

# Awakening Human Potential with Sheridan Daniels

## Interview Transcript

**Julia Lessing:** Hi everyone. Today we're talking about wellbeing and joining us for this discussion is actuary and yoga teacher Sheridan Daniels. Sheridan's based in Geelong, Victoria and she works as an actuary at the Transport Accident Commission. She's previously held a range of actuarial roles across corporate, consulting, a regulator and a fintech startup, but she's also spent much of the past 20 years living and training in traditional yoga ashrams in India and Australia.

She's been a qualified yoga teacher since 2008 and she conducts yoga classes, retreats, and workshops to help people learn how to apply yogic tools in daily life. Sheridan, thank you for joining us.

**Sheridan Daniels:** Thanks very much, Julia. Thank you for being brave enough to have me on here.

**JL:** So Sheridan, you and I first met a couple of years ago when I was building the Guardian Actuarial Leadership Program, and I really wanted to have a well-being module as part of the program. I know that well-being is absolutely foundational for so many of us, but in particular when we make that transition into management roles. And when I found out that you were a yoga teacher, I thought, a yoga teacher and an actuary, you'd be perfect to help with that. So I was so grateful that you were able to contribute to that module and provide a desk yoga meditation for our participants.

**SD:** Yeah, I mean, which was a great opportunity, and I was really impressed actually that you saw the value of that and included that as one of your components in the course.

**JL:** We've had great feedback from everyone that's gone through and used that tool as a very easy but very simple but powerful tool to support their wellbeing at work.

So Sheridan, you're an actuary and a yoga teacher and you've spent a lot of time in ashrams. How did you decide to put your actuarial career on pause and go and live in an ashram?

**SD:** It's a good question and one that I've been asked many times, and every time I always come back to the same thing that actually it wasn't a decision, it was never a conscious decision to do that. It was more like something that came to me through some deeper sense of knowing.

So the bit of the backstory to that I was in my 20s, I was doing the typical actuarial job working in a valuation role in a life insurance company and you know working quite hard and working through the exams and this went on for several years, but I think later in my 20s there came quite a strong emergence of some more humanitarian kind of inclination. And I had that recognition that even I had no interest in making money for myself, right? So what am I doing working in this company that's all about making money for a company?

So I started thinking about how could I bring my actuarial skills into some other area of work that would more directly uplift the lives of people, and particularly disadvantaged people. And I looked into trying to get into some humanitarian aid organizations and so on, but you know many people have got no idea what an actuary is or does, so there's not an obvious match for that skill set to get into that kind of role.

And then as it turned out I went traveling for a year with a friend, and half of that year we spent traveling in India and Nepal and, somehow, I really don't know where the idea came from, but I had it in my mind at that that I had to go to an ashram. Like back then I had no involvement in yoga, I didn't know anyone that had been to an ashram, I don't even know where I came across the word, but I knew that I had to do that, so.

**JL:** Wow! So it wasn't like you grew up in a yogic family, you didn't, Mum wasn't a yoga teacher, you hadn't grown up in ashram, it was not even sort of something that had been part of your day-to-day life here and it just came to you?

**SD:** Yeah, essentially.

And I think it came at something around that time of looking for a different vocational opportunity, that more humanitarian aspect, you know.

So yeah, and then at some point I went, I was in India, I went to Rishikesh, like that's the yoga capital of the world, and I was like I'll go and check out, you know, what's going on there and what these ashrams are about. And I stayed there for a few months studying yoga and during that time, one of the other students had asked our teacher, this Swami there like, I'm thinking of going to do this four-month Certificate Course in Yogic Studies at the Bihar School of Yoga. What do you think about that?

And this teacher said, "That's the best place in India to study yoga". So I was like, well, if that's the best place in India to study yoga, that's got to be the best place in the world. So I'm going there.

And then, yeah, and then still that took another couple of years, like I went to Dublin and I was working again in an actuarial role, and every year this Yogic Studies course started at the beginning of October, but each year I was sitting actuarial exams around that September - October time and so every year I was like not this year not this year and I think by the third year I was like you know what that's it I have to go. It was just a deep knowing.

So I did. And basically right from the first day I got to the ashram I had this distinct feeling that "This is home. This is my place." And I'd lived in different places before and different countries and so on, but I never had that sense of belonging in the way that I felt in that moment when I arrived in ashram. And over time, I realized you don't need to be a student to live there, like people, that's their dedication in life, this is a lifestyle. So that became the beginning of many years of ashram life.

