sort of a visit and gaining knowledge could be beneficial to the business. I would set the tone of the meeting to be direct, that I was clearly asking to make the visit, versus just throwing it out as a suggestion. If my meeting were unsuccessful, I would find other ways to network with people in the home office. There are many other ways to connect with people besides visiting the office in person.”

*Some respondents advocated patience:*

“Gilbert needs to practice patience. The case said that they recently completed a change of ownership. It takes time for trust to build. The others are probably respecting current management as a way of building trust, even if they have longer term plans in place. Building relationships where he can, being patient, respecting the layers of management above him—this should all pay off in the long term.”

“I’d tread very carefully. It’s rarely a good idea to go over your boss’s head. I’d continue to build strong relationships with the people who come from the home office. Then, I’d run my business ideas through those people and let them know about my expertise and interest. If they like my ideas, they may go back and pitch them to the right people at the home office. If things go well there, perhaps I’d get an official invite from the home office to visit them or to work on projects that fit my expertise and interest.”

“I would see going through my boss to get a home office visit is a dead-end. However, in the age of LinkedIn, email, etc., I would still try to network and stay in touch with the people I have met at the home office. Sharing ideas, asking questions, etc., would keep my name out there in case an opportunity arose. I also would likely keep an eye out for any job opportunities that may be appealing at the home office if I felt that really was the place I wanted to be. If that’s not in the cards, perhaps one final mention to the boss that if an opportunity should arise where someone needs to go to the home office, I would like to be considered.”

*One felt Gilbert needed to put less emphasis on his own career:*

“Gilbert needs to change focus. Rather than concentrating on his own ambitions, he might do well to focus more on the interests of Competitive and its new owner. Rather than pushing for a visit to the new parent office, emphasize the benefits of open communication with people there.

“With respect to the elephant:

1. The elephant now owns the tent and will want information about what’s happening inside.
2. If Competitive doesn’t take a lead in fostering open communication, they can expect the elephant to come sniffing.

“Avoiding communication with the parent might save some hassles in the near term, but likely at the expense of bigger hassles further down the road, after the parent realizes how secretive Competitive is behaving.”

*Another gave a potential roadmap for Gilbert to follow:*

“Gilbert is wise to think more globally than his own company, because new perspective is always valuable, especially after working in the same company for several years. Meeting in person is nice, but not essential with current technology—he still can build relationships via phone calls or video conference with his peers in the home office, to review actuarial work and generally present Competitive favorably. Gilbert could frame these meetings to the Competitive leadership as ‘understanding the home office’s expectations,’

‘making sure they have confidence in us,’ and ‘gathering intelligence on how things work,’ which is certainly accurate and beneficial to Competitive too.

“Gilbert should remain very professional and business-focused in these conversations, so that he can’t be accused of going around his current bosses, focusing on showing that Competitive is successful, while also being open to ideas from the home office. Gilbert also could make plans for in-person conversations with home office colleagues at professional events such as Society of Actuaries (SOA) meetings.

“The home office likely will welcome having Gilbert’s better understanding of Competitive Life’s history and culture, to help them work with Competitive more successfully. Over time, either senior leaders will gain comfort with each other, or changes will occur. Building those relationships will help Gilbert if changes are made in reporting structure, since he has proven his value, and more generally for building his professional network for future career development.”

*Another suggested strategies to make a visit a reality, and other options to consider:*

“Gilbert may want to further investigate upcoming conferences or training sessions in the vicinity of the home office, such as an SOA conference, local actuarial club meeting, external vendor symposium, or a human resources-related developmental class

**There are many other ways to connect with people besides visiting the office in person.**



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**Learners always find a way to keep learning, and sometimes that means changing the people we work with.**

he could attend. He could then stop by the home office since he is in such close proximity. Gilbert’s boss may be more understanding of Gilbert visiting the home office if there are additional reasons for Gilbert to be in town.

“If that is not feasible, and Gilbert’s manager continues to not be supportive of visits to the home office, Gilbert could become better known there by reaching out to individuals via phone, conference calls, or videoconference. As technology has progressed significantly, there are many ways that Gilbert could further develop his relationships without being physically present in the home office. Particularly as Gilbert is involved in the same product lines as the home office, it would make sense for him to reach out to other actuaries and co-workers to expand his network and discuss business-related topics.

“Depending on the direction of Gilbert’s future at Competitive, it could even make sense for Gilbert to consider rotations or employment opportunities in the home office. Gilbert may want to leave the satellite office and transition to a new role in the home office—particularly if the expertise associated with the product line that Gilbert works with resides there.”

*Finally, this respondent closely examined the psychology of the situation:*

“The chief actuary and senior executives are exhibiting a classic case of positional leadership. They seem to be more concerned about what they know, the power they hold, and not giving an inch away. Thus, every home office initiative sounds like it is ‘pushed down’ and is suspect. There’s also a sense of ‘the way we have always done it’ mentality. The idea of ‘maintaining autonomy’ is just the cover-up.

“Gilbert is behaving like a leader should: looking to always learn and expose himself to different perspectives. There doesn’t seem to be any intention to become the golden child, take over the company, or disrupt the autonomy of Competitive Life.

“First, I would recognize the Law of the Lid: leadership ability determines a person’s level of effectiveness. I have to accept that the senior

executive mentality and leadership style are going to be a barrier to my personal growth. I also have to recognize the same folks can directly affect my job situation.

“Second, I must implement the Law of Connection: leaders touch a heart before they ask for a hand.

“Instead of selling the request as an opportunity for me, I would first find out the root cause for the resistance to my home office visit, and I would also figure out how each of the senior executives keeps score. I would then be able to craft a request that appeals to each person’s way of thinking, their passions, and what they can gain from me visiting the home office.

“Third, if this approach doesn’t work, it’s very likely that I would look for other ways to connect with these folks at the home office in order to learn from their practices or look for a different role at the home office altogether.

“People join companies but they leave people. Learners always find a way to keep learning, and sometimes that means changing the people we work with.”

*Thanks to everyone who contributed!*

## **WHAT REALLY HAPPENED?**

Gilbert worked on getting to know a number of people in the home office, making sure to always be seen as helpful. Before long, he found out about an interesting cross-functional initiative that lacked any representation by Competitive, and proposed to his boss and the CEO that he take that on. While they weren’t overly excited about the initiative, they were under pressure to show more support to home office ventures, and agreed that his representation would be politically helpful. Gilbert enjoyed the project, was able to travel to the home office for quarterly meetings, and extend those for other meetings each time. Before long, he had a number of strong connections there, and found other ways to get more involved with the home office.

A few years later, Competitive Life was merged into the parent and largely shut down. Gilbert was one of only two or three people in the company offered a role at the parent. ●



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# How You Can Help Your Manager Succeed

By Darcy Eikenberg, PCC



**Darcy Eikenberg,**  
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**R**ecently, I asked my LinkedIn connections to share their best advice on how to fail as a manager. Here are some suggestions:

- *Don't tell your employees what their annual raise is; by all means, let them wait to check their bank statement and figure it out manually.*
- *Have a computer between the two of you, and read email while "listening."*
- *Have as many typos in an email as possible.*

So I guess it's not too hard to find examples of bad managers. But based on my experience, it's even easier to find examples of "just OK" managers. The "just OK" manager is the one who isn't soul-sucking or Dilbert-worthy, but she isn't mourned when the next reorganization moves you to another leader, either.

## **There's Hope for the "Just OK" Manager. It's You.**

The surprising, often overlooked fact about the "just OK" manager is that there's hope. And that hope is you, the person they are tasked to manage. Here are a few ways how.

## **1. Replace your frustration with empathy.**

Annoyed at slow or inadequate responses to your requests? Irritated at the lack of attention to your work, progress or career plan? Don't let it eat at you. **Try replacing your frustration with empathy.**

Empathy happens when we take a second to recognize and understand the feelings and experiences of someone else. It happens when, instead of making an assumption, we ask "what else might be going on here?"

For example, instead of concluding that your manager's persistent habit of canceling your one-on-one meetings means he hates you/thinks you're undeserving of his time/is an insensitive pig, you might instead notice that he's overwhelmed/struggling with his projects/dropped his BlackBerry in the toilet. Instead of "Grrrr," you might think "Mmmmm."

That doesn't mean you tolerate behavior that doesn't meet your needs. It just means you can change the way you feel about it so it doesn't eat you inside. After all, all you can control is what you think, what you do, and what you say.

Speaking of say ...

## **2. Take control.**

The easiest way to help your manager succeed is to give her the road map. Tell her what you need, clearly and specifically. Take control to move those needs forward. Don't wait to see how she wants to drive this relationship. Give her the keys.

That means **putting the right words in your mouth about the things that are most important to you.** For example, you may need to say things like:

- "I work best if we can connect live for 30 minutes a minimum of once a month. I know you're busy, so I'll set up these meetings for the next six months and plan to send you the three



**If we don't step forward and tell people—including those in positions of authority—exactly what we need to be successful, how can they be successful?**

bullet points I'd like to cover in advance of each conversation. What else would you need from me to make this time work best for you?"

