



# Right Risk

**10 Powerful Principles  
for Taking Giant Leaps  
with Your Life**

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(a.k.a. *Captain Inferno*)

An Excerpt From

***Right Risk:  
10 Powerful Principles for Taking Giant Leaps with Your Life***

by Bill Treasurer

Published by Berrett-Koehler Publishers

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# Introduction: All Life Is Risk



**T**o live is to risk. Risk-taking is as essential to life as breathing. It is the oxygen of such things as innovation, entrepreneurialism, leadership, wealth creation, and high adventure. Without risk, there can be no scientific progress, economic expansion, or community activism. At a more personal level, remove risk and there is no personal growth, career advancement, or spiritual development (faith, after all, is a big risk). Personally and collectively, all progress, advancement, and momentum depend on risk. Like air, it is both nourishing and life-sustaining. And, like change, risk is constant, inescapable, and inevitable.

To risk is to live. As a vehicle to personal progress, taking risks is the surest way to get from where you are to where you want to be. The most fulfilling times in your life—the times you felt most alive—have undoubtedly been when you surprised yourself by doing something you never imagined you could, something hard, something *scary*.

Though most of us have enjoyed the accompanying rewards of an intelligently taken risk, most of us have

crashed-'n-burned under an ill-considered one as well. By definition, to face risk is to be vulnerable and exposed to harm. Consequently, we spend a lot of time trying to avoid risk by “playing it safe.” Chances are, anytime you have passed up a big opportunity, stayed in an unsatisfying situation, or failed to stick up for yourself, avoiding risk had a lot to do with your behavior.

In a world that continually reminds us about how unsafe it is, it is difficult to maintain a “play it safe” approach. From terrorist threats, to stock market gyrations, to corporate implosions, we are buffeted by the reckless risks of others. In an increasingly compressed and frenetic world, we are like billiard balls being smacked around in somebody else’s pool-hall hustle.

Ironically, those who play it safe may be in the greatest danger. When we don’t take risks we get stuck in a rut of safety. Over time, we become trapped inside our own life, like a pearl confined to its shell. Life becomes stale and boring. We grow resentful at ourselves for letting our grand passions languish. We tell ourselves, *there’s got to be something more out there for me*. But we know we’ll never find it unless we take more risks.

## **Risk or Be Risked Upon**

Given risk’s inevitability and its central role in living a fulfilled life, combined with the realities of an increasingly risk-intense world, knowing how to take risks should be a part of everyone’s core life curriculum. Rather than let risks be inflicted on you by happenstance, today’s realities dictate that you learn to initiate them yourself. As a friend of mine likes to say, “You’re either part of the bulldozer, or you’re part of the pavement.”

Fortunately, “being part of the bulldozer” does not mean you have to act like it. Unlike many of the risks that are imposed on you from the outside, the risks you take can be anchored to steadfast principles that serve to strengthen your life instead of undermine it.

## **What This Book Is About**

*Right Risk* is about taking more deliberate and intentional risks in an increasingly complex world. It is about all the things that happen to you when you are planning for, engaging in, or running from, a risk. It aims to answer such questions as: How do I know which risks to take and which to avoid? How do I balance the need to take more risks with the need to preserve my safety? How do I muster up the courage to take risks when it is so much easier not to? How do I confront all those people who keep telling me what a mistake it would be to take the risk? And, most importantly, How do I make risk-taking less of an anxiety-provoking experience? (You'd probably take more risk if you just plain enjoyed it more, right?)

*Right Risk* aims to help you make smart and courageous choices, by taking risks that most reflect your personal value system, or what I call "Right Risks." Right Risks are as unique to the risk-taker as a fingerprint. They are those that, regardless of outcomes, are always deemed successful because they are taken with a clean conscience and clear calling. They are at once deliberate, life-affirming, and closely aligned with one's deepest core values. Right Risks stand for something.

We face Right Risk opportunities when deciding whether or not to get married, have children, or confront a loved one. Also whenever we are considering joining a social cause, converting to a different religious denomination, switching political parties, or marrying someone outside our own race or ethnicity. In our work lives we face Right Risk decisions when we grapple with whether to sign on for a position that is beyond our skills, accept an overseas assignment, expose a company impropriety, or elevate a groundbreaking but tradition-defying idea. For better or for worse, the choices we make in such instances can have enduring consequences.