**JL:** Wow, wow. So that humanitarian calling was really important and really strong for you. And somehow this came to you as a knowing of something that you needed to do. Fascinating, fascinating. And so you mentioned at the start, you know not having sort of wanting to make money for yourself, and you know I think, I mean I'm the first to admit that I became an actuary because it paid better than high school maths teaching. But you know, let's talk about wealth and what that means to you because it sounds like you do have quite a different view on that. So as an actuary and a yoga teacher, how do you define wealth, Sheridan?

**SD:** Yeah, I like this question a lot Julia because I do think about this from time to time, in that the typical definitions of wealth or attainment in life is predominantly with that material dimension, which is external to us. And all of these things and titles that we acquire and which define our status in society, I've never been particularly inclined towards that myself, and that's why I could disappear from that for a long like very happily. But this idea of wealth, of course it has many different interpretations. And one thing about India is that they love to have festivals. They love, festival and celebrations are going on all throughout the year. And one of these is Diwali which is every year around October. Anyone of Indian background will be very familiar with this.

And that's associated with prosperity, and propitiating or invoking the blessings of the Goddess Lakshmi that's said to bestow prosperity. And so that's seen as a good time to buy new clothing or sign a contract on a house or a business or buy gold and all those kind of things.

But in ashram it's celebrated in a very different way that the entire ashram is cleaned from top to bottom and of course there's lights laid everywhere, like Diwali is all about light, the celebration of light. But the more spiritual understanding of that is that you prepare that internal space, you clean the internal space, you fill it with luminosity, with light, and that in itself is the connection to that real wealth with those qualities of happiness and contentment and peace and fulfillment and balance, connection, all of those more positive expressions of ourselves that everyone's seeking in some way.

So the recognition that that's the true wealth in life and that's what we carry wherever we go. And I don't think it's an uncommon experience for people that have travelled in the less affluent countries to see that people who often seem to have the least are also the happiest. There's that correlation there.

And you know we've got a lot of focus in our society and in media about property prices and cost of living, inflation, interest rates and all of this. How much money do you need in your superannuation to set yourself up for this elusive experience of happiness in the later years of your life once you're no longer working, right?

And some years ago when I was working in a fintech startup, we were developing a platform or the user interface for this platform that was going to be pitched to financial advisors of high net worth clients. And of course, it had a lot of really cool visualisations of asset allocations and portfolio configuration and so on.

And I really started thinking about this, like, why are we tracking these things so intently when we're not tracking these internal measures of wealth in the same way, which can ultimately bring us a lot more fulfilment than these other asset classes, and how much do we think about and analyse and monitor the ways that we're making decisions that affect our internal wealth.

So I think there's a lot of constructs and modelling and ways of thinking about these external measures that we can equally apply internally, because there's a lot of data in our internal world and you know it's limitless when you start looking at it. And actuaries are very well equipped to utilize data. So yeah, so I would say when it comes to wealth, maybe we just need to look within and develop that internal kind of control cycle.

**JL:** I love that. I think it's really interesting that idea of looking within and the control cycle especially, because I think we do need to come back and revisit this from time to time, I think wealth changes and our definition of wealth changes throughout our life, you know, when I first started as a grad and I was making, you know, \$50,000 a year, but I had a husband who was a stay at home Dad, I had three small children and a mortgage, you know, for me, wealth was about getting that next pay rise, it was about paying the electricity bill, it was about making sure the mortgage was paid, putting petrol in the car.

But as time goes on, and the pay rises go up, things change. And sometimes we don't reset our expectations and look back at our inner needs. And I see this all the time when I'm talking with actuaries, I do a lot of one-on-one coaching around mid-level actuaries wanting to sort of work out what to do next. And so often they seem so tied down by, well, what's going to give me the next pay rise?

But really once you get to a certain point, the extra money is not necessarily going to add value to your life and your wealth. If you define wealth more broadly, it might be giving you more dollars in your pocket, but it might not be contributing to your life wealth.

**SD:** And it's not to suggest that those other things are not important, of course they are, but it's more like to define for yourself what is the most important - and if it's that, well then do whatever you need to attain that, like if that's what brings you happiness. But if it's not that, then maybe you need to re-question or re-look at things.

**JL:** Yeah, very, very wise, very wise. Okay, so that sounds like that broader experience of travelling and also the festival of Diwali and some different ways of looking at wealth and looking internally has reshaped the way you're seeing wealth as well.

What else have you learned? How has your time living in an ashram helped your actuarial career, if it has?

**SD:** Yeah. It did make things a bit problematic for me after, you know, I've had two longer gaps. One was six years and one was eight years. And coming back after that and trying to frame that experience, the value of that experience that I knew very strongly from internally, but to try to describe it to someone that has no understanding or probably even any interest in that, it's like you're from another planet almost.