- "Sometime in the next two months, I'd like to have a detailed conversation about my future in our company and talk more about how I can grow to the next level. If we meet in 60 days, what would you like me to provide you ahead of time to prepare? Is there anyone else who should be involved in this conversation?"
- "I'm noticing we keep having XYZ issue on the team and it doesn't seem to get resolved. I know you're busy, so unless I hear differently from you, my plan will be to handle it by doing A, B and C."

If we don't step forward and tell people—including those in positions of authority—exactly what we need to be successful, how can they be successful? Sure, saying some of these things may make some managers stop and say, "Whoa! Let's handle that a different way!" But that's great—at least the conversation is moving forward, instead of lurking in the background of discontent.

### 3. Don't assume what success looks like.

So you're using your empathetic heart. You're applying your courage and taking control, asking for what you need. The last item you need is something you have with you always—your brain.

**Think from your manager's point of view, not yours.** What is he measured on? What does he care about? Where does he spend his time—and what does he seem to enjoy most? What does success truly look like for him? It's worth investing some gray matter on this question.

Maybe you think he should be measured on how engaged or productive you are—but maybe his bosses aren't focused on that. Maybe he measures success in taking on the big mega-projects—the projects that need a star, not people who are building other people.

Assess the facts as you know them and make some preliminary conclusions. Then, test them with the source:

- "Based on what I know about our performance

measures, I'd observe that success for you is measured by X, Y and Z. Is this correct, or are there other factors you're paying attention to?"

- "I've been thinking a lot about my own success measures, and didn't want to make assumptions about how you measure yours. So tell me—how do you measure your success in your role? What are the most important things for you to achieve?"

While this is a natural conversation to have at performance planning or annual review time, it's always appropriate in our ever-changing business world to calibrate and re-calibrate what success looks like. Sometimes managers won't realize that their priorities have changed, but will shift their behavior based on the prevailing winds—and never notice.

You've got the superpowers. Now help your manager win, and you'll win too. ●

# Five Reality Checks True Leaders Must Give Themselves

By Marcel Schwantes



**Marcel Schwantes** is CEO of Leadership from the Core. His company's biggest calling is to help leaders influence change, build high-trust cultures and achieve optimal organizational health through servant leadership. Reach him at [info@coachmarcel.com](mailto:info@coachmarcel.com) or visit [www.leadershipfromthecore.com](http://www.leadershipfromthecore.com) for more information.

## EXECUTIVE SUMMARY

*Everyone is capable of building the character necessary to inspire their team on an emotional level and win their trust. Here, servant leadership and executive coach Marcel Schwantes provides five reality checks to help leaders and aspiring leaders gauge their leadership aptitude and assess what changes need to be made.*

Leadership is not for the faint of heart. It never has been. The essence of leadership lies within who you are and how you behave. It is character-driven.

In fact, leadership and character are one and the same. Becoming a leader means embarking on a courageous journey of strength and integrity. Not everyone is qualified, but everyone is capable if given the tools.

All leaders must reach a point where they look in the mirror and have a gut-check, asking themselves some honest questions. But before we get to the hard realities that every leader or aspiring leader must face to understand what it *truly* takes to successfully

lead others, a caution: There are prerequisites. You don't just arrive at great and sustainable leadership with a rub of the genie's bottle.

You need strong foundational work and pillars that may take months if not years to develop.

You need to create a compelling vision that inspires the people "in your bus" to help you achieve it. And that vision has to be stacked on top of a solid framework of personal and organizational values that are practiced in hallways and conference rooms, not just displayed as words on a wall.

Finally, you need good bus-driving skills. If your geeked-up project team along for the ride doesn't know in what direction they're headed or why they're being steered in that direction, then you need to stop, put that bus in reverse, park, get everyone off and start over.

In all my years of coaching leaders to lead better, or being an unfortunate member of unhealthy and disengaged executive teams at former companies, I have seen firsthand some disastrous outcomes from leaders who fail to create an environment that allows people to thrive—where they are encouraged to work collaboratively, utilizing their unique talents, creativity, personality strengths and skills to achieve common goals.

The best leaders never stop learning and growing. They are introspective, look for opportunities to develop themselves, and will continually hone and fine-tune their leadership skills in order to serve others better. On top of hard managerial, left-brain skills that drive bottom-line results, they have uncanny intuition and perception to understand the emotional realities of the circumstances and people around them. They will then operate on those realities, often in support of elevating their own and other's behaviors and actions.

Here are five reality checks that will help you gauge your leadership aptitude and assess whether changes need to be made.

### **REALITY CHECK #1: LEADERS CAN'T MOTIVATE PEOPLE; THEY CAN ONLY INSPIRE THEM TO MOTIVATE THEMSELVES**

Readers of Daniel Goleman's *Emotional Intelligence* will recall that the intrinsic self-motivation Goleman talks about in the "Self-Management" quadrant of emotional intelligence can only come from deep within a person. You can try to pound into a person's noggin all the motivational-guru psychobabble a book or seminar has to offer, but none of it will stick if the person you're trying to motivate doesn't buy into your vision. It takes inspiration.

Inspiration in its most authentic form appeals on an emotional level to win hearts as well as minds. To truly engage your employees with an inspired approach, you need to capture their attention and hit the core of what motivates them. This takes the artful skill of communicating with influence.

When you shift your leadership perspective—moving from a power structure of tasks being handed down from Mt. Sinai to a worker bee culture, to a structure that communicates a compelling vision, encourages shared decision-making and empowers its tribe—you inspire team members to succeed on an emotional level.

This is when your employees will spring out of bed in the morning because they cannot wait to get to work and contribute. They will be motivated.

### **REALITY CHECK #2: LEADERS NEED TO KNOW THE CORE ELEMENTS NECESSARY TO ATTRACT AND KEEP THE MOST TALENTED EMPLOYEES**

You inspired your employees. They feel empowered. They are ready to be rock stars. Now what?

One way to find out what they need to keep going is to get schooled on the best talent management practices out there and then align them to suit your performance management plan. You can start with The Gallup organization. They've interviewed

literally millions of employees across the globe and have a plethora of well-researched resources to maximize the workplace.

One such study, the "Gallup Q12 Employee Engagement Survey,"<sup>1</sup> interviewed over 80,000 managers across a broad range of companies, industries and countries to find the core of a great workplace. Thanks to Gallup, leaders can measure the core elements needed to attract, focus and keep their most talented employees by asking simple questions like:

1. Do my employees know what is expected of them?
2. Do my employees have the materials and equipment they need to do their work right?
3. Do my employees have the opportunity to do what they do best every day?
4. In the last seven days, have my top performers received recognition or praise for doing good work?
5. Do immediate managers/supervisors seem to care about them as people?
6. Is there someone at work who encourages their development?

### **REALITY CHECK #3: LEADERS NEED TO LOOK IN THE MIRROR AND ASK, "DOES MY BEHAVIOR INCREASE TRUST?"**

Trust is the pillar your leadership should stand on. While trust is somewhat of a subjective concept, leadership behaviors that promote trust can be defined, measured and improved upon.

In *The Speed of Trust*, Stephen M.R. Covey highlights behaviors that are culturally ingrained in the leadership structures of some great companies known for high employee engagement. These are just a few trusted behaviors that drive performance and define how leadership teams and employees interact day to day.

**Inspiration in its most authentic form appeals on an emotional level to win hearts as well as minds.**

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**Trust is certainly a reciprocal concept—it needs to be shared, extended and be mutually beneficial for it to work.**

Among those trusted behaviors are:

- Creating transparency
- Showing loyalty
- Delivering results
- Confronting reality
- Clarifying expectations
- Practicing accountability
- Listening first
- Keeping commitments
- Extending trust.

Trust is certainly a reciprocal concept—it needs to be shared, extended and be mutually beneficial for it to work. You might want to take some of those bullets above for a spin. Create a quick questionnaire and toss it around for feedback to see where you and your team stand with trusted behaviors. It might surprise you.

What questions might such a questionnaire include? Consider the bullet point “showing loyalty,” for example. You might ask yourself and your employees, “Do I give credit freely?”

Other examples:

- Listening first: Do I show real interest in what others say?
- Practicing accountability: Do I blame others when things go wrong? Do I take responsibility for results?
- Deliver results: Do I overpromise and underdeliver? Do I make excuses for a lack of results?

#### **REALITY CHECK #4: LEADERS NEED TO KNOW AND UNDERSTAND THEMSELVES AND OTHERS TO ACHIEVE GREATNESS**

Self-awareness, another component of emotional intelligence, is one of the most important capabilities for leaders to develop. Remember, these are learned

traits. So, let me suggest that the first “to do” on your path to leadership greatness is to know your true, authentic self. What does that look like in real life, you ask?

A self-aware person will naturally exhibit traits of humble self-confidence, because that’s what it will take to change something that no longer works.