If you are still unclear as to what this book is about, take a moment and reflect on these two things:

1. The greatest risk you've ever taken.
2. The risk you've always wanted to take but have been too afraid to do so.

In other words, this book is about *you* and the big risk decision that you are grappling with. To risk or not to risk, that is always the question.

## **What This Book Is Not About**

Much of what has been written about risk deals with risk management and comes from actuaries and statisticians, primarily in the insurance industry. In that arena, risk is a four-letter word, a thing to be avoided, controlled, or reduced. It is dealt with rationally, impersonally, and with a great deal of caution. But it is a mistake to universally apply the risk management ethos to every risk endeavor. The question is: why are we taking all our advice about *risk-taking* from people who notoriously *avoid* risk? When we do, we put an overemphasis on the word *risk* often to the exclusion of the word *taking*, and our posture becomes one of risk avoidance. Isn't it time for a book about risk-taking written from a risk-taker's vantage point?

*Right Risk* offers a new set of risk-taking principles that aim to balance caution with courage, sensibility with spiritedness. Unlike risk management books, the emphasis here is on *risk-taking* as a verb, an action, something you do. Thus *Right Risk* comes with a new presupposition: that *risk-taking* is every bit as important, if not more so, than *risk-mitigation*.

## **How I Became Acquainted with Risk**

I am an ordinary man who spent seven years taking extraordinary risks. From 1984 to 1991, leaping from risk's precipice was my job—literally. During that time, I performed over 1500 high dives from heights that scaled to 100 feet, while traveling throughout the world as a member of the U.S. High Diving Team. I am not an Olympian. Contrary to

popular belief, high diving is not an Olympic sport. In the Olympics, the competition stops at 10 meters, roughly 33 feet. Our lowest high dive (to use an oxymoron) began at 60 feet, and most were performed at the life-threatening height of 27 meters, or roughly 100 feet. Last time I checked, the world record stood at 187 feet. The diver, a Swiss named Oliver Farve, broke his back in two places. High diving was an “extreme” sport before the term was coined.

The high dive was not the only risk my comrades and I took as part of an aquatic entertainment production. We also performed dangerous springboard stunts called *dillies*, dives that two divers perform together. Dillies are aerial acrobatics, like the “Horse & Rider,” where one diver does a reverse somersault landing on the back of another in mid-air, or the “Baby Catch,” where one diver runs into the arms of another, pushing both into a conjoined somersault, one flipping backward, the other forward. While dillies were crowd-pleasers, they were also dangerous. One misstep and both divers could end up in wheelchairs.

The best example of the extreme risks I took during my years as a high diver is the 300 dives performed as a petroleum-fueled alter ego. All forms of entertainment require a grand finale and ours was truly spectacular. Each evening we would dim the lights of the aqua-theater and await the arrival of a high-octane superhero who came dressed in a cape drenched with gasoline. With the striking of a match, an ordinary high diver was transformed into Captain Inferno, the human volcano! To confirm what you may have already suspected, that’s me on the front cover of the book.

Other than a lingering case of swimmer’s ear, a perpetually sore back, and a few photos of a svelte looking blonde guy who 30 pounds ago apparently used to be me, I have nothing tangible to show from my high-diving days. Instead, I am left with an intangible reward of far greater value: the knowledge of how to take a risk.

Spend time with anything long enough and its nature begins to reveal itself. Having spent 7 years diving off risk’s high platform, I have become well versed in its ways. Like an idiot savant, I have a wealth of knowledge within a very

narrow range. It just so happens, however, that the knowledge I do have is eminently useful to nearly everyone. Each of us faces a major risk at one time or another. In subsequent chapters, I will share with you some of the valuable lessons that I learned atop the high-dive ladder so that you can risk more confidently right here on the ground.

