"All That Counts"

One does not become the youngest CCA president ever by sitting around waiting for life to happen. Rather, it takes drive – but more importantly the passion that comes with a joyful endeavor. Being an actuary is a labor of love for Michael Clark (that's Michael S. Clark – not to be confused with the two fellow actuaries of the same name). Continuously working to improve himself as a person and leading by example is who he is at his core – and who we might all aspire to be. After all, who among us can say that they spend their days making every effort to enjoy each aspect of life through doing what they love all while humbly attempting to just be better at being. Maximizing the potential of living…one could argue ***that's all that counts***. One could go as far as to say Michael would make for an exemplary model of such a person. He is nothing if not a man who sees himself as merely one part of **a community that counts**.

You'd be hard-pressed to discover another who at such a young age possesses the same list of accomplishments and yet has managed to remain true to himself in the process. We could all stand to learn a thing or two from Michael because in the end he wants nothing more than to learn a thing or two from us too.

Please take a moment to get to know our 2019—2020 President - a CCA Member, volunteer, and friend unlike any other: **Michael S. Clark!**

Name: Michael S. Clark, FCA, FSA, EA / ***Location***: Denver, Colorado / ***Employer***: River and Mercantile / ***Title***: Managing Director / ***Area of Practice***: Retirement

How did you get in to the actuarial profession?

I've told this story a few times. When I was in high school, I had a part time job doing maintenance and janitorial work at a high rise in downtown Salt Lake City. One of the main tenants of the building was a regional life insurance company and occasionally we'd run into the President of the company, Kent Cannon, working late at night. Prior to being the President, he was the company's Chief Actuary. A few people had suggested to me that I look into being an actuary and after I did a little research, I realized it was the profession for me. Because I knew I wanted to pursue this direction before I started college, I was able to pass two exams early on and have the opportunity for two internships.

What is the strangest thing someone has told you they assumed about being an actuary or what it means to be an actuary?

One of my good friends tells people I deal in death – he's not wrong, he just makes it sound worse than it really is.

What is your favorite part about being a CCA member?

The people I get to meet and interact with. Having worked at both large and small consulting firms, I appreciate that the CCA provides opportunities to work with and meet other actuaries from other companies and other practice areas.

Is there something about you people would be surprised by if they knew it? If so, what is it?

My first date with my then future wife was to the opera. We continue to love to go to the opera and actually just saw *The Barber of Seville* recently.

Do you have a favorite book, newspaper, blog, or writer?

One of my favorite books over the last few years comes from our Annual Meeting keynote speaker a couple of years ago, Vanessa Van Edwards. Her book, *Captivate*, has been extremely useful to me in my networking endeavors and in presentations. I actually just had my 14-year-old son read it as well and we've had some great conversations about the recommendations in the book.

What is your greatest accomplishment to date – professional or otherwise?

Finding what I love to do. I'm currently in a role that allows me variety in my day-to-day work including: consulting with clients, leading my firm's business development efforts, writing articles, speaking at conferences, and participating in the CCA.

Can you tell us about your favorite experience working with the CCA?

I've had a lot of experiences working with the CCA over the years. One of my most favorite things is participating on the Annual Meeting Planning Committee. It has given me the chance to think through what the important topics that consulting actuaries need to know (or know more about) and the opportunity to interact with other consulting actuaries from a variety of different firms. I always come away feeling like I've learned something new by working with people that have different viewpoints than my own.

Where did you go to school and what did you study?

Brigham Young University – Statistics with an emphasis in Actuarial Science.

How do you define success?

Enjoying what I do in all aspects of my life.

What advice do you have for future actuaries or actuaries just getting their careers started / What do you see as of the future of the profession?

I explained a lot of my views in a recent podcast interview as part of the Society of Actuaries' Actuary of the Future series. You can listen to it here.

How do you define yourself as a Consulting Actuary (i.e. what does it mean to be a consultant)?

As someone who can take the output from complex models, distill the results into understandable terms, and then work with clients to make informed decisions that lead to successful outcomes.

What is the most important thing you've learned in the last five years?

I've probably learned more about my personal weaknesses than at any other time of my life. This has been extremely beneficial as it has made me more self-aware and improved all of the relationships in my life.

What do you do in your free time?

Running and walking (I average ~9,600 steps per day) along with skiing. Honestly having three boys ages 14, 11, and 7 doesn't leave a lot of free time.

Plus, make sure to follow the Michael S. Clark CCA President showcase page on LinkedIn for timely updates on all things actuarial!

Thank you, Michael, for taking the time to share this with us and the actuarial community!