A self-aware leader also shows resilience. A leader with a resilient mindset rewards himself or herself for corrective behavior, such as deciding to try it again a different way. Instead of self-defeated victim behaviors—e.g., asking “Why me?”—self-aware leaders probe and ask themselves questions like:

- Why do the same issues keep coming up over and over in my business unit, marriage, or life?
- Why do I respond to situations with anger, fear, optimism or withdrawal?
- What makes me think, act and feel the way I do? What makes me tick? What pushes my buttons?

Having self-understanding gives you an edge. You can manage yourself and your emotions, identify opportunities for development, and make the most of your strengths.

#### **REALITY CHECK #5: LEADERS HAVE TO BE WILLING TO LISTEN TO CONSTRUCTIVE FEEDBACK—ESPECIALLY THE KIND THEY DON’T WANT TO HEAR**

Many leaders don’t want to listen to the ideas, opinions and constructive feedback of others. It’s hard to acknowledge something that may be true, because truth sometimes hurts. We might fear loss of respect from our peers or subordinates.

So, while such leaders may appear strong on the outside, in reality, their fears and insecurities send a loud message that they don’t want anyone to disagree with their views. Unfortunately, if you’ve ever worked with this type of leader, it can be exhausting.

Leaders who listen well do so with active listening. This helps to filter any criticism, strain out emotion and find the facts. They can respond appropriately, cutting out the drama.

If you're still filtering through your emotions and can't shake off the urge to react, it may be helpful to probe and ask questions—and keep asking them until you get clarification and understand what the speaker is trying to tell you. This means you should listen to understand and always focus on the future.

As I mentioned earlier, if you are in the infancy stages of your development as a leader, or even if you're facing some hard truths about your leadership style from those around you, start by looking within and building up good self-awareness to define your present reality and then figure out what authentic leadership behaviors need to be learned and practiced day to day. This change process will take courage, but it comes with the territory of being a strong and effective leader. ●

#### ENDNOTE

<sup>1</sup> Available at <https://q12.gallup.com/Public/en-us/Features>.

*For leaders interested in assessing their own strengths and limitations, contact the author at [info@coachmarcel.com](mailto:info@coachmarcel.com) for a list of standardized questionnaires and assessments he personally recommends and uses with his clients, to help with Reality Checks #4 and #5.*

Leaders who listen well do so with active listening.



## THE MANAGEMENT & PERSONAL DEVELOPMENT (MPD) SECTION COUNCIL

is reaching out to all section members ...

### Stay tuned for a contest that will run this summer!

The contest will give you the chance to share leadership principles and be featured in *The Stepping Stone*, on the MPD Section Web page at [www.SOA.org/mpd](http://www.SOA.org/mpd), and to win various prizes.

The MPD Section Council will announce the winners during the MPD breakfast book review session at the 2015 SOA Annual Meeting & Exhibit in October.

**We look forward to sharing the contest details with you in July!**

# Coaching for Actuaries— Mini Case Studies

By Michele Hengen



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*Editor's Note: In the February 2015 issue of The Stepping Stone,<sup>1</sup> Michele presented a model for how an actuary might evaluate whether coaching might be an effective approach to improving one's career. In this follow-up, she presents three case studies of how coaching changed the game in real-life situations. Names have been changed to preserve her clients' anonymity.*

The following three coaching examples were taken from real situations. The strategies that worked for these individuals are directly linked to their personal goals, personality types and communication styles.

## CASE # 1—BARB: WIN-WIN

Barb, CFO of a national financial institution, was dreading an upcoming meeting with her colleague, Dan, who was the head of human resources (HR). Whenever Barb talked about implementing cost-saving exercises, Dan accused her of not caring

about the employees' welfare. Twice he publicly berated her over this matter, and now she was presenting an expense reduction initiative affecting staff. Barb wanted to increase her confidence before the management meeting so she could go in strong and force her solution.

As we probed further, it became clear to Barb that what she really wanted from Dan and the management team was to have a healthy conversation about the issue and gather more information before jumping to a hasty solution. She admitted feeling defensive and this was influencing her approach. We defined what a successful outcome of the meeting would be: Barb wanted her whole management group to engage in solving the problem together as opposed to forcing her own ideas. By shifting her focus from her negative feelings to achieving that goal, Barb had a highly successful meeting and got the results she needed.

Barb reflected that the strategy we developed was completely different than she was expecting. Since that meeting, Barb looks at every work interaction differently. Instead of feeling defensive when people respond negatively, she focuses on what she needs from each situation. Recently Barb conducted her most successful team meeting to date, where her team had a very rich and fruitful discussion, and which she attributed to her new outlook.

## CASE #2—BEN: THINK ON THE SPOT

Ben, an up-and-coming pricing actuary for a key product line, aspired to fulfill a leadership role. He wanted to improve his presence in meetings and achieve his ideal state of feeling comfortable and confident. We determined that it was his need to prove himself as the technical expert that prevented him from reaching his goal. Ben felt pressure to impart every detail he knew about a topic and to present a solution whenever an issue arose about his product line. As a result, he spoke too much and





too quickly in meeting situations and was anything but comfortable and confident.

We developed strategies for Ben to immediately alter his behavior. Short-term solutions included learning to be comfortable with silence, taking notes during meetings to avoid worrying about missing details, and pruning back the number of his words so the important points could shine through.

Ultimately, we had to get to the root of what was causing his behavior so the changes could be sustainable. Ben had to let go of proving he was the smartest in the room. He had to hone his listening skills, which meant focusing on what others were saying instead of thinking about his brilliant response. After each meeting, Ben documented what worked well and what didn't, and we have tweaked his strategies over time.

Ben's meetings are now much more productive. His staff participates more, which is developing his leaders. Another unexpected benefit is that he has reduced unnecessary follow-up work. Previously, in his quest to quickly provide a solution, he would offer to bring information or results back to the group. By being mindful of his speech, he discovered that some issues resolve themselves in meetings if he is patient enough to let others speak first.

### CASE #3—JESSICA: CAREER DECISION

Jessica was choosing between two jobs within the same organization. She was passionate about her current role, but felt that people expected her to accept a stretch assignment to lead a new initiative. Jessica was hesitant but didn't know if that was because this role would lead her career in the wrong direction or if she was simply resistant to change.

First, Jessica completed a TruValues Assessment<sup>©</sup> to determine what she valued most in her career. She learned that she placed a high value on making a contribution, being a catalyst, and leading people.

We looked at which role would best serve these values, and then we broke down what she really did and did not enjoy in a job. Eventually she realized that she obtained much of her job satisfaction from being in a people leader role. This was not part of the new role in the way it was originally presented. Jessica also examined what attracted her to the new opportunity. The main reason she would accept the new role was to avoid feeling guilty, which was rooted in her need to satisfy others' expectations of her.

By starting from her own values and seeing how those applied to the two jobs, Jessica was able to achieve the best of both worlds. She negotiated a hybrid role that involved leading a team while also working on the new initiative with a narrowed scope.

Not every situation can be resolved with such a compromise, but how can you get what you really want without taking the time to determine what that is? Jessica is certain that the coaching experience helped her to determine—and get—what she wanted out of the job and ultimately her career.

As I mentioned last time, actuarial training has prepared you to be a good technician with strong business acumen, critical skills to securing a good job as an actuary. By then applying coaching techniques such as Barb, Ben and Jessica did above, you can enhance your work experience—immediately and in the long term—so that you can enjoy an excellent and highly rewarding career, using your own definition of success as the standard. ●

**Actuarial training has prepared you to be a good technician with strong business acumen, critical skills to securing a good job as an actuary.**

#### ENDNOTE

<sup>1</sup> You can find the issue with Michele's first article, *Coaching for Actuaries—Is It the Right Model for You?* here: <https://www.soa.org/mpd/>.

# Maximizing Your Development through Mentoring

By Brian Pauley



**Brian Pauley, FSA, MAAA**, is an actuary with a passion for leadership and personal development. He can be reached at [bepauley@gmail.com](mailto:bepauley@gmail.com).

*“Mentors are all around us; they are everywhere we look. Anywhere there is a sharing of knowledge or a teaching of experience, there is a mentor. Anywhere there is an individual with life lessons to impart on an audience—more often than not, just an audience—there is a mentor.”*

—John Wooden  
*A Game Plan for Life—The Power of Mentoring*

You might expect this article would be about mentoring others, and that would be a worthy piece. However, there is a relevant topic of equal importance: *being mentored*.

I once heard someone in a significant leadership position state that they never had a mentor. I find that hard to believe, but if that is true, that is forfeiting one of the most fruitful development opportunities. Why?

*Those who maximize their development utilize mentors.*

Opening yourself up to and making the most of mentoring represents a big opportunity for your growth and development. In this article, I discuss five ways to maximize mentoring.

