RECORD OF SOCIETY OF ACTUARIES
1990 VOL. 16 NO. 2

# THE ADVENTURE OF CHANGE: A CHALLENGE AND AN OPPORTUNITY

Leader: ALLAN D. AFFLECK
Speaker: JOHN AMATT*

MR. ALLAN D. AFFLECK: We have as our speaker an individual who has to cope with change well beyond his control and who will share some of his experiences with us. John Amatt is an internationally known speaker and President of the One Step Beyond Adventure Group, an organization that coordinates adventure related promotions and wilderness-based seminars. He has spoken to numerous corporations and associations, including the Million Dollar Round Table. He is also on the visiting faculty for the executive program at Queens University in Kingston, Ontario. John is a qualified mountain guide and has more than 25 years of mountain experience, having had expeditions in Norway, Peru, China, Greenland, and the Canadian Arctic. He will speak to us about security and change and going one step beyond in search of discovery and new challenge. John Amatt will speak to us about the "The Adventure of Change: A Challenge and an Opportunity."

MR. JOHN AMATT: I think it's fair to say that we are, in fact, climbing a mountain of change in our lives. The change that we are facing in our lives is, of course, so radical that many of us are struggling with it and many of us are finding it to be a great adversity to overcome. But I think at the same time we all recognize that without change we cannot progress. Alfred North Whitehead, the philosopher, in fact, said that the art of progress is to preserve order amid change and to preserve change amid order. And what he's saying, of course, is that without change we do not move forward in life. When we're struggling with change we have to make some sense out of it, but when there's no change taking place, we really should be proactively going out to create it. We live, of course, in great urban civilizations, civilizations that we take so much for granted. We think nothing anymore of jumping in cars and driving vast distances across these continents that we live in. And we think nothing of picking up that instrument that we call the telephone and dialing a series of numbers that within seconds will put us in touch with people on the opposite side of the earth. But, of course, it wasn't always like that. And I think as we struggle with the change that we're facing, we should perhaps take some time to look back to pause as we contemplate moving into the decade of the 1990s and towards the unknown challenges of the 21st century. We need, I think, to look back and to relearn the lessons of our heritage that made it possible for us to move forward into this society that we live in today.

Of course, none of us can doubt that the native people were the first to be in the North American continent, but in terms of the society that we live in today, it was perhaps Christopher Columbus in 1492, who was the first person to leave the known world of Europe behind to come across the Atlantic Ocean to this unknown continent. And, of

* Mr. Amatt, not a member of the sponsoring organizations, is President of One Step Beyond in Canmore, Alberta, Canada.

course, two years from now in 1992, we will be celebrating the 500th anniversary of Christopher Columbus' discovery of this new world. In fact, Columbus never even set foot in North America. He only arrived in the Caribbean Islands and Central America.

In terms of North America, John Cabot first arrived off the shores of Newfoundland in the northeast in 1497. He was followed, of course, by the French explorers, Jacques Cartier and Samuel deChamplain; deChamplain was the first to push beyond the known world of the St. Lawrence River and start the job of exploring westward through the Great Lakes across the continent. He once wrote that the advice I give to all adventurers is to seek a place where they may sleep in safety. And if we view ourselves in the 1990s as the business entrepreneurs and adventurers of this decade, I think, too, this advice can be pertinent for us, that the role of security in life is really only as a foundation to come back to at the end of a long hard day. A place, if you like, that we can sleep in safety.

And the message I'd like to share with you is that I think we can live in the footsteps of these great explorers by learning and relearning their philosophy, by applying it to our business challenges; in fact, I think that business people of the 1990s are the adventurers of this decade. Only by being adventurers can we hope to move forward in life. The philosophy I think we can draw from these people is based on six key words. And the first one is the curiosity to discover new things, to find new opportunities for ourselves, to never be satisfied with where we are now.

Robert Kennedy quoting Robert Frost said that, "Some men see things as they are and say why. I dream of things that never were and say why not." And I think it's this curiosity, this kind of sense of wanting to discover a new world for oneself that can move us forward into this next century. And it was certainly that curiosity that led Christopher Columbus, of course, to come across the Atlantic Ocean and to lay the foundation for the society that we live in. Just as Samuel DeChamplain and all those other explorers had to take risks to move forward and progress, so will we have to take risks to move forward and progress.

