

An Actuary Responds to *About Schmidt*

"WHAT DO YOU DO FOR A LIVING?"

"I'M AN ACTUARY."

"IS THAT LIKE AN ACCOUNTANT?"

"NOT REALLY."

"WHAT IS AN ACTUARY, ANYWAY?
EXACTLY WHAT DO YOU DO?"

And so it goes for this 30-something St. Louis actuary. Sure, a few people know what an actuary does. Most have no clue. But all that is about to change now that Jack Nicholson portrays a retired actuary in his latest movie, *About Schmidt*. (In case you're uncertain as to which Jack Nicholson I'm talking about, this is the same Jack who played the Joker in *Batman* and an astronaut in *Terms of Endearment*.) Jack is bringing the exciting life of actuaries to the silver screen! Yes, at last things are changing for the little-known actuary.

Too bad it's for the worse.

Nicholson plays Warren Schmidt, age 66, who has just retired from Woodman of the World Insurance Company in Omaha, Neb. His last dismal day draws to a dismal close in his dismal office at exactly 5 p.m. Within hours, Schmidt is replaced by a younger, more ambitious actuary. Schmidt drives his maroon Cadillac with a black top home to his numbingly boring life and his wife of 44 years who has become (or always was?) a stranger to him.

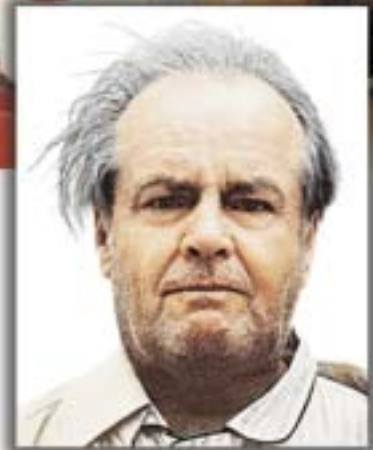
Whatever life events shaped Schmidt during his younger years have culminated in a man detached from everyone around him. He knows facts about his relatives and friends just as he knows mortality statistics. But he doesn't really know anyone—including himself. The sudden tragic loss of his wife, Helen, leaves Schmidt searching for meaning. What has he done to make a difference? What has he accomplished? What does it all mean?

Schmidt sets out for Arizona in his 35-foot motor home to discover his purpose. Is it to prevent his daughter—his only child—from getting married to a nincompoop

(Schmidt's word, not mine)? Along the way, a stranger at a campground somewhere in Nebraska or Kansas invites Schmidt to have dinner with him and his wife. After a beef stew dinner and a few beers, the stranger steps out to buy another six-pack and the stranger's wife takes the opportunity to make an observation about Schmidt—an insightful observation that cuts to the heart of the movie and to the heart of mankind. The stranger's wife tells Schmidt that despite his relatively happy exterior, he's a sad man. More than just sad, he's angry and afraid.

The truth of his condition is almost too much for a now emotional Schmidt to take. (It's also too much for the stranger's wife to take after Schmidt pathetically tries to kiss her.)

The journey continues, and Schmidt ultimately fails



to prevent his daughter from marrying her nincompoop waterbed salesman, and he returns to Omaha. It's not until the movie's end that he's able to catch a glimmer of his life's purpose, and it comes as something of a surprise.

Earlier in the movie, a television infomercial compels Schmidt to sponsor a Tanzanian orphan, a 6-year-old boy named Ndugu. Along with his monthly checks, Schmidt encloses long, chatty letters (that we hear in voice-over)

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reflecting on his search, his doubts, and his sometimes wildly misguided perceptions of his life.

When he finally gets home, waiting for him amid the pile of accumulated mail in the front hall is a letter from Ndugu. Since Ndugu knows no English, his letter consists of a crude drawing of a little boy holding the hand of a grown man.

In that moment, Schmidt realizes that

his underlying desire to care for someone less fortunate—to use what he has to provide for someone outside his sphere—has made a powerful difference for someone, somewhere in the world. Through this loving act, Schmidt begins to understand the nature of meaning in his own life.

The movie is over. The screen goes black. And we, the audience, are left to contemplate our own purpose.

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NOTES FOR JAQ NICHOLSON

- ▶ **ACTUARIES ARE BUSINESS PEOPLE** engaged in all aspects of financial risk assessment. We develop and utilize models to evaluate the current financial implications of uncertain future events.
- ▶ **THERE ARE FEWER THAN TWENTY THOUSAND MEMBERS OF THE SOCIETY OF ACTUARIES** (i.e., actuaries with credentials) in the United States. To put this in perspective, consider that there are about six hundred thousand doctors, seven hundred thousand attorneys, a million accountants, and almost four million teachers.
- ▶ **IT TYPICALLY TAKES SIX TO 10 YEARS** (after college) to complete the examination requirements to become a fellow of the Society of Actuaries.
- ▶ **FOR SEVERAL YEARS, THE ACTUARIAL CAREER** HAS been rated in the top four in the Jobs Rated Almanac.
- ▶ **AS AN ACTUARY, I HAVE SOME FRUSTRATING DAYS AND MANY CHALLENGING DAYS.** But I have almost no dismally boring days, and I have met no dismally boring actuaries . . . well, maybe one or two.

The stranger's wife was right when she peered into a lonely man's searching soul and found sadness, anger, and fear. Without purpose and meaning, the longing soul is overcome with darkness. Every thinking human being struggles to find his or her own answer to the question—"What does it all mean?" Many people, including this actuary, have accepted that we'll never fully know the answer.

I believe that there is a loving God and that he has a plan—but I don't know all the details or specifically how I fit in. For his purpose, God gave us unique gifts and talents—some to be doctors, some to be teachers, and even some to be actuaries.

The real tragedy in this life occurs when guilt, self-pity, anger, or fear prevent us from using what God has given us—and ultimately, from withholding the greatest gift of all from one another—the gift of love. ●