## 1. HAVE CLARITY ABOUT WHAT YOU NEED AND WHAT YOU WANT TO IMPROVE

This is listed as item #1 on purpose. In order to get anything out of mentoring, other than by accident, you should possess knowledge of what you want out of the relationship. This is important because a quality mentor helps you navigate along your intended path. A mentor may naturally steer you along their own path or what they feel is best for you, and not knowing where you want to go leaves you susceptible to being steered in a direction that is wrong or bad for you, perhaps even confusing you.

What if you don't know what you want to improve? If this is the case, then figuring this out is your top mentoring priority—and you must select a mentor capable of helping you with that. More on this below.

*To maximize your growth and development, it helps to know where you are and where you want to go.*

## 2. CHOOSE MENTORS WISELY

How do you go about choosing mentors? Randomly picking someone at the office above you on the organizational chart would only work out by accident. Armed with the information from #1 above, talk to people and do research to discover who might be able to help you. Having the knowledge and experience to help you grow is required of a mentor. Otherwise, you'll just be having conversation. Conversations are fine, but accelerating your growth and development is the point of being mentored.

Another (and very important) requirement of mentors is they must have time for you. It does you no good to have a mentor who cannot make time for you. For mentors at your office, this can be an issue if you go too high on the organizational chart. An entry-level employee may learn a lot from the company CEO. But, the CEO will probably have little time to invest, and would focus mentoring energy on those in the executive ranks.

Do not be afraid to end mentor relationships that have run their course or that are not working. Sometimes mentorships evolve into friendships. If you share a passion together, a mentorship may last a very long time. Otherwise, if approached properly, you will grow to a point where you will likely seek other mentors. This is OK. Your mentor will likely pick up new mentees as well.

*Mentors with the right knowledge, experience and availability maximize your growth and development.*

### 3. PREPARE THOROUGHLY FOR MENTORING CONVERSATIONS

It is OK to exchange pleasantries and catch up with your mentor, but I'm assuming your mentor will have a small window with which to work. So, you must be ready to get down to business, which means:

- Being prepared to extract as much value as you can from the discussion.
- Demonstrating that you value your mentor's time.

Consider these items to assist with preparing for your mentoring conversations:

- *Set aside a window of time dedicated to conversation prep.* You will need to discover your ratio, and it will vary from mentor to mentor. Consider setting aside at least two times the length of your conversation to prepare. For example, if you have a one-hour meeting with a mentor, spend at least two hours preparing.
- *Review the notes and actions from your previous discussions.* Remind yourself what you and your mentor previously discussed. Demonstrate that the conversation was worth the time invested by your mentor because of the actions you took. I talk more about this in the next section.
- *Come up with a list of questions for your mentor.* Questions are the backbone of your mentoring time. Have more questions than you have time for. Running out of things to discuss 30 minutes into a 60-minute meeting gives the impression that you are not taking the investment seriously. Questions that you did not get to can be rolled over to the next discussion or perhaps you can email them to your mentor afterwards.



*Thoroughly preparing for mentoring conversations maximizes your growth and development.*

### 4. TAKE ACTION AND FOLLOW UP ON WHAT YOU ARE LEARNING

Doing this serves two purposes:

1. It demonstrates that you take what you are learning seriously, thus showing your mentor the time is being utilized wisely.
2. You make actionable progress toward your mentoring goals.

I suggest opening mentoring conversations by reviewing what you learned and what actions you took with that information. For example, if your mentor suggested networking with Jim, the VP of marketing, you might tell her, *"The last time we talked, you suggested that I meet Jim in marketing. I wanted you to know that we met over coffee last week and had a great conversation. Thanks for helping me make the connection."* By doing this, your mentor takes your conversations seriously. And, you both get the gratitude of you having taken action. Imagine a few months, a year, or more of actions taken and communicated to your mentor.

**A quality mentor helps you navigate along your intended path.**

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**Never underestimate the opportunities that exist by being willing to reach out to people from afar.**

*Holding yourself accountable through action and follow-up maximizes your growth and development. It also communicates to your mentor that you take the interaction seriously.*

## 5. MENTORING GOES BEYOND FORMAL ONE-ON-ONE RELATIONSHIPS

*“The important thing is that you open yourself up to being a student.”*

—John Wooden

In-person mentoring relationships are great and essential to maximizing your growth. But, just as significant are the mentors you don't know: authors of books, public figures, those who have passed away leaving a legacy of lessons, etc.

With the Internet and social media today, you can even connect with a mentor and establish a relationship with that person. I have connected

with several prominent authors via social media and have benefited greatly from them. Never underestimate the opportunities that exist by being willing to reach out to people from afar. When it comes to those whose expertise is growth and development, they love to help people grow.

*Expanding your mentors beyond people you know maximizes your growth and development.*

Being mentored is a very powerful weapon in your development arsenal. Like any such tactic, it should be taken seriously and approached with intention. My hope is that you will use the five items above to take full advantage of being mentored. If you don't have one today, I encourage you to find one or more. If you already have one or more, I hope this piece helps you take your encounters, whether they be face-to-face or in the things you read, to the next level. ●

# Overcoming Domination by a Few

By Michael Seitchik

In surveying over 10,000 people, I have found that 75 percent say a major problem with meetings is that the same two to three people dominate every meeting—sometimes regardless of the topic.

A common result is that the meeting leaders believe the team has reached consensus when in fact people have just become resigned to the fact that their ideas won't get heard unless they create a fuss. So they keep quiet. Later on, leaders are surprised when the team does not implement what was "agreed to" in the meeting, or when they have to change the decision based on "new" information—information that someone in the meeting had but was not able to bring up.

In meetings dominated by a few, people don't buy in. They give in to the dominant voices.

As a result, people who are not assertive are not heard. And, they lose influence.

What, if anything, can you do to deal with people who tend to dominate meetings?

## WHAT YOU CAN DO IF YOU ARE THE MEETING LEADER OR FACILITATOR

Typically when the leader asks for ideas, the quickest and fastest thinkers dominate the direction of the discussion because their ideas get out there first. Since their ideas dominate the discussion, it can lead to premature closure on discussing potential solutions or actions. Other ideas never get surfaced and are never even considered.

Actually, in my experience it is not unusual for the first talkers to be out there first no matter what the topic. It may not even be their area of expertise, but they are the first to put stuff on the table. People who tend to dominate will dominate any discussion.

In addition, actuaries tend to be more risk-averse than those in many other functions, so they may be more reluctant than normal to speak up when not called upon. As a result, they are often not as influential as they could and should be.

Therefore, when it is important to maximize participation in a discussion, the session must be designed to overcome the ability of a few to dominate.

The key is to design meetings that:

1. Maximize the opportunity for everyone to be engaged and involved.
2. Minimize the ability of people to dominate the entire conversation.

There are numerous ways to ensure everyone who wants to be heard gets heard. A few classic designs are:

1. Break people down into small discussion groups
  - Whatever the size of the meeting, try to break people down into groups of three to four. If your meeting involves six people, try two groups of three. If you have 10 people, break into two groups of three and one group of four.
  - That way, at worst the dominant people can only take over a subset of the team, not the entire team. And hopefully there will be some groups without any of the predictably domineering people. (If you know who they are, you can engineer this.)
2. The Nominal Group Technique (NGT)
  - This is an oldie but goodie. It is good because it is simple and it works.
  - In the Nominal Group Technique, everyone is asked to quietly, by themselves, write down their ideas. Then you go around the room, with everyone stating one and only one idea at a time. The goal is to go around the room enough times that no one is left with an idea they feel is good enough to share with the group. If someone's idea has already been stated, the person just states another idea on their list. In this first step,



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## You need to be prepared to overcome resistance.

- there is no discussion of the ideas. (The dominant people will take over and stop idea generation if you let them discuss things!)
  - The second step is to discuss the ideas the group has generated. People can ask clarifying questions, debate the pros and cons of each idea, combine similar or related ideas, etc. It may be best to do this step in small groups (see #1 above).
  - In the third step the group votes to determine the best ideas.
3. Six Thinking Hats
- While there are many good problem-solving designs available, I often use a process based on Dr. Edward de Bono's *Six Thinking Hats*.
  - In brief, the process involves taking the group through six different problem-solving steps (or hats). In each step (which can last from 20 to 60 minutes) participants focus on a different perspective, including:
    - What do we know and what don't we know about this problem? (White Hat)
    - What are the benefits to solving the problem? (Yellow Hat)
    - What are our strongest feelings about this issue? (Red Hat)
    - What could go wrong? (Black Hat)
    - What are some possible solutions to the problem? (Green Hat)
  - The beauty of the design lies in the fact that it:
    - Allows for many different perspectives before you get to generating solutions (to prevent getting to solutions prematurely)
    - Puts a time limit on how much time you can spend on any one perspective (so you do not get bogged down on one issue or hat)
    - Allows you to only discuss one hat at a time (so you don't get sidetracked)
- Prevents people from going back to a hat that has already been discussed (so a person can only play the devil's advocate—the black hat—for a limited and controlled amount of time)
  - When done in small groups, it prevents anyone from dominating the discussion.
  - Since people who tend to inappropriately dominate discussions either overuse the black hat (the role of critic), go right to the green hat (generating solutions), or take the group off track with side issues, a design such as Six Thinking Hats is a great way to manage these issues and to generate ideas and engagement.

