

# How Gutsy Are You?

Do you take enough chances? More than you should? Find out what kind of risk taker you are, and how to take the risks that help you grow.

**W**ho's risking more: the experienced parachutist who nonchalantly throws himself from an airplane or the little girl who swims across the deep end of the pool for the first time? The young man who joins a drug smuggling ring or the one who becomes a Catholic priest? The woman who decides, finally, to get married, or the one with three children who gets divorced?

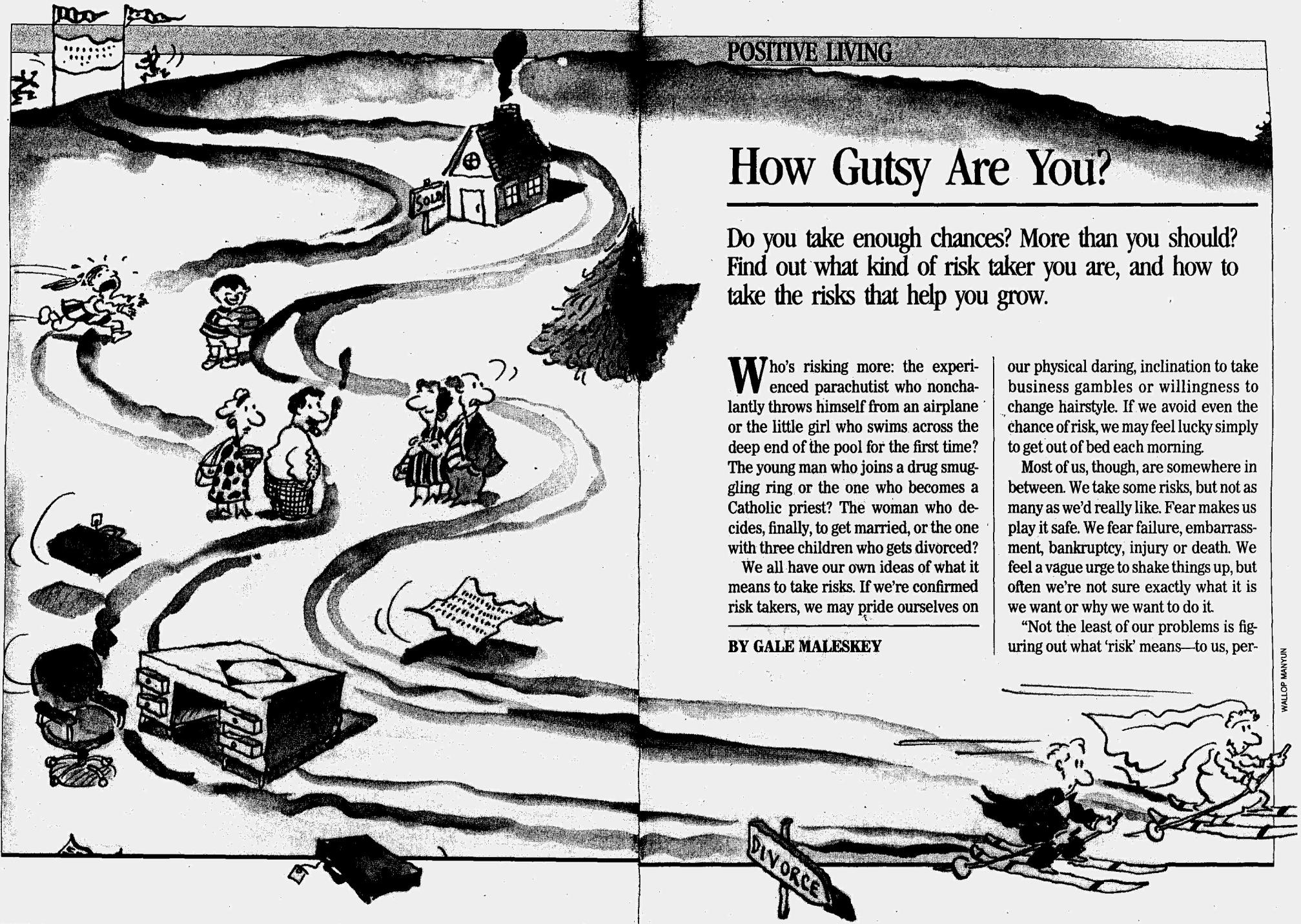
We all have our own ideas of what it means to take risks. If we're confirmed risk takers, we may pride ourselves on

our physical daring, inclination to take business gambles or willingness to change hairstyle. If we avoid even the chance of risk, we may feel lucky simply to get out of bed each morning.