Fortunately, my experience is not limited to risk's outer fringes. Indeed, I have learned just as much about risk-taking as an organizational development professional as I have leaping from death-defying heights. First, as vice president of an Atlanta-based teambuilding company, I worked with more than 75 organizations and learned that the strongest teams are those whose members are willing to take physical and emotional risks together. Few things galvanize a team as much as a good old-fashioned challenge. Later, as a change management consultant, I helped tough-minded business executives leap off the platform of change. Sometimes these leaps were small, like helping an executive transition into a new job. Other times the leaps were large, like helping hundreds of employees transition to a new company. In all cases, though, the leap from one state of being to another involved people taking risks. These days, as President of Giant Leap Consulting, Inc., a company whose motto is *Daring to Excel*, I work with high-powered executives as they face the overwhelming challenges of today's unrelenting business environment. For them there are two primary goals: how to take the risks leadership demands, and how to get others to take smart risks to advance the goals of the organization.

## **The Risks You Take**

Although the risks you may be facing may not be as death-defying as a high dive, they are undoubtedly just as fear-inducing. Each of us faces a high dive somewhere in our lives. The disquieting feelings a high diver experiences at the edge of the platform are the same ones felt by a person facing such life-changing decisions as whether to go back to school, have surgery, buy a house, or work through the hardships of a failing marriage. A high dive is certainly no more

frightening than having to give a major presentation to your boss's boss, notify a customer that you will blow a delivery date, or inform the audit committee that your financials were off by a decimal point and you made a million dollar mistake. We all have our high dives to face, and we face them any time we are confronted with a decision of consequence.

I want you to take a risk. Given the fact that you purchased this book, I assume that you do too. To buy a book on risk-taking expecting not to take a risk would be akin to taking a picture of a rainbow with black and white film. You would get the picture but miss the point. It is the risk you are challenged with that will give this book context and make it come alive for you. To be clear, my aim is *not* to turn you into a risk daredevil. Reading this book might make you a better gambler, stuntperson, or freakshow performer, but that is not my goal. Rather, my aim is to help you take the risks that most reflect your principles and values. Thus to draw the most value from this book, keep in the forefront of your mind the one risk you have always wanted to take but thus far have not. In other words, what is *your* high dive? Everything you learn about risk in this book will be focused on two primary goals: helping you decide whether or not to take the risk and, if you choose to do so, how to take that risk smartly and confidently.

## **What's the Reward?**

The most enticing risks are those that come with meaningful rewards, and this book is no different. By the time you reach the last page, it is my belief you will be more comfortable with the uncomfortable, more courageous in facing fear, more assertive in confronting others, and more able to accept and influence reality. In short, you will be more prepared to take the risks you've always wanted to take with greater focus, discipline, and maturity.

The quality of our lives improves in direct proportion to our ability to take on challenging risks. Consider this simple fact: No one ever achieved greatness without taking a risk. Pick up the biography of any leader, hero, or person of

prominence, and you will likely find a pivotal moment in his or her life that hinged on a risk. Thus the greatest benefit of reading *Right Risk* may very well be an accentuation of your own greatness.

### **Warning: Hazards Ahead**

A few words of caution. Risk-taking is perhaps the most experiential of all topics. It would be unauthentic to talk about risk and not to take a risk in the process. Hence, this book will provoke you, challenge your beliefs and convictions, and march past the barricades of your comfort zones. To remain true to its subject, *Right Risk* aims to be both threatening and upsetting. Risk, like a violent thug, does all these things. At the same time, *Right Risk* aims to help enrich your character, strengthen your courage and resolve, and develop your risk-taking capabilities. Risk, like a selfless mentor, does all these things too. Like risk itself, this book aims to be both frightening and inspiring.

### **How This Book Is Organized**

The book's first part, *Risk Is Everywhere*, discusses why risk-taking is becoming an increasingly necessary skill for dealing with a risk-saturated world. *It's Risky Out There* looks at risk's growing ubiquity and intensity. *The Right Risk* provides some useful criteria to help you decide whether your risk is right or wrong.

At its core, this book is about an intense moment, your high-dive moment, your big risk. Accordingly, the 10 Principles of Right Risk address the things you can do *before*, *during*, and *after* the risk moment. Part Two, *Readying for the Risk*, focuses on what you can do to better prepare for your big moment. The principles introduced in this part are *Find Your Golden Silence*, *Defy Inertia*, *Write Your Risk Scripts*, and *Turn On the Risk Pressure*.