## PREDICTABLE RESISTANCE

There are a couple of typical complaints you will hear about these methods.

1. When you attempt to break people into small groups you will often hear, "But we won't be able to hear what everyone is saying." Of course, if you didn't break into small groups you normally wouldn't hear from 70 to 80 percent of the people, so usually this complaint is heard from one of the more dominant people. Why? Because they like dominating the meeting and if the team breaks down into small groups they lose their influence and power. So the big, dominant people will resist this solution. Are you willing to deal with this resistance and try a new approach anyway?
2. "We don't need those silly, touchy-feely designs. We can solve problems without them." While team members may have experienced designs that are not effective (either because the design was inappropriate or the facilitator lacked the skills to execute it), it does not mean all designs that encourage participation are ineffective. People often talk about touchy-feely concerns because they fear the design will only deal with emotions and not with getting work done. The designs described above should help the team reach better decisions with increased input from everyone. As a result, they will not be experienced as irrelevant or touchy-feely.

You need to be prepared to overcome resistance. You will need to have the honest belief that the design you use will work and is needed by the group to overcome unproductive and dysfunctional behavior. You have to be secure in your belief or the resisters will smell blood—and you'll never get the design started.

## WHAT YOU CAN DO IF YOU ARE A PARTICIPANT AND NOT THE MEETING LEADER

If you are not the leader, you need to be ready to make a business case for doing something different. You need to overcome the resistance of the leader as well as the dominant people.

People may hate the status quo, but they are used to it and/or resigned to it. You may be taking people out of their comfort zones and you need to give them a good reason for trying something new.

For example, you could collect some simple, yet powerful data from people on the team such as

- On a scale of 1 to 10:
  - How much do you feel your ideas are solicited?
  - How comfortable do you feel in expressing your opinions?
  - How much input do you have on decisions made by the group?
  - How committed are you to the group's decisions in this meeting?
- Then, analyze and discuss the results with the group. If the answers have a large spread, especially on the last item, ask the team to do some collaborative problem-solving on how to get more commitment (see Six Thinking Hats design above). If the data strongly



indicates a significant number of people are unhappy, people would be more likely to accept the fact that something different has to be done. The survey has made it a team problem, not your problem alone.

- Or, before going to the team, you could go to the team leader and share the data. If the leader is frustrated by the lack of buy-in to team decisions, the leader may be open to running meetings in a new way.

It is possible to reduce domination by a few at meetings. It takes a combination of skill, confidence and determination. ●

**If you are not the leader, you need to be ready to make a business case for doing something different.**

# Mending Meeting Misery

By Chad Carden



**Chad Carden** has been consulting, coaching, and speaking with companies to improve their No. 1 asset—their people—for 14 years. He is an accomplished author of two books. Chad's work has been translated in over 10 languages, and has also been featured in many media outlets.

**D**o you cringe and groan and try to squirm your way out of invitations to meetings? I would rather run out of gas in the middle of Missouri in July than attend a boring meeting with no agenda or no purpose. I particularly dislike the kind where the person running the meeting really doesn't know how to run it effectively.

Meetings are necessary, and can be motivating and productive ... here's how:

- **Start with the end in mind**—Have meetings early in the day or just before lunch so they will start and end on time.
- **Stress the positive**—Start and end every meeting with a positive inspiration. Be generous in your appreciative feedback. If you have anything negative to say about an individual, share it with them privately.
- **Don't do boring things**—Going over new forms, company policy, personal disputes and what went wrong might be better in another format. Figure out a better, faster way to communicate. Try this: Have an instruction sheet for a new form and pass it out or email it.
- **Present solutions**—Don't present problems, unless you have solutions to go with them. This rule applies to everyone in the meeting. It gets your team solution oriented!
- **Do fun things and motivate**—Give awards and share success stories. Create a contest among staffers to make motivation more fun.
- **Do things to develop your team**—Include something that helps them learn more about their profession, or practice skills to make them better at their job.
- **No griping**—Remember, challenges must be matched with potential solutions.
- **Share success stories**—Talk about what is working with people. Coach them to share the specific skills they used that helped them see success.
- **Summarize action items**—What was decided and what was assigned? A quick review helps everyone remember the high points. ●
- **Make a plan, have an agenda**—Determine the point of the meeting using words like *decide*, *plan* or *choose*, to convey action. If someone goes off topic, steer them back to the agenda item.
- **Get to the point**—Administrative information should be kept very brief and targeted.
- **Keep it lean**—Large groups usually aren't productive. Invite only those necessary to achieve the goal of the meeting and make sure they all participate.
- **Encourage ownership of the meetings**—Assign roles and responsibilities to different team members for some of the agenda items in advance.



*“EXCELLENCE IS THE GRADUAL RESULT OF ALWAYS STRIVING TO DO BETTER.”*  
—Pat Riley ●



SOCIETY OF ACTUARIES

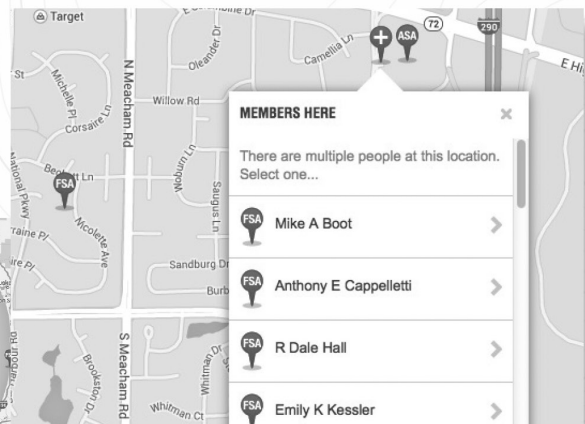
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# Apart But Together: Making Telecommuting Work

By Jennie McGinnis



**Jennie McGinnis, FSA, CERA, MAAA**, is vice president and in force management actuary at Swiss Re. She is also the board partner to the Management & Personal Development Section. She can be reached at [Jennifer\\_McGinnis@swissre.com](mailto:Jennifer_McGinnis@swissre.com).

**T**eleworking is becoming more prevalent for various reasons. Advances in technology have made this more feasible than ever, but a successful teleworking relationship also requires a strong interpersonal skill set. To explore what has made teleworking work for them, the author interviewed a teleworker, Annie Xue, and her manager, Seb Kleber.

## **Jennie McGinnis: Annie, what led you to consider teleworking?**

**Annie:** My husband found a job in a city where the company does not have a local office. I really enjoyed my job and was not looking to change what I was doing. It would have been difficult to live so far away from my husband, especially since we have young kids.

## **Jennie: What was the organization's response to your request to telework?**

**Annie:** I was absolutely amazed with how much support I received from management.

I first approached Seb to share that my husband had accepted the position. We were not sure of all the options, so he encouraged me to raise my concerns with our department head. She immediately asked if I had considered teleworking, which until then I had not.

Seb and I discussed the prospect of working remotely and he was very supportive. I formally applied to be a teleworker through the human resources (HR) department. After a week I received the official approvals and I started teleworking a month later.

**Seb:** Overall everyone was very receptive of Annie's request to telework, especially as a means to keep Annie on the team. Along with having support from senior management, HR has a formal teleworking policy in place. This was very helpful because it highlighted potential issues which we were able to discuss upfront.

## **Jennie: What were your initial concerns with the arrangement?**

**Annie:** I was worried that I would not be aware of opportunities as they arose. I was also a bit concerned that we would not be able to communicate as effectively.

**Seb:** Sitting next to each other facilitated our informal communication, which made it easy to be on the same page with each other and move things forward quickly. A big piece of our effectiveness and productivity was our teamwork and easy communication. If that effectiveness started to slip, would it be as fun and productive to work together?

Another concern was having Annie maintain local relationships. With Annie being out of the office I thought there was a risk of her being "out of sight and out of mind." I was also concerned with Annie's emotional well-being, and that she might become lonely.

## **Jennie: How do you feel the transition went?**

**Annie:** My initial concern of being out of the loop went away quickly. Seb actively watches for opportunities I might be interested in. Before becoming a teleworker I had been in my specific role for over a year. That helped a lot because people knew my strengths and expertise and therefore continued to come to me when they knew I would be a good fit.

**Seb:** I learned early on that it was important to call Annie every day to keep the communication open and to provide Annie with human interaction. I was surprised at how well we were able to transition our informal discussions to more formal communication through email and instant messaging. There were still some issues—for example, we saved over each other's work a couple of times—but engaging in open communication stopped it from becoming a big issue.

**Jennie: Now more than a year in, how have any concerns with the arrangement changed?**

**Annie:** In the past year I have worked on a lot of new, challenging and interactive projects, and received great feedback from management. I have deep faith that I can be successful in my role while being a teleworker.