Most of us, though, are somewhere in between. We take some risks, but not as many as we'd really like. Fear makes us play it safe. We fear failure, embarrassment, bankruptcy, injury or death. We feel a vague urge to shake things up, but often we're not sure exactly what it is we want or why we want to do it.

"Not the least of our problems is figuring out what 'risk' means—to us, per-

BY GALE MALESKEY



WALLOP MANTUN

sonally," says Ralph Keyes, author of *Chancing It: Why We Take Risks* (Little, Brown, Boston, 1985). "Only when we understand the personal meaning can we know which risks we'd actually like to take."

Keyes, who conducts seminars on productive risk taking for business and professional groups, defines a risk as something that causes fear and has the possibility of failure. The problem here, though, is that fear and failure are so subjective, and vary so much with time and circumstances, that only the risk taker can determine what's genuinely risky. By this definition, someone who crosses the street despite being afraid of getting hit by a car is taking a bigger risk than someone else who leaps from an airplane with a parachute, sure of floating safely to the ground.

A simple test can assign weight to any apparent risk, Keyes says. "Simply add the word 'what' to a possible risk. Ask yourself what you are risking. Anything real? Anything valued? Something you would mind losing? Something you are aware might be lost? If you don't fear losing your life, is it a risk to play Russian roulette? If commitment to a relationship is a low priority, is getting divorced risky? If your financial base is secure, is it a risk to play the commodities market?"

And finally, he says, "Ask yourself, 'Do I care?'" Taking risks willy-nilly is not what we need, Keyes says. "We need a

balanced diet of genuine risk, and we're the only ones who can assess what that means." The risks most people say they take aren't dramatic tales of mountain climbing or hang gliding. They are more likely to be confessing tender feelings to a loved one, speaking out on an unpopular viewpoint or buying a home.

### WHY TAKE RISKS?

Those who think risk taking is vital to our well-being say it develops character and courage, extends our creativity, gives us confidence and helps us establish a sense of limitations and possibilities. Risk taking keeps us interesting and lively because we're occasionally willing to lay it on the line, to figuratively "expose" ourselves.

"I think it's important to take risks to grow and to experience life," says Frank Farley, Ph.D., a University of Wisconsin educational psychology professor and a professed thrill seeker. "If you don't expose yourself to new experiences and new ideas, you remain the same. And change is a very important part of personal growth. Satisfying your curiosity about the world around you, about people and yourself requires a certain amount of risk taking."

Some people apparently are natural risk takers. The thrill of taking a chance gives them a biochemical "high"—a surge of neurochemicals that creates a state of extreme alertness followed by a pleasant calmness. Some people—

criminals or compulsive gamblers, for instance—become almost addicted to the biochemical changes that come with risk taking, says Marvin Zuckerman, Ph.D., a University of Delaware professor of psychology with a special interest in risk taking.

"Sensation seekers enjoy the heightened feelings they get when they confront fear," Dr. Zuckerman says. "People who go out of their way to avoid thrills may feel uncomfortable and overwhelmed by these sensations."

### FEAR BECOMES ENTHUSIASM

It might seem that fear is keeping many of us from taking risks. In fact, the mountain climbers, tightrope walkers and parachutists of the world say they're as scared as the rest of us. But they choose to act in the face of fear.

"In nearly every high-risk sport, the mastery of fear comes up repeatedly as the principal reward for engaging in it," Keyes says. One study found that the more frightened skydivers were while going up in the plane, the more enthusiastic they felt upon landing safely. In fact, the converting of fear into enthusiasm is so typical of the thrill seeker that it may be a fundamental motive for courting danger, Keyes says. "Initially, you seek physical risk for the satisfaction of mastering your fear. In the process, you discover how exciting, even ecstatic, confronting fear can be."