But aside from that little bits of challenge that I went through, yeah, I think people look at that as having a career break. And to me, I mean firstly I never considered myself as having a career as such anyway. Like I wasn't a career-driven type person. But for me that's not, it's not a career break. Like that's not a break, that's my life. There's a continuity in that and it's a continuous evolution of understanding that, or experience that drives that understanding of what's important to you in life.

And yeah, really there was a couple of times I almost thought I was just never coming back to an actuarial role, because I didn't have that strong identification with it that it's something that I had to continue doing, but you know, somehow it comes full circle and here I am back again.

But I think that, you know ashram training, it helps in your career or at work in the same way that it helps in each and everything that I do in life because it transforms life, and that experience infuses you and it expands who you become. So naturally that has an impact on your working life, of course.

When you've been, you know, living for years and living with people, you know, 24-7 who are also dedicated to that cultivating the highest qualities, the highest human potential. And then that reshapes everything like your perceptions, how you engage with people, your understanding and your interaction with the world around you.

**JL:** It's quite literally reshaped your worldview.

**SD:** Yeah, yeah. And one thing about ashram, it's, yeah, I mean, ultimately, it's all, yogic lifestyle is all about accessing or expanding that human potential, working towards your highest potential.

And ashram has this concept of the development of head, heart and hands.

So, like, head we understand, of course, as intellect and thinking; heart being emotion and feeling; and hands as our expression in life, like how we engage and how we act, how we do things.

So that integration across those different components of ourself, that's quite different than our background here, because a lot of our education, it's predominantly directed towards cultivation of the head, the intellect. And actuarial training is classic for that. It's very intellect-driven, effectively.

For me, having operated like that for years and years and so much study and being very academically achievement oriented. And then coming into ashram environment, all that's pretty much turned on its head, so to speak, in that there's many things that happen there that you can't grasp through the mind. It's beyond understanding and or intellectualizing or rationalizing and I found that really challenging for quite a long time to try and...

**JL:** Can you give us an example?

**SD:** Oh, so we had some very big programs that would go on for say five days. There's a lot of mantra chanting. They call in these pandits from Varanasi, and they're chanting mantras, it's extremely loud, it's very hectic.

There's thousands of people, like 10,000 people might come from many countries and across India. And this chanting is going on and on and on. And it's like, yeah, so Western mind, well, I don't understand Sanskrit. It's not like something you can translate or engage with, but the quality of energy that is produced in that environment, it's so high that you go to another dimension beyond anything that you've experienced. And you realize there's this whole world of experience that you've never had any idea of. You know.

**JL:** Wow.

**SD:** And amongst all that external hecticness, it's funny that you can have a very strong sense of an internal stillness and focus and clarity, that I mean, I really, it's almost like I'm putting myself back in that state now to describe it because, yeah, it really, it's literally beyond, much different than anything I'd ever experienced or thought possible. That's the only way I could describe it.

**JL:** Amazing.

**SD:** Yeah, good way to describe it.

**JL:** So, okay, so living in an ashram has expanded your worldview, but also helped rebalance that focus on the head, which you know, as actuaries, most of us could relate to this, we were probably the smart kids at school, we did well. As we finished school, we went on to do very academically challenging university degrees and postgraduate qualifications. So we spend a lot of time in our head, intellectualizing and counting concrete things and numbers and, you know, doing our modelling and so on.

And it sounds like living in an ashram has almost sort of moved away from that intellectualizing everything and keeping everything concrete and really looking at wider dimensions and balancing out that head, heart and hands that you talked about.

**SD:** Yeah, absolutely. And I mean even to the extent that I would say you're almost discouraged in a way from using that intellectual capability.

**JL:** Discouraged?

**SD:** Or many times you'll be put in a role that you have no skills in, no confidence in, even almost no capability in, and the things that you're good at you won't be put into those. (JL: Wow.) So again, it's like the reverse of here, you go for a job interview here, you have to demonstrate that you've done exactly that thing in the last role that you've been in, effectively.

You know, it's all about your past, but ashram's all about your future, your potential, actually. No one is ever going to ask you about your past. Where did you work or what age are you, have you got a partner and all those kind of life things. It's like it doesn't exist, because it's all about your potential and your capacity, and the opportunity to demonstrate that.

**JL:** Wouldn't it be great if hiring managers could take that approach of just focusing on potential rather than what you've already done?

I feel like that would be such a great way to address some of the inequity that we have in our hiring processes and to be able to hire for potential rather than just demonstrated experience.