**Seb:** I am still focused on providing human interaction for Annie and providing a variety of work with different people in the organization. We agreed that Annie would visit the office every quarter to maintain relationships, but this has been more difficult than originally expected. However, it does not seem to be a significant issue and it makes her visits even more special.

**Jennie: What has been the best thing about teleworking/having a teleworker?**

**Annie:** Teleworking makes it possible for me to keep a job that I love and live with my family. I am so thankful that with teleworking I did not have to choose between the two.

**Seb:** Teleworking has enabled Annie to still work with us! From the business perspective, teleworking has also required us to formalize processes and have more documentation. Annie is able to focus on the work without the normal office distractions, which is very helpful when trying to meet tight deadlines. From a personal perspective, I believe that I've become a better manager by working through the business and human considerations of teleworking.

**Jennie: What advice do you have for those considering teleworking?**

**Seb:** Be sure to discuss concerns upfront and develop plans to alleviate those concerns. Talk to others who have teleworked to gain additional perspectives. It may be more difficult to get it set up, but being able to provide the additional flexibility to people pays off in the long run.

**Annie:** It worked best to be very open and honest with management upfront. You never know exactly what your options are until you discuss them with your manager.

Also consider building a strong relationship with your co-workers before switching to teleworking. Even with new technology such as video conferencing, it is helpful to know your co-workers in person.

**Jennie: What advice would you offer to those currently teleworking, in order to make it work better for them?**

**Annie:** If there are certain types of opportunities you are looking for, such as an interesting project or a job rotation, it is better to let the relevant people know before the opportunity even becomes available. It is unavoidable that some decisions will be made in a hallway discussion that you just cannot participate in if working remotely. If someone in that discussion knows of your interests, he or she is able to speak up for you.

I also try to make the most out of my visits to the office by having as much interpersonal contact as possible. I schedule meetings, lunches, dinners, and even board game nights. In between meetings I walk around the office building to talk to as many people as I can.

**Jennie: Thank you, Annie and Seb! ●**

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*Qinqing (Annie) Xue, FSA, CERA, MAAA, is vice president and actuary at Swiss Re in Princeton, New Jersey. She can be reached at Annie\_Xue@swissre.com.*

**From a personal perspective, I believe that I've become a better manager by working through the business and human considerations of teleworking.**

# The Zen Actuary Installment 6: “Letting Go of Self-Importance”

By Rich Lauria



**Rich Lauria, FSA, CFA, MAAA**, is senior vice president and chief corporate actuary at Assurant, Inc. in New York City. He oversees Assurant's Enterprise Risk Management and Corporate Actuarial functions, and enjoys the challenge of integrating Buddhist and Eastern philosophy into the hectic demands of modern Western life.

*Author's Note:* This is the continuation of a series<sup>1</sup> adapted from the book *Awake at Work* by Michael Carroll, covering the application of Buddhist teachings to situations encountered in a modern corporate workplace setting. This series addresses challenges frequently encountered by practicing actuaries.

This installment and the next will focus on detachment.

**T**he actuarial profession consists of highly intelligent and ethically strong individuals who contribute to public well-being through the effective and efficient design and management of financial security programs, products and services. The many diverse challenges that the typical actuary faces are intellectually stimulating and emotionally satisfying when completed. Actuaries rightfully take great pride in their work and—consciously or unconsciously—derive a significant amount of their ego and self-esteem from their careers. This is all quite normal from a human perspective. Most people want to feel good about what they do and that their talents and energies are being well utilized.

Actuaries tend to have this self-belief further reinforced by many of their co-workers—actuaries and non-actuaries alike:

- In insurance companies, actuaries are considered the engineers of the organization, with many of them holding leadership positions to navigate risk-taking and strategic decisions.
- Regulators look to actuaries to ensure the financial soundness of the institutions they manage and place a high set of expectations on the work that they produce to follow through on that.
- Consulting actuaries are in strong demand and command a high hourly rate for their services. It's almost impossible not to get at least somewhat of a swelled head about all this, no matter how well-grounded an individual actuary may be.

But the harsh truth for everyone, even for each of us dedicated professionals, is that we are all replaceable. There are times I personally find that hard to believe for myself, particularly after delivering a strong board presentation, or knocking out yet another insightful memo demonstrating my alpha actuary pedigree. But when I sit down and think about all of this in a quiet moment, I realize that there are others—probably many, perhaps even more than I'd like to think—who can successfully execute my responsibilities. This is especially true when factoring in an appropriate amount of transition time and opportunity to climb the learning curve.

On the surface, this seems like a massive downer. Should I even bother going to work tomorrow? Hey, my employer will find someone to replace me anyway. Let's retire now and hit the links early. Oh yeah, I still have bills to pay and a retirement to fund. I guess I'd better set the alarm for my normal time anyway. Maybe no one else has figured out that I'm replaceable anyway.



But where is the joy and wisdom of recognizing that someone else could design that product, or build that risk model, or analyze that reserve change, or complete that rate filing? How can each of us feel good knowing that the world will most likely not stop turning if we could no longer be the high-powered risk management professional we've come to know and love?

First off, being replaceable does not equate to being useless. Knowing that someone else can do my job does not mean that I'm not doing my job well and adding value to my employer or client. It is simply a reminder that I need to keep performing well and continue to grow professionally because my employer or client always has the option to turn elsewhere if I don't. This is nothing new. It is implicit in the employment contract or consulting engagement. None of us has guaranteed job security no matter how long we have performed well for a particular client or employer. Contemplating that someone else can do my job further grounds me in this truth.

Furthermore, I feel gratitude for this realization. I know that I cannot take anything for granted and need to continually find new ways to add value and be a better professional. This forces me to regularly evaluate how I'm performing and where there are opportunities for me to learn and grow.

Admittedly, this may be easier for someone who works in a generalist role (as I do) than for someone specializing in a particular product line or actuarial specialty such as pricing. But I think even for specialists, there are different perspectives that one can take to one's work, and real value in occasionally venturing outside one's comfort zone:

- How can predictive modeling help refine the assumptions used in pricing?
- How can lessons learned from a product line with a checkered past be used to re-design a version that is a winning proposition for both the insurance company and the end consumer?
- Are there techniques in measuring and managing operational risk that can be applied to other types of risk?

I've been in the profession for almost 30 years, and I am amazed at how the depth and breadth of actuarial work have evolved while maintaining its core principles. Trying to keep up with industry and professional developments can be overwhelming at times, but the richness of experience that results from doing so is priceless.

Awareness of being replaceable also helps to keep my ego in check. I am thankful that others value my abilities and counsel, rather than taking their inquiries for granted or as a burden that I must endure. I view senior management and board meetings as special opportunities to reshape the company rather than as another obligation to fulfill. Potential new assignments and responsibilities are viewed as intriguing possibilities, subject to the reality check of time and resources. I know my current position is only temporary, and the nature of it is changing all the time. So I need to give it my best effort and take as big a swing as I can. If I am not willing to do that, then someone else should be in my chair.

Finally, the realization that someone else can do my job can be comforting. Knowing that another would fill my shoes if I were no longer willing or able to do my job relieves the stress and burden of worrying about succession planning. This is not to say that we should not do such planning. Rather it further strengthens the case for doing so as it is simply good risk management for any organization. Actuaries are experts in contingency planning, and having solid actuarial bench strength appropriately addresses the contingency of losing valued actuarial talent. Not doing so means a longer temporary vacuum when such talent is lost, and the consequences associated with that vacuum.

An associated side benefit of maintaining a strong bench is the knowledge that one can take that long vacation to a prized destination and be secure that things will not fall apart back at the office. This allows each of us that precious time to live beyond work and lowers the risk of burnout. This helps one maintain that sense of work/life balance we all speak about but often struggle to maintain with our busy schedules and work demands.

**Knowing that someone else can do my job does not mean that I'm not doing my job well and adding value to my employer or client.**

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**We keep moving forward with the inner confidence in our abilities and trust in our intuition to continue to use them in the best way we know how.**

In coming to terms with the knowledge that we are all replaceable, we need to take some time to carefully examine what is going on in our minds as we contemplate this truth. What we will likely encounter is our attachment to our current situation, no matter how we may feel about it—good, bad or indifferent. For most of us as actuaries, this contemplation will aid us in better understanding our comfort with our status, income, responsibilities, special projects, reputation, colleagues, competitors, and even aspects of our daily routine. It is the attachment to this comfort that generates the fear of losing it all, even though we logically know that we do not get to keep anything in this existence forever.

The fear creates clinging and causes us to suffer. If unchecked, this fear and suffering can cause us to act in ways that are unproductive or even destructive. We do not document that new homegrown reserve system we just designed, believing that will put us on the path to permanent employment. We do not share our product design experience and knowledge with our lieutenants, and never bring any of them to critical meetings, in the secret hope that we will be seen as indispensable by senior management and promoted further. We do not share credit for making headway into a new geographic region with promising growth prospects, looking for that magic bullet that will finally get us the recognition that we've always deserved.