Part Three, *Relish the Moment*, is about dealing with, and even enjoying, the intense moment itself. The principles

discussed here are *Put Yourself on the Line*, *Make Your Fear Work for You*, and *Have the Courage to Be Courageous*.

Part Four, *Commit to the Risk*, covers how you can increase your chances of success once you decide to pursue your risk. The principles offered in this part are *Be Perfectly Imperfect*, *Trespass Continuously*, and *Expose Yourself*.

The book's final part, *Reaping the Rewards of Right Risk*, looks at what you'll ultimately gain from being a Right Risk-taker: yourself.

The 10 Principles of Right Risk, along with the other topics, weave together to form a safety net that will allow you to risk more confidently. However, don't feel obliged to read them all in sequential order. You wouldn't be a risk-taker if you followed the rules all the time, right? So give yourself permission to do it your own way. Choose the principles that appear most relevant to you based on the risk you are facing. You may wish to reread some principles multiple times, others you will merely glance over. No matter. The principles are not building blocks. They are a means to an important end: to help you take your big risk.

## **A Final Word Before You Begin . . .**

As noted by the book's subtitle, the principles introduced here are centered on helping you take "giant leaps with your life." However, not all giant leaps are taken off high platforms. Very often, giant leaps are small risk actions with big risk payoffs. For example, a number of years ago a friend of mine took a major leap of faith, he got married. But as he will tell you, the *real* giant leap took place a year before the wedding, when he took the risk of sending his ex-girlfriend an unusual card. She had broken things off sometime earlier, after growing frustrated with his unwillingness to commit. After spending over a year alone, and having no contact with his ex, he summoned up the courage to send the special card. What was it? An exquisitely crafted invitation . . . to their wedding . . . one year hence.

Sometimes, one small step for you may lead to one giant leap for your life.

Part One

# Risk Is Everywhere



You can't escape it. It is all around you. Sometimes you can see it, say, in riveting moments of triumph or defeat. Other times it is invisible, like a nerve gas, slowly taking over your system. It can be benevolent or benign, invigorating or debilitating, life-affirming or life-ending. It is RISK, and it is everywhere.

Faced with the inevitability of risk, we are left with two basic ways of dealing with it: doing something or doing nothing. Depending on the circumstances, either approach can be appropriate. But know this, whichever approach you take, you'll be taking a risk. When you act, you might fail. When you don't act, you might miss out on a big opportunity.

This part looks first at risk's ubiquity. Like it or not, the world is becoming a riskier place to live. You'll read about some of the ways that risk is growing in both prevalence and intensity, on a global scale, affecting us on a personal level. This part also looks at what makes a risk "right." Be it in action, or in inaction, there is a right way and a wrong way to approach risk. You'll read about the defining characteristics of a Right Risk, so that you can begin to decipher whether your big risk is worth pursuing.

# It's Risky Out There



**W**est of Kilkenny, in the heart of southern Ireland, is the little town of Galmoy, the birthplace of my great-grandmother, Mary McCormack. A few years ago, during a visit to the Emerald Isle, my wife and I journeyed to the small thatch-covered home where Gandy, as we called her, was born.

Other than her thick Irish brogue, my memories of Gandy are vague. She died when I was 10 years old. Yet as I peered through the windows of the humble little dwelling, I felt strangely connected to her. I was moved with the profound recognition that, at great personal cost, had she not taken the risks that she took, I would not exist.

Mary McCormack was 17 years old when, from the bow of a steamship headed for America, she waved goodbye to her mother and father. She would never see them again.

My great-grandmother's big risk, though courageous, was by no means unique in our family. Her husband, my great-grandfather, himself a Norwegian immigrant, took on

the risky profession of a New York cop. Later, my paternal grandfather took the risk of opening a business, an Esso station in Pelham, N.Y. Even the relationship of my parents was the result of a small, but ultimately enduring risk. They met on a blind date. Like all families, and like humanity itself, my family is connected through a long lineage of risks taken.