**SD:** Yeah, and it's interesting because I have this very big thing about Visionary Leadership because I've lived that in ashram. And when you've seen the quality of leadership of someone that really has that higher vision and that clarity and being established in themselves in a way I've never experienced, like wouldn't that be brilliant if our leaders here had this, like not just in the workplace but politicians and so on, these people that are making the decisions.

But, you know, nobody's going to go and put themselves in an ashram and have this kind of training for years. And people don't have those capabilities. So it's no surprise that they're not demonstrating that.

But I agree with that recruitment thing, that was really quite problematic for me because, yeah, it was difficult for me to demonstrate the value of that experience because most people didn't want to hear about it. But the very few people that were interested, that was different, because that formed a strong connection and I still maintain contact with those people from past workplaces and so on.

**JL:** Yep, yep. So this Visionary Leadership term, Sheridan, because I've heard you use that before, can you briefly describe what you mean by that? Visionary Leadership?

**SD:** Yeah, I think, like you think about vision, like what is a vision? When you step out of that very self-oriented, individualized thinking; and a lot of ashram training is rooted in selfless service. So it means you're doing things, whatever the thing, many of the things are very mundane and repetitive and not so intellectually exciting as working as an actuary.

But you see when you start to step out of yourself, your small self, limited self, that by stepping out of that constricted thinking or understanding of your capability, then again you move into that more expansiveness.

It's really difficult to understand it, I mean to explain actually, but how do you develop that vision? If you're living in that small self, limited constricted thinking, I don't think that's ever possible. So the whole understanding of yoga is to move from darkness to light, limited to expansive and so on.

So somebody that has lived through this their entire life, that is established in that state and has had that attainment, has a different vision of how to drive things and people forward than someone that doesn't have that vision even in themselves.

And leadership means to lead, like people follow, people follow leaders that have that capability. And people give up everything for the, you know, because of the belief in that. And that's not like a blind faith or, you know, blind kind of thing. It's again, it's like that deeper knowing that this is the right path for me. And it's not for everyone, it's a very, yeah it's something quite unique.

**JL:** So visionary leaders can have a good handle on what the potential looks like, maybe not what's happening right now but what the potential is in the future, and to be able to articulate that vision, and inspire others to be able to see what that potential could look like. And I think great leaders in the workplace do that as well. And I would hope that great actuaries could do that too, given that the fundamental construct of our training is to be able to project scenarios into the future.

**SD:** Right, yeah, no, that's a nice link, I like that. Like projection and vision are, yeah, very...

**JL:** But so often, particularly when our wellbeing is not good, and I know I've been here, when I get stressed and I've got too much on my list, I'm just thinking about what's in front of me. I'm just thinking tactically, I'm not thinking strategically, not thinking about how it could be different, because I'm just going through the motions.

So, I really like that description that you've given around, you know, yoga is not just being on a yoga mat and doing strange poses. You know, the way you've described yoga, Sheridan, it's more of a mindset and a way of thinking and a way of being, and potentially transfers into a way of leading as well. And I think that's really-

**SD:** Definitely, absolutely, not potentially, it would.

**JL:** Yeah, yeah. So what else do you think actuaries can learn from yoga about well-being?

**SD:** A few things. I think one thing that's really key is that yoga is a science. And you had just talked about that difference of, you know, what I would call more like commercial yoga, that differentiated branding of yoga. And you know, it's very unfortunate that what we know in the modern-day world as yoga is very far removed from the essence of the tradition and culture of yoga, and that's, you know, that's been maintained and preserved and carried on throughout the ages for over 5,000 years. So it's like any other culture, it's like First Nations culture — how has it taken so long for us to understand the value of that, you know, and the learnings of that. So yeah, yoga was always intended as being, to expand knowledge and expand capability. It's a knowledge of how to live and becomes a blueprint for life.

So I think for actuaries, again, it's interesting because, yeah, we recognize now, oh we've got data science and actuarial science, and so on, but to me, my training is also in yogic science. And scientists explore things and, you know it can be said in yoga like you are the scientist, like the body is the laboratory and we're the investigators of that. So again for me it's about diving in deep, because actuaries like to really understand and analyse and dive to the bottom of the ocean like is the way I would think of it...

So I think looking beyond the obvious and going into the more subtle dimensions, that suddenly opens up a whole world of internal wealth of experience, which is data effectively, you know, and actuaries

love analysing data. So start looking at that limitless rich wealth that we've got internally. That's my, you know, that's part of my inspiration.

Because also the other thing with ashram and actuarial, people think they're quite two different disparate parts of my life, but to me they're one and the same because the qualities, the aspiration or the drive, they're identical almost, in that you have to be very dedicated, disciplined, there's a lot of sacrifice, but actuaries have these qualities already embedded in their character of being serious, sincere, and committed to something and having faith in that. and also wanting to make positive change in the world around us. because a lot of actuaries are involved in really impactful work.