We can move beyond this fear, and not let it control us:

- We contemplate our professional strengths and array of accomplishments.
- We analyze the challenges ahead of us, and lay out a game plan for taking them on.
- We take stock of our development needs, and commit to making inroads at reducing them.
- We evaluate how others can help us, even those who can replace us.
- We visualize successful and harmonious collaboration, humbly realizing that others have been and will continue to be part of our achievements.

In short, we keep moving forward with the inner confidence in our abilities and trust in our intuition to continue to use them in the best way we know how.

We do this even when the curtain draws on a particular chapter of our professional life. We do this especially then, for no job lasts forever. Employment experience is another part of the always-shifting sands of change and impermanence discussed in the fifth installment, “The Sands Are Always Shifting.” The next installment will explore this truth in more detail and introduce the Buddhist concept of emptiness and associated contemplations to help come to terms with this workplace reality. ●

#### ENDNOTE

<sup>1</sup> The first five installments in the “Zen Actuary” series, “Balancing the Two Efforts,” “Be Authentic,” “Don’t Just Check the Box,” “Embrace the Chaos” and “The Sands Are Always Shifting,” were published in the November 2013, February 2014, August 2014, November 2014 and February 2015 issues of *The Stepping Stone*, available online at [www.soa.org/mpd](http://www.soa.org/mpd).

# Can Folding Your Socks Make You Happier?

By Doreen Stern, Ph.D.

It's a preposterous premise, isn't it, that folding your socks might make you happier? Yet that's exactly what Marie Kondo asserts in her book *The Life-Changing Magic of Tidying Up*. As I write this article during the second week of February (2015), her book is No. 1 on *The New York Times Best Seller List*, where it's been perched for the past 13 weeks, in the "Advice and How-to" category. Her book is a best-seller in Europe, too. Moreover, Kondo has become a celebrity in Japan, where she lives, and where a movie has been made about her. She appears frequently on TV, and also delivers lectures.

What? You've never heard of her?

Allow me to introduce you: Kondo is a 30-year-old "cleaning consultant," aka decluttering expert, whose book has sold more than 2 million copies. That nudges her into the top echelon of self-help authors. *The New York Times* has recently published two favorable articles about her, which is how I learned of her.

"How could a decluttering expert generate so much interest?" I wondered as I headed to my local library to pick up a copy of her book, after waiting my turn for numerous weeks. I never imagined that I might adopt some of her tenets and they might have a positive impact on my life.

## WHAT'S UNUSUAL ABOUT KONDO AND HER TECHNIQUES?

There are **10** things that set Kondo apart.

The **first** is that she started early. As a precocious 5-year-old, she was fanatical about tidying her room, her siblings', and even friends' and relatives' spaces. At school, when the other children went outside to play during recess, Kondo went inside to straighten. "When I found something not in use, I would pounce on it vengefully and throw it in the rubbish," she reveals in her popular book.

Yet something was wrong. No matter how hard she worked to discard items, Kondo was unable to banish the mess around her. The clutter kept reappearing, like a disease that couldn't be eradicated. Moreover, her prodigious efforts made her feel irritable. This situation highlights the

**second** way Kondo is different from most other organizational consultants: She quickly discovered that tossing out miscellaneous items didn't lead to a simpler life.

Kondo's frustration prompted her to make a major discovery, which is the **third** parameter that differentiates her from most—the importance of cherishing what you love. This is how she describes her experience:

*One day after school, I opened the door to my room to begin cleaning as usual. At the sight of that untidy space, I finally lost it: "I don't want to tidy anymore!" I cried ... I had spent three years tidying and discarding things, yet my room still felt cluttered. Would someone please tell me why my room isn't tidy when I work so hard at it. ... At that moment I heard a voice.*

*"Look more closely at what is there."*

*With that thought still in my head, I fell asleep.*

*If I had been a little smarter, I would have realized that focusing solely on throwing things away can only bring unhappiness. Why? **Because we should be choosing what we want to keep, not what we want to get rid of. ...***

*I had been so focused on what to discard, on attacking the unwanted obstacles around me, that I had forgotten to cherish the things that I loved, the things I wanted to keep.*

As a result of this experience, Kondo developed the following criteria for deciding what to keep and what to discard: "**Does it spark joy?**"

## DOES IT SPARK JOY?

Asking whether each possession sparks joy is the **fourth**—and most important—aspect that makes Kondo unique. This provides the foundation for her whole philosophy.

"Does it spark joy? If it does, keep it," she advises. "If not, dispose of it. This is not only the simplest but also the most accurate yardstick by which to judge."



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Selecting and discarding your possessions is a continuous process of making decisions based on your own values.

How will you know if a possession sparks joy or not? Touch it, recommends Kondo, which is the **fifth** way she's different from other organizers. "Take each item in your hand and ask: 'Does this spark joy?'" Hearts and bodies don't lie, she promises.

### POSITIVE EFFECTS

The positive effects associated with her method are the **sixth** way Kondo differentiates herself from others. She believes that choosing what sparks joy—and discarding the rest—allows you to have greater clarity about your life.

"When I put my house in order, I discovered what I really wanted to do," is something Kondo says she frequently hears from her clients. "For the majority, the experience of tidying causes them to become passionately involved in their work," she reports. They become more ardent about their interests, home and family life, too. "Daily life becomes more exciting."

Further, Kondo argues that the magical effect of tidying is related to becoming more confident about your decision-making capacity. "Selecting and discarding your possessions is a continuous process of making decisions based on your own values," she points out. The process of evaluating your possessions hones decision-making skills overall and vastly improves self-confidence, she proclaims. "By repeating this process hundreds and thousands of times, you naturally improve your decision-making skills. People who lack confidence in their judgment lack confidence in themselves," she observes. "I, too once lacked confidence," she reveals. "What saved me was tidying."

Kondo emphasizes that "tidying" impacts people's bodies as well as their minds. Many clients report that they lost weight or firmed up their tummies. The main reason "tidying" has this effect, she theorizes, is that people feel more contented and believe they have everything they need. According to her, when people part with excess clothes, their bodies tend to firm up; when they discard books and documents, their minds tend to become clearer; when they select clothes they truly love, they appear to feel they have everything they need; and when they eliminate the number of cosmetics they own, their skin seems to become smoother.

Hurts from the past and fears about the future can also be eliminated by discarding what doesn't spark joy, maintains Kondo. "Isn't it a waste to squander

the opportunity to develop this capacity by saving things?" she asks.

### THE KONMARI METHOD

The decluttering regime that Kondo recommends is the **seventh** way she's different from most organizational experts, who typically suggest tackling one physical area at a time. Instead, Kondo recommends addressing one *category* at a time; for example, shirts. She advises collecting *all* shirts, ideally placing them on the floor, so you can pick up each one and touch it.

"Does this shirt spark joy?" she suggests you ask out loud.

If your answer is no, discard it immediately, no matter whether you paid a fortune for it or your beloved gave it to you.

When all items in a specific category have been addressed, go on to another category; say, for instance, pants. Moreover, Kondo recommends using the following order to address *all* of your possessions: (1) clothing; (2) books; (3) papers; (4) miscellaneous items; and (5) things with sentimental value.

When it comes to books, Kondo is indeed a minimalist: She suggests keeping no more than 30. "I recognize necessary information much more easily," she says, when describing how discarding books in her personal collection has affected her. "For books, timing is everything," she adds. "The moment you first encounter a particular book is the right time to read it. To avoid missing that moment, I recommend that you keep your collection small."

Where paper is concerned, Kondo is even more stringent. She notes that, "there are several spots within the house where papers tend to pile up like snowdrifts."

"Does paper spark joy?" she asks. Of course not.

"My basic principle for sorting papers is to throw them *all* away," Kondo declares. "My clients are stunned when I say this, *but there is nothing more annoying than papers. After all, they will never inspire joy, no matter how carefully you keep them.* For this reason, I recommend you dispose of anything that does not fall into one of three categories: *currently in use, needed for a limited period of time, or must be kept indefinitely.*"



Kondo is equally vociferous regarding there not being a need for additional storage space, which is the **eighth** way she's different from most organizational consultants. "The amount of storage space [you currently have] is actually just right. . . . I have yet to see a house that lacked sufficient storage. . . . Once you learn to choose your belongings properly, you will be left only with the amount that fits perfectly in the space you currently own."

The **ninth** difference between Kondo and most other consultants is her adherence to making "tidying a special event."

"Don't do it every day," she preaches. "Why?" you might ask.

Kondo believes that "tidying" should be done only *once*. That's not to say you won't have dishes to do each night and also routine cleaning to tackle; however, she believes that "the work of 'tidying' should be completed *once and for all* within a single period of time." In that vein, she announces that the purpose of her book is "to inspire you to tackle the 'special event of putting your house in order *as soon as possible*,' so you can begin enjoying the numerous benefits of surrounding yourself with possessions that spark joy."