### FIRST STEPS TO RISK TAKING

People who are unhappy because they seem to be naturally timid or who feel they're stuck in a rut can learn to take risks, one at a time, researchers say.

"Creating balanced diets of risk for ourselves and our families needn't mean that every item be a dangerous main course," Keyes says. "To the contrary, such menus ought to include appetizers and dessert as well.

"Putting more risk in your life might mean merely giving up a wristwatch to create the challenge of finding out what time it is.

"Or it could mean allowing yourself to follow a recipe only once. Or taking back roads instead of main routes, and not using a map. Or doing a jigsaw puzzle without looking at the picture."

### THE RISKS NOT TAKEN

And it also means looking at the larger risks you're taking now, and those you're doing a good job of eluding.

"The risks we don't take can be at least as interesting as those we do take," Keyes says. "In many ways, the risks we duck say something far more profound about who we are and how we feel than those we take. They speak to us of our deepest fears."

Keyes has even come to wonder if the risks we do take—authentic though they may be—are standing in for more pro-

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# Test Your Risk-Taking Style

**INSTRUCTIONS:** This is a test of risk-taking tendencies devised by seminar leader Ralph Keyes. There are no "right" or "wrong" answers. Nor is any score "better" than another. Circle only one number per question. Answer all questions. If no answer given feels exactly right to you, pick the one that feels closest. To determine your score, total all numbers circled. Assess your score on page 72.

- 1.** During the past 10 years, how often have you changed residence?
- 10 times or more
  - 5-9 times
  - 2-4 times
  - 0-1 times

- 2.** Which adjective best describes your behavior before age 12?
- hyperactive
  - mischievous
  - basically well behaved
  - very well behaved

- 3.** How often do you "put things off until the last minute"?
- regularly
  - often
  - seldom
  - almost never

- 4.** How often do you tape shut already sealed envelopes before mailing them?
- almost never
  - seldom
  - often
  - regularly

- 6.** In highway driving, how often do you drive faster than 65 mph?
- regularly
  - often
  - seldom
  - almost never

- 5.** When eating Chinese food, how often do you use chopsticks?
- regularly
  - often
  - seldom
  - almost never

- 7.** If you were living on the east coast a century ago, do you think you would have joined a wagon train headed west?
- definitely
  - probably
  - probably not
  - definitely not

- 8.** Suppose you had equal competence at any one of the following activities. Which would appeal to you most?
- skydiving
  - mountain climbing
  - producing a play
  - building a house

Assume that you are equally capable at all of the activities listed below. For EACH set, pick the one that you would most enjoy. (If neither activity appeals to you, pick the one that's least unappealing.)

- 9.**
- driving a dune buggy
  - hiking in the desert
- 10.**
- skiing down a steep slope
  - ski-touring through woods
- 11.**
- scuba diving
  - snorkeling

- Circle the number of the word which BEST describes your reaction to the following activities:
- 12.** Building a cabinet:
- tedious
  - satisfying

- 13.** Climbing rocks:
- exhilarating
  - scary
- 14.** Attending a rock concert:
- arousing
  - jarring
- 15.** Teaching school:
- boring
  - challenging



- 17.** In general do you prefer the company of:
- people you've recently met
  - professional colleagues, co-workers or fellow members of a club or church
  - old friends
  - relatives

- 18.** Which opportunity sounds more appealing to you?
- starting your own business
  - purchasing a successful business

- 19.** Which statement describes you better?
- I get bored easily
  - When necessary, I can tolerate routine

- 20.** What kinds of risks would you say are hardest for you to take?
- commitment risks (ones involving long-term involvement with a person, faith, activity or career)
  - emotional risks (in relationships, or showing my feelings)
  - financial risks (of losing money)
  - physical risks (of life and limb)

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## Sprinter or Marathoner?