**JL:** Absolutely. And you know we've talked to some of those on We Are Actuaries already, you know we've talked to--

**SD:** Yeah, that's how I know more about it.

**JL:** Yeah, we've talked to Sharanjit Paddam and his work in climate change and, you know, Kirsten Armstrong and her work in social impact.

So I think, you know, so many actuaries that I've met share that humanitarian value that you've described as well. And I like the way you've also talked about how actuarial and ashram or yoga, you know, we can see those as kind of quite different and separate and opposite kind of dimensions of life, but the way you've described it, there's a lot of parallels and a lot of transferable concepts across the two. So I think that's a really interesting way to look at it.

**SD:** Yeah, and in fact, you know when I thought I wasn't going back to actuarial and some people had said to me, "Oh, but you did all those years of study. Why would you waste that?"

And I was like, how is that wasted? Because that was such good training for me that when I stepped into that ashram environment, which is also very disciplined and rigorous training, I was like, well I was perfectly prepared for that. Like that wasn't challenging for me. I actually really embraced that because I go well with that external discipline, actually, you know, whereas some people were very resistant and find that ashram kind of challenges a bit challenging. But yeah, to me, they go hand in hand, really.

**JL:** Fascinating. So, Sheridan, if you had one tip for actuaries wanting to take steps to improve their wellbeing, what would it be?

**SD:** Yeah, that's a good one, Julia.

For me, for sure, I would say cultivating happiness, and maintaining this as a constant, steady state. And that might sound very simple or, you know, just be happy or just remain positive, but it's not simple. It's not simple at all and that's why it takes a sincere and sustained effort to cultivate that as a quality.

So yeah, again in that rethinking our kind of asset allocation and what we value in life, and considering happiness and positivity as a level of wealth. My training is that attitudinal yoga is the foundation of yogic lifestyle, it's not any of those physical practices because they in themselves don't create that deep transformational change, but rather it's that transformation through purification that comes from the deeper level, not from the physical body.

So in ashram we were given a challenge, we were given many challenges actually, but this particular one, the challenge was to maintain happiness 24/7. Who can do that for one day? And that is a challenge. Like how many of us can maintain happiness constantly for even five minutes? And if you start to look at that, you will see immediately there's that ongoing fluctuation and being affected by the world around us and that internal world too of course.

So in yoga there's a practice called pratipaksha bhavana, which means developing the opposite feeling. So it means each time any sort of negative quality or reaction or emotion arises, it's to catch that immediately and flip it to the positive opposite quality.

So means if you're feeling unhappiness, how do you connect to something that brings you to happiness? If you're feeling irritation, you turn that to acceptance, or if you're feeling anger, you utilize the force of that emotion to turn it to peacefulness.

So yeah, again yoga is all about cultivating awareness so that you can enable this habituation to switch out of that more limiting state and those negative tendencies to create the opposite positive quality, so that it becomes more of an ongoing steady state, so that that happiness arises naturally and it doesn't need an external cause, so that happiness becomes the natural mood of the mind.

So I'd see it like, you know kids do the connect the dot, when you just see all these disparate dots it doesn't mean anything, but when you start connecting the dots, meaning maintaining a continuity of happiness and positivity, then that creates the outline, the form or the shape of your life. And that becomes then the true wealth in life.

So that's my top tip, is to make effort to always return to happiness and positivity.

**JL:** Fantastic. And what a great trick there to catch those thoughts and do the opposite. Not always, it doesn't always come naturally and doesn't always come easily, but with awareness, as you've talked about throughout this discussion, we can do lots of new things. And we can build our wealth, not just our monetary wealth but our broader definition of wealth as well and to ultimately support our well-being and have a more enjoyable life.

**SD:** Well, a more meaningful life and a life in which you are internally stable enough so that you can uplift the lives of others around you. Because that becomes a gift.

**JL:** And a gift you've given to our listeners today as well, Sheridan, thank you so much for joining us. It's been really interesting to hear your career journey that's included both traditional actuarial roles, some non-traditional actuarial roles and your time in ashram and how those things are not complete opposites but actually they've worked quite well together to give you a new worldview, and some new tools that you can that you apply yourself and that you've also been able to share with so many others to live a more meaningful life. Sheridan, thank you so much for your time today.

**SD:** Thank you. And you yourself are looking quite happy and luminous, so something good's come out of it. Thanks very much Julia.

**JL:** It was a great conversation. Thanks Sheridan.