## MAKE DECLUTTERING A SPIRITUAL PROCESS

Finally, spirituality is the **10th** distinguishing characteristic of Kondo's approach. Her thinking is influenced by her five-year term as an attendant in a Shinto shrine,<sup>1</sup> a sacred space where spirits are said to reside. As such, she's an adherent of anthropomorphism,<sup>2</sup> a 40,000-year-old tradition of attributing human characteristics and emotions to other than human beings.

Hence Kondo recommends the ritual of greeting your house out loud when you return. "Hello, I'm home," she suggests you say. "Thank you for giving me shelter."

"If you do this repeatedly, you will start to feel your house respond when you come home," she claims. "You will sense its pleasure passing through like a gentle breeze."

Kondo also recommends thanking your possessions for their service to you before you discard them.

In the same vein, Kondo recommends emptying your purse and pockets every night. "The important thing is to create an environment where your bag can have a rest by designating a specific place to store everything you usually carry inside it," she says.

## CONCLUSION

I now return to the question posed in this article's title: "Can folding your socks make you happier?" Kondo claims it will.

"The time your socks spend in your drawer is their only chance to rest," she says. "If they are folded over, balled up, or tied, they are always in a state of tension, their fabric stretched and their elastic pulled."

Instead, "lay the toes one on top of the other and fold the stockings lengthwise . . . Then fold it in thirds, making sure that the toes are inside, not outside, and that the waistband protrudes slightly at the top. If the waistband is on the outside when you finish, you've done it right . . . It makes your stockings much happier." By extension, happier socks make a happier you.

Although I can't venture an opinion about whether my socks would be happier if they were laid flat, I can tell you that *many of the approaches Kondo recommends have made me happier*.

Yes, I've adopted the habit of emptying my purse as soon as I walk through the door each night because *it makes me feel more relaxed*. It's as if I'm off duty. I've also been asking myself one by one if my possessions spark joy. I've discovered that many of them are laced with remorse and disappointment, especially about my marriage ending 12 years ago. It's been a shock.

When I've realized that the items don't spark joy—or anything resembling it—I've gifted them to others and also tossed things in the dumpster, such as plaques and medals I thought I was so proud of.

*Most important, asking myself if my possessions spark joy has prompted me to believe that my life should be joyful. That's the biggest win of all.* ●

**Kondo believes that "tidying" should be done only once.**

### ENDNOTES

<sup>1</sup> [http://en.wikipedia.org/wiki/Shinto\\_shrine](http://en.wikipedia.org/wiki/Shinto_shrine).

<sup>2</sup> <http://en.wikipedia.org/wiki/Anthropomorphism>.

# Lessons from the (Uncensored) Backstories of “The Interview”

By Charles Tsai



Charles Tsai, ASA, is a life actuarial analyst at AIG in Shanghai, China. He can be reached at [charles-cw.tsai@aig.com](mailto:charles-cw.tsai@aig.com).

For those who have followed the heated discussion<sup>1</sup> about censorship, the movie in the title of this article is about two American journalists who attempt to “take out” the leader of the Democratic People’s Republic of Korea, generally known as North Korea. It is distributed by Columbia Pictures, and its parent company Sony Pictures Entertainment was hacked by North Korea as a warning against the movie’s release.

I have *not* watched the movie “The Interview.” Therefore, the following discussions do not have much relevance to the plot. They are backstories that are puzzle pieces to a grander picture of everyone’s development. These notes will appear obvious at first, but ultimately serve as reminders to those (myself included) who repeatedly overlook the same steps and end up moving backwards.



## SIMPLIFY WORK AS MUCH AS POSSIBLE

Co-director Evan Goldberg revealed that a scene in the movie was digitally “recycled” from the movie “22 Jump Street,”<sup>2</sup> which is also distributed by Columbia Pictures.

Reusing work *with comprehensive citations and documentation* is a valuable skill for actuaries. I get excited whenever I collaborate with peers who have mastery in factoring out common codes and models to simplify work. Systematic errors can be systematically fixed. Making your work easily understood and reused by others is a courtesy (not a job requirement) that everyone appreciates. It will help you form a mentality of service (not servitude) to others.

## AVOID TRADING LONG-LASTING RELATIONSHIPS FOR FLEETING SUCCESS

Randall Park is the UCLA alumnus who played the North Korean leader in “The Interview.” Before accepting the role that brought him such notoriety, he consulted with his South Korean grandparents,<sup>3</sup> double-checking that they would not be disturbed to see their grandson acting as their Darth Vader. While this step may seem extraneous, it is a sign of respect that precludes all unnecessary awkwardness should the elders have thought the role was inappropriate.

In a similar manner, actuaries and managers can *communicate explicitly* with peers regarding how they might feel about their (possibly sensitive) decisions. No one wants to get into a situation where it is too late to apologize.

## FIND THE KNOWLEDGE PLATFORM THAT WORKS FOR YOU

According to a Bloomberg report, Park Sang Hak was a North Korean who defected to South Korea and initiated an organization called Fighters for a Free North Korea.<sup>4</sup> This organization plans

to drop via balloons 100,000 copies of “The Interview” into North Korea. The justifications for such an act deserve another debate, while the method is undeniably unconventional. It serves to illustrate (with its own extremities) that people with innovative ideas should find the platforms that work for them.

Actuaries who are passionate about reaching the next generation can share their experiences in the publication *The Future Actuary*. Society of Actuaries (SOA) and Casualty Actuarial Society (CAS) members can try publishing across the chasm to build on similar interests. Even the “inexperienced” (or so the humble ones call themselves) can start with “nano presentations” internally. If you are an actuary and you have an idea, share it.

## ADAPT TO DYNAMIC CIRCUMSTANCES LIKE A CHAMELEON

The movie was originally designated for Kim Jong-*il* instead of Kim Jong-*un* before the father passed away.<sup>5</sup> Directors Seth Rogen and Goldberg had to modify the story accordingly to match the new reality.

In a similar manner, actuaries are familiar with new assumptions for both market and non-market risks. Frustrations (versus genuine curiosity for solutions) with model changes are litmus tests that indicate inflexible models. Mood is an important factor in teamwork (at home or in cubicles), so avoid letting your models and mindsets jeopardize your team’s performance.

## PROTECT YOUR OWN WORK

Two South Korean hip-hop artists have sued Sony for allegedly using their songs illegally in the movie “The Interview.”<sup>6</sup> This event reminds everyone about the importance of protecting one’s work and crediting the work of others.

This is applicable to other parts of life in addition to model development in the actuarial ecosystem. Citing others is also a form of protecting oneself from unnecessary responsibility for errors by others.

## R-E-S-P-E-C-T

It has been half a century since Otis Redding released the song “Respect.” However, hacked emails<sup>7</sup> from Sony reveal that such a reminder is old wine in new bottles. Everyone has different definitions of the line between maturity and freedom of speech. It is at everyone’s discretion to determine their own vulnerability to public opinions should their speech appear on headlines.

## GET TO KNOW OTHERS (WITHIN COMFORT ZONES)

Rogen chose Park for the role of Kim because “Randall played him as a lot more sheepish and shy, which was much funnier.” This depiction contrasts to the image of Kim portrayed by news reports, which may prompt Joker to ask, “Why so serious?”

Such stark contrast in portrayal (regardless of credibility) reminds all that people *may* have disparate layers of characterization. Perhaps your strained relationship with someone indicates a call for you to communicate with him/her on a deeper level (within his/her comfort zone).

“The Interview” is a typical movie built out of a sense of Schadenfreude.<sup>8</sup> The backstories behind the bold development of such a movie are sufficient to enlighten us on (possibly) new perspectives in developing ourselves as “glocal”<sup>9</sup> citizens. ●

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### ENDNOTES

<sup>1</sup> The heat of freedom of speech continues in France as it witnessed two terrorists end the lives of 12 Charlie Hebdo contributors for controversial cartoons.

<sup>2</sup> <http://www.rollingstone.com/culture/features/seth-rogen-interview-north-korea-controversy-cover-story-20141217>.

<sup>3</sup> <http://www.aol.com/article/2014/12/19/the-interview-actor-randall-park-talks-playing-kim-jong-un-so/21119056/>.

<sup>4</sup> <http://www.bloomberg.com/politics/articles/2014-12-31/north-korea-sets-up-task-force-to-keep-the-interview-out>.

<sup>5</sup> <http://www.rollingstone.com/culture/features/seth-rogen-interview-north-korea-controversy-cover-story-20141217>.

<sup>6</sup> <http://www.latinpost.com/articles/28993/20141229/south-korea-artists-yoon-mi-rae-tiger-jk-sue-sony.htm>.

<sup>7</sup> <http://www.cbsnews.com/news/sony-hack-leaks-emails-with-racial-jokes-amid-the-interview-premiere/>.

<sup>8</sup> Enjoyment obtained from the troubles of others.

<sup>9</sup> Relating to the connections or relationships between global and LOCAL businesses, problems, etc.

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