## **The Right Risk Question**

Throughout the ages, the most basic problem shared by all people is knowing which risks to take, and which to avoid. Although the experience of struggling with a risk decision is both universal and unavoidable, the way each of us goes about deciding which risks to take is highly personal. Each of us takes risks for our own reasons and rationale. When faced with a risk, each of us is left to answer for ourself this simple, but profound, risk-discerning question: *Is this the right risk for me?*

Risks that are right for us may seem absurdly dangerous and completely unnatural to the spectator, making it difficult for them to support us. But when a risk is right for us, the real harm comes in letting it pass us by. Every risk can be split in two, the risk of action and the risk of inaction, and both have consequences. Had my great-grandmother stayed safe and sound in the sleepy little town of Galmoy, for example, she may have pleased her parents, but she would have had to carry the lifelong burden of a stillborn dream.

It is a mistake to think that Right Risks are danger free. “Right” is not a function of safety, it is a function of compatibility. The Right Risk for you may be entirely wrong for someone else. “Right” is in the eye of the beholder. I am sure that young Mary McCormack was viewed by some as crazy, perhaps even disloyal, for leaving home. But because Right Risks are organic to our own life, the unnatural act becomes the most natural choice for our own progression. With all the runaway irrationality of eloping lovers, when a risk is right for us, we won’t let reason get in the way of passion.

Regardless of how unnatural or absurd they may seem to the outsider, Right Risks are those that are in our life’s

best interest. To say “yes” to a Right Risk is to promote your own development. Thus, when faced with a major risk, accurately answering the question *Is this the Right Risk for me?* becomes critically important to our life’s progression.

## **A World of Risk**

Risk-taking is closely tied to decision-making because it involves rendering a yes/no verdict between staying the same or changing. Our risks nearly always boil down to deciding between should I or shouldn’t I, can I or can’t I, will I or won’t I. Each selection can make us more powerful or sink us deeper into victimhood. Making these straightforward, yet life-altering, decisions requires focused thinking and sound judgment. However, the complexities of the modern age are making it difficult to answer the right risk question with any degree of accuracy. The distractions and diversions of today are infringing on our ability to make good choices. While the proliferation of technology has allowed us to become continuously connected to each other, we have become entirely disconnected from ourselves.

At work or at home, 24/7/365, we are on call, on hold, or online. We have become a Society of The Perpetually Distracted, the result of which is an erosion of our intuitive powers of discernment and discrimination. We are becoming a world of fragmented thinkers, and fragmented thinking makes for ill-considered choices. Consequently, our Right Risk decisions often end up being made in a careless or reckless way. Risk appears to be getting riskier.

Although the technology-driven distraction of today is impeding our ability to make good risk choices, it hasn’t stopped us from taking risks. Evidence suggests that, on a global scale, risk-taking is becoming more prevalent and extreme. Consider, for example, these barometers of our increasingly risky behavior:

- We are progressively willing to assume more risks with our money. In 2000, some 80 million people in the United States owned stocks (roughly 50% of

households), more than at any time in the history of the stock market.<sup>1</sup>

- In the United States, there has been a huge expansion of legalized gambling, including pari-mutuel race-tracks, televised mega-buck lotteries, riverboat gambling, and Indian and non-Indian casinos. All but two states now have some form of legalized gambling.<sup>2</sup>
- People are increasingly willing to assume the risks of living beyond their means. Data from Australia, Britain, and Singapore all show a sharp rise in credit card debt.<sup>3</sup> In the United States, the amount of credit card debt held has tripled during the last decade to more than \$700 billion!<sup>4</sup> And the future looks no better. Credit card use among U.S. college students has skyrocketed. By senior year, 96% of students own credit cards, and the average number of credit cards held is 6.13.<sup>5</sup>
- Globally, the relative force and intensity of amusement park roller coasters grows yearly. In 1994 the top speed was 80 mph. In 2002 it was 107 mph.<sup>6</sup>

Not surprisingly, along with the growth in prevalence and intensity of risk has come an associated growth in the collateral damage that usually accompanies it. Consider these disturbing facts:

- In the two and a half years following the burst of the dot-com bubble, U.S. stock market losses were estimated to be \$8.5 trillion.<sup>7</sup>
- In 1998 alone, some \$50 billion was lost on legalized gambling in the United States, a figure that has grown (mostly in double digits) every year for nearly two decades.<sup>8</sup>
- The number of Americans declaring personal bankruptcy has risen from 284,517 in 1984 to a record of almost 1.5 million in 2002.<sup>9</sup>
- According to conservative estimates from the U.S.