A score of 30 or below indicates that you are more of a "Sprinter" when it comes to risk taking. This suggests a high need for excitement and low tolerance for boredom. The hardest risks for Sprinters to take involve feelings and long-term commitments. A score above 30 puts you in the "Marathoner" category. While physical risks and those involving financial security may be harder for Marathoners, they have an easier time taking long-range risks such as raising a family or committing themselves to a career.

Whether it's preferable to be a Sprinter or Marathoner is a matter of taste and circumstances. Society would fall apart without Marathoners to keep things running. But some of history's greatest artists, explorers and crisis-managing leaders have been Sprinters. Sprinters must pay more than the usual attention to choosing a vocation. For those with a high need for excitement, routine work can literally be unhealthy. Instead, they should consider working in a hospital emergency room, trading commodities or starting a business. Managing existing enterprises is more suited to the temperament of a Marathoner. Their tolerance for routine and an ability to take the long view enables them to administer the enterprises that Sprinters start. Risking such long-term

commitments is easier for Marathoners than Sprinters. But Marathoners are susceptible to understimulated lives. Marathoners have something to learn from Sprinters about taking short-term risks to keep their lives adventurous and nervous systems aroused. Without such short-term risk taking they can have problems with lethargy and depression.

Problem areas for Sprinters include smoking, drug abuse, reckless driving and petty crime. Their attention spans can also be perilously short. Developing a tolerance for the slow periods in any ongoing activity is important for them. Reading classic Russian novels may help, or learning to meditate.

Marathoners are better at risking such commitments but less good at making sure their lives include excitement and challenge. For Marathoners who enjoy outdoor activities, the wide range of physical adventures available to us today (such as kayaking or mountain climbing) can promote both physical and emotional health.

But there are many other ways to seek adventure. If the polls that have found speech making is our most feared activity are accurate, giving a speech could be considered one of our most adventurous activities.

The ideal, of course, is to balance Marathons and Sprints in our lives: to combine family, career and long-term friendships with regular opportunities for adventure, challenge and daring.

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found risks we're avoiding.

"I think that when we do take a chance, no matter where it ranks on other people's scale of fear and risk, on our own, it's seldom at the top."

The weekend mountain climber, for instance, is taking a very real physical risk, but if he stopped to think about it, he might realize that he's using his alpine antics to avoid facing the reality of a deadly boring weekday job. He might decide a better future risk would be to look for ways to get into more interesting work. Keyes also cites the case of the woman novelist who signed up for an outdoors adventure trip rather than try her hand at writing a play. "She knew exactly what she was doing, and what she wasn't doing," Keyes says.

## THE RISKS OLDER PEOPLE TAKE

Not surprisingly, people under age 30 score far higher on risk-taking behavior tests than do those over 30. Younger people tend to take many more physical risks; older people, with families and responsibilities, tend to take fewer physical risks. But they may take more mental risks, Dr. Farley says.

"As risks become less frequent, people try to break out," he says. Some will go for activities they have tried in the past, like skydiving or race-car driving. "A number of middle-aged people try to get involved in sports and physical ac-

tivities they had put aside as they progressed in home life and career. But I think a good deal of this is more mental. If they are in a relationship that has really gone stagnant, they may get out of it. They might have affairs as a form of risk taking."

In the interviews he did for his book, Keyes discovered that older people found it easier to take certain risks, like being open with other people, particularly people they cared about. He also discovered that those who stayed creative into old age seemed to become even more creative. They were willing to take more risks.

"The later years mean they are freer than they have ever been to adopt unorthodox concepts, and unorthodoxy is one of the recognized parents of creativity," Keyes says.

Those of us pondering a possible risk should note a final message from the many risk takers Keyes interviewed.

"The greatest regrets I heard were not from those who had taken a risk and lost," he says. "Invariably, they felt proud for having dared, and even educated in defeat. The real regret, bordering on mourning, came from those who hadn't taken chances they'd wanted to take and now felt it was too late.

"For reasons ranging from the biochemical through the spiritual to the sexual, taking risks can enhance all our lives—even when the outcome is not as we'd hoped." ■