

# **Risk Taking Risk Management and Enjoying Life**

By G. Raymond McCullough

The term risk management is normally associated with business operations. Typically it is thought of in the terms of: 1) Identifying the problem, 2) identifying the associated potential risks involved in responding to the problem, 3) skillfully acting on the problem to minimize and control the negative consequences and increase the likelihood of a positive outcome. These negative consequences rise out of foreseen and unforeseen risks. In the business world Risk Managers are responsible for assessing and responding to risks. Don't fret, I won't bore you with the business model of risk management. However, I want to use the business principles of risk management to explore how we can take and manage risk in our personal lives.

In the social services/healthcare world counselors serve a similar role for clients. In our personal lives risks can surface in many different arenas e.g. financial, health, social, occupational, interpersonal, intrapersonal, etc. As a counselor I have had the opportunity to assist clients in identifying problems and aiding them in taking the necessary risks to address the problem(s). This can be especially challenging if the client doesn't have the skills or they believe they don't have the skills to take the risks necessary to address the problem. A certain amount of risk is involved and is inherent in our normal daily activities. I want to examine the act of risk management in regards

to happiness and self-fulfillment. Yes, the business of lifestyle change involves taking and managing risks.

I want to share a personal story that on the surface appears to have nothing to do with risk management. Recently, I was on a walk with a close friend in the Queen Anne area of Seattle. She led me (in my mind) aimlessly, down one street and then another. I had no idea where we were headed. When I inquired she simply said, "we are going to a park." As minutes and what seemed like miles passed with no destination in sight I became increasingly impatient, annoyed, and irritated. At one point my friend said in response to my pouting, "You don't get it." I self righteously thought (but I didn't say), "please... what does that mean?" Nonetheless, I shuffled along begrudgingly to a destination unknown. Upon our arrival I was struck by the breath taking vista of Elliot Bay and, the Space Needle and Mt. Rainier..



I felt petty and childish for my earlier behavior. My friend had grown quiet and I sensed she too was disappointed with my earlier behavior. Nonetheless, we took a seat on a bench that allowed us to take in a beautiful panoramic view. By chance I noticed a placard on the ground immediately in front of the bench. The inscription read:

**“Present Moment. Only Moment”**

**Peter and Anne Marie Wick 2005.**

At that moment, “ I got it.” It became crystal clear that taking a risk-- letting go and getting out of my comfort zone--led to this moment with my very dear friend. Fortuitously, it was 2005 when this very special person entered my life in a magnificent way.

Life is about opportunity. Countless opportunities are presented to the typical person on a daily basis. The challenge is to remain aware of these opportunities as they are presented in our lives. Let me interject, it is impossible to be fully aware of these opportunities if we are impaired by our use of alcohol and other drugs.

A Chinese ‘Calligraphy has profoundly guided me for many years and I have embraced its wisdom without question.



The calligraphy symbolizes Danger and Opportunity. Hence, risk is involved in dealing with anything that is potentially dangerous. However, within any inherently dangerous situation there is the opportunity for life and growth. The key is to calculating and managing the risk.

To paint clearer picture, let me share some real world examples of risk and risk management. A couple I worked with was embroiled in conflict for years over finances, child rearing, and about each of the other’s role in general. Both had some understanding of the root cause of the conflict. The issue at hand was trust, and privately they both knew it. The dilemma, however, was that neither one of them was willing or courageous enough to take a risk and talk about the “elephant in the living room”, which was their lack of trust in each other. Managing the risks in this example was contingent on both parties giving thoughtful consideration to the other person’s strengths and weaknesses. It depended on them weighing risks together to reach a common desired outcome. For example, it was important to both of them that their children be able to remain at home before reaching school age. However, that meant the wife needed to trust (and to communicate that trust to her spouse) that her husband would be able to provide enough monetarily for the family to live on during those years before the children started school. Although her husband had been clean and sober for 3 years, the wife still had memories of a time in their marriage when because of his drinking his job was unstable and she worked to cover the bills. It was extremely important for both of them together and out loud to take the risk of addressing the issue of trust. In this way they would be able to focus on a very positive

goal, which was for the children to have a parent at home while they were young. It should be clear that any problem that requires action to solve likely involves taking risks in the interpersonal arena.

Let's look at a more practical example for the younger reader of this article. A young man finds himself interested in a young lady. He weighs the situation carefully. The major concern is if his interest will be spurned and rejected by the young lady, who has caught his interest and imagination. He weighs the situation carefully and decides he has the requisite skill to approach the young lady to express his interest. Also, he has concluded he can deal with the rejection of his overture if that should occur. Regardless of the outcome the potential suitor has gained from taking the risk. Remember the saying, "Nothing ventured, Nothing Gained?" If the overture is rejected he has gained the experience of confronting his fears and attempting to manifest his life in a way that could be potentially more satisfying and full.

This is probably a good time to share the following:

### ***Risk Taking is Free***

*To laugh is to risk appearing the fool,  
To weep is to risk appearing sentimental,  
To reach out for another is to risk involvement,  
To expose feelings is to risk exposing true self,  
To place your ideas, your dreams before the crowd is to risk their loss,  
To love is to risk not being loved in return,  
To live is to risk dying,  
To hope is to risk despair,  
To try is to risk failure,*

*But risk must be taken, because the greatest hazard in life is to risk nothing.*

*The person who risks nothing, does nothing, has nothing, and is nothing.*

*He may avoid suffering and sorrow, but he simply cannot learn, feel, change, grow, love, live.*

*Chained by his certitudes, he is a slave, he has forfeited freedom.*

***Only a person who risks - is free.***

*Author unknown*



It's time for another short story. A friend of mine was estranged from his daughter. The estrangement was a result of his divorce from his daughter's mother and the geographical distance presented by his military career. Time got away from my friend as he focused on his career and his life in a different country. Many years later after his retirement he contemplated rekindling a relationship with his daughter—a young lady who was now a stranger. He calculated his risks involved to bring his daughter back into his life and him into hers. He decided the potential gains were well worth the risks. His efforts started with a letter that went unanswered and then to phone calls that were responded to with emotional distance and ambivalence. He was persistent and after 3 years of effort his thoughtful risk taking and management led to what was a new

beginning with his daughter. His life and I imagine hers is fuller as a result of his efforts. Risk taking and managing risks doesn't have to be as complex as I presented thus far. Risk taking is truly about integrity and courage. Integrity is when our words are consistent with our moral and ethical behavior. Courage is about not allowing our fears to paralyze us into inaction. The simple gesture of reaching out to someone when they are in despair, when you don't know how your gesture will be received is risky. Sharing how you feel about someone's actions that are offensive and intrusive can be risky. Saying good morning to a co-worker when you secretly hope their morning is horrible involves taking a risk to engage the person in a way you may not be comfortable with and they are not accustomed.

Sometimes we become so preoccupied with what we haven't accomplished we fail to avail ourselves the opportunity to risk doing anything. The following quote by Mark Twain captures this thought eloquently:

"Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover."

This may entail taking the risk to change a destructive lifestyle, going back to school, rekindling romance in your relationship, being an involved parent, traveling the world, etc. I encourage you to take the risks that will make your life more fulfilling, satisfying, and rewarding. I challenge you to take small risks with the intent of taking bigger risks. Then I propose you open yourself to the rewards and

joys that can come with taking and managing risk in your life.

Life is not a game of risk

Life is about taking

thoughtful

and

skillful

**risks**