Consumer Products Safety Commission, the number of amusement park accidents grew from 3,419 in 1996 to 6,594 in 2000.<sup>10</sup>

## **What's Going On?**

The human condition has always been imbued with risk, but a number of converging factors appear to be acutely intensifying our risk-taking behavior. These factors include boredom, a virtual backlash, risk availability, and the reach for the extreme.

### ***Furious Boredom***

Boredom has always been the prime instigator of risk-taking. The philosopher Schopenhauer noted that boredom is worse than suffering to the human condition. But what is unique about the boredom of our age is that it may be the result of being entirely too busy. The great paradox of the modern age is that people are overworked but bored. According to the International Labor Organization, on average, Americans work more than 1,979 hours a year. That is 137 more than Japan, 260 more than Britain, and 499 more hours than Germany. The average workweek for most professionals is 48 hours per week, a figure that scarcely reflects the amount of time people actually spend working because people are increasingly using their time off to get caught up with work.<sup>11</sup> A survey of 2,200 U.S. professionals conducted in March 2002 by Linkage, Inc., a corporate training company, found that 97% of the respondents reported doing job-related work on their vacations and days off, suggesting that we are never not at work.<sup>12</sup> This is compounded by the fact that Americans take fewer vacation days than any industrialized nation.<sup>13</sup> Yet, despite the frantic pace, most people are entirely sedentary all day long. The cubicle has become the modern-day salt mines. For many, work amounts to little more than being tethered to a computer, cranking out a rapid succession of deliverables. While everything is “rush

rush,” the only things moving faster are our fingers tapping on the keyboard. Though mentally exhausted, our spirits and bodies thirst to feel alive again. According to one study of 2,500 people, despite living in truly remarkable times, 71% yearned for more novelty in their lives.<sup>14</sup> More and more people are taking risks to turn up the tempo of their lives.

### ***Virtual Backlash***

In times gone by, reality was just reality. The more “virtualized” our world becomes, the more people long for a more direct and authentic experience of what is real. Not simulated real, not virtual real, but REAL real. In a world where people communicate in cyberspace chat rooms, send mail through electronic bits and bytes, play “shoot ‘em up” at the video arcade, get job training through computer simulation, and are entertained by “reality” television, risk-taking serves as a reality check. When the risks you take are simulations of the real thing, so too are the dangers. While a computer interface can approximate a risk, there are no real consequences for failure, and the experience falls flat. For pure danger-induced excitement, the joystick can’t match the stickshift.

### ***Unfettered Access to Risk***

Today’s risk-takers simply have more access to more intense risk experiences. One reason is the explosive growth of the adventure travel industry, which now generates some \$110 billion in annual sales within the United States and, according to the Travel Industry Association of America, is the fastest growing segment of the \$500 billion leisure travel market.<sup>15</sup> Nearly 10,000 tour operators offer everything from whitewater rafting trips in the Andes to submersible voyages to the bottom of the ocean floor off the coast of Europe.

Indeed, “cool” risk experiences have become the status symbol of the 2000s. The more outlandish the risk experience, the greater the bragging rights. For less than \$15,000 you can brag about traveling at twice the speed of sound

while cruising at 85,000 feet in a Soviet-made MiG-25 fighter jet. And for \$59,000 you can gloat to your friends about your excursion to the top of Mount Everest (provided that you live to tell about it).<sup>16</sup> Furthermore, our access to risky endeavors is likely to grow. Now that Dennis Tito has broken the stratospheric ceiling by becoming the first civilian to visit the International Space Station (at a personal cost of \$20 million), the sky's unlimited for our access to risky experiences.<sup>17</sup> Outer space is not just for astronauts anymore.

### **All That's Left Are Extremes**

It takes a lot more these days to accomplish something truly extraordinary. 2002 marked the 75th anniversary of Charles Lindbergh's historic solo flight across the Atlantic. In an act of homage, his grandson Erik Lindbergh repeated the feat. 2003 marked the 50th anniversary of the first successful Mount Everest climb. To celebrate the occasion, the sons of Edmund Hillary and Tenzing Norgay went back to the mountain. In both instances the key word is *repeat*. Today's risk-taker contends with the fact that much of what is grand and gallant has been conquered numerous times over. The remaining choice is to repeat someone else's achievement or attempt more extreme stunts.

For example, in 1960 Joseph W. Kittinger Jr., a test pilot with the U.S. Air Force, became a legend among skydivers by parachuting from 102,800 feet. Just how will this amazing feat be eclipsed? By going to extremes, of course. Cheryl Stearns, a member of the Army's elite skydiving team, the Golden Knights, is planning on breaking Kittinger's record by taking a weather balloon 130,000 feet into the stratosphere—over 24 miles—and skydiving back to earth at speeds in excess of 800 mph.<sup>18</sup> When there is nowhere else to go, we go to extremes.

Today's extremism can also be seen in the popularity of such television shows as *Fear Factor*, *Survivor*, and the Fox Cable Network's *54321*, a nightly program dedicated entirely to extreme sports. In addition, *The X Games*, ESPN's veritable Olympics of extreme sports, are now telecast to over 180

countries.<sup>19</sup> But extremism transcends our recreational preferences. These are immoderate times, from gluttonous fast-food consumption, to radical forms of cosmetic enhancement (i.e., Botox), to gangsta-rap lyrics that make the Rolling Stones sound parochial. In today's world, contentment is found on the fringes.

## **Risk Is Always There**

Though risk may be easiest to observe in macro level trends, it often hides unseen in the normal routine of our everyday lives. Risk is ever-present but only noticed when we stop to think about it. Consider the risks you face in your own life:

- Do you regularly drive 10 mph over the speed limit? While talking on a cell-phone?
- Do you smoke?
- Are you obese or overweight?
- Did you ever care for someone with a communicable disease?
- Did you ever engage in risky or unprotected sex?
- Have you ever converted from one religious or political belief system to another?
- Did you ever move away from home?
- Have you ever left one career for an entirely different one?
- Have you ever strongly disagreed with your boss but bit your lip and said nothing?
- Is there something that you really want to do but fear has prevented you from doing it?

As your answers likely suggest, almost everything we do (or fail to do), on some level, involves a risk. Whether it is leaving home, fighting for our beliefs, confronting the schoolyard bully, or simply trying something new, risk-tak-

ing is as elemental to life as inhaling and exhaling. Yet, given risk-taking's central role in the human experience, it is strange that there is no guide for improving one's risk-taking abilities. Instead, we are left to grope through our risk experiences like mapless explorers.

## **Someone Had To Do It**

We live in a risk-saturated world. Rather than wait for risk to be inflicted upon us, we should press our chest against risk's bow, and wave goodbye to the safe shores of sameness with all the anguished optimism of an immigrant headed to a new world. Risk is, and always has been, our vehicle to the future. I have written *Right Risk* to help you face your risks squarely and intentionally, so that you can take the risks that are right for you. By drawing on the experiences of successful (and not-so-successful) risk-takers, as well as my own experiences at the extreme edge of risk (which you'll read about in the next chapter), I have created 10 Right Risk principles that provide a map for helping you navigate through your risk endeavors. Not only will following these principles make your risks more successful, on balance, they will make them more enjoyable as well.

I believe there is a right way and a wrong way to pursue a risk. The wrong way doesn't always lead to failure or injury, but it always leads to regrets. The right way, conversely, doesn't always lead to success or safety, but it is always regret free. The risks we regret the least, Right Risks, are those that uphold our principles. They are those that have been taken only after a careful evaluation of our skills relative to the riskiness of the situation. Thus, before moving on to the next chapter, please consider the following questions:

- How has risk been an essential part of your family's history?
- How is your world riskier today than it has been in the past?
- What is the big risk you are currently faced with?

- What factors have caused the risk to emerge at this point in your life?
- Why haven't you taken this risk yet? What is standing in the way of your pursuing this risk?
- In what ways is this risk similar to other risks you have faced in the past? How did those risks pan out? What lessons from those past risks might you be able to draw upon to help you face your current risk?

this material has been excerpted from

***Right Risk:  
10 Powerful Principles for Taking Giant Leaps with Your Life***

by Bill Treasurer

Published by Berrett-Koehler Publishers

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