It's impossible to live in one static place in this life as we evolve and move forward; as the world changes, we will have to take risks as we move beyond the known world into the unknown. Every time we move forward, in fact, we leave something behind. Every time we move forward we have to question again the role of security in life. Helen Keller was a young woman who was born with all her faculties but at a very early age she became deaf and blind and she was forced to lead her life with the twin afflictions of deafness and blindness. And she once wrote that "Security is mostly a superstition." She said, "It does not exist in nature, nor do the children of man as a whole experience it. Avoiding danger is no safer in the long run than outright exposure." And she concluded by saying that, "Life is either a daring adventure or nothing."

Now, I think as you reflect back to your childhood you will recognize that as you grew up you were pushing your limits everyday out there on that cutting edge discovering more about your own potential, your own strengths and your own limitations. But, of course, as we move into adulthood it becomes harder and harder to do that because we assume responsibilities. We start careers. We take out home mortgages. But we have to

recognize that unless we leave behind the limiting parameters of security we will not progress. We have to recognize that life is a daring adventure and must be a daring adventure as we move forward in these changing times. Again, every one of us understands that without commitment nothing happens. As long as we evaluate a problem, as long as we study the options, as we consider the alternatives we are, in effect, procrastinating. But as soon as we make a decision and choose a path, then everything starts to happen because at that point we will apply our resources to the task. Bill Murray, a Scottish mountaineer, said that, "Until one is committed there is hesitancy. The chance to draw back always results in ineffectiveness." He said, "Concerning all acts of initiative and creation there is one elementary truth, the ignorance of which kills countless ideas and splendid plans. And that is that the moment one definitely commits oneself then providence moves, too. At this point, all sorts of things occur to help one that would never otherwise have occurred. A whole stream of events. Issues from the simple decision to commit. Raising in one's favor all manner of unforeseen incidents, and meetings and material assistance which nobody could have dreamt would have come their way." And he concludes by saying, "I have learned a deep respect for one of Gert's couplets. Whatever you can do or dream you can, begin it because, of course, boldness has genius power and magic in it."

Thousands if not millions of great ideas have never seen the light of day because the people who dream didn't have the courage to begin and to commit to a cause of action. We are living in times of unprecedented change and I think it can be expected that this change will become more and more rapid as we move forward through this next decade of the 1990s. And it will be our ability to adopt to that change that will make it possible for us to move forward and progress. And we will have to be creative and innovative. And we will have to question the ways we have done things in the past, because the old ways of the 1980s may no longer be relevant for the 1990s.

Many of us are living our lives, basing our actions on a series of values and beliefs that were formulated in our minds by our parents during childhood, some 20, 30, perhaps, 40 years ago. Twenty, 30, 40 years ago, those values and those beliefs were probably right for the times, but the question is, are those values right for the 1990s? Because we can no longer do things in the 1990s the way we did them in the 1980s. Alvin Toffler in his book, *Future Shock*, in fact, said, "The change is not merely necessary to life, it is life." And by the same token, life is adaptation. And of all the living species, the human species has the infinite ability to adapt to change because we have the intellectual capacity to devise creative solutions to our problems. But all too often we limit that ability by the mental blocks that we carry in our minds, by the status quo, the sacred cows, by the preconceptions, the ways we have always done things. We will have to challenge the unknown. We will have to come up with new ways of thinking. As William James said, "Man alone of all the creatures of earth can change his own path. Man alone is architect of his destiny." He said, "The greatest revolution in our generation is the discovery that human beings by changing the inner attitude of their minds can change the outer aspects of their lives." And I'd like to suggest to you that we need to develop a more adventurous attitude in our minds, welcoming and embracing change. Looking for the opportunities that it presents and going forward in a positive, optimistic way rather than rejecting the opportunities and fearing the future and moving forward into the past or moving backwards into the past.

Again, cooperation will be a critical factor in our ultimate success. The ability of people to work together cooperatively, productively, focusing on a common goal. Teamwork is absolutely essential in any kind of pursuit of excellence in life.

I started my presentation by talking about some of the early explorers in this continent, and another of those very relevant ones to me was Alexander McKenzie, a Scottish fur trader, who in the years of 1789-1793, in fact, became the first white man ever to cross North America all the way from the Atlantic to the Pacific Coast. It took him five years, in fact, to make that journey following in the footsteps of people like John Cabot, Cartier, and DeChamplain. McKenzie, the entrepreneur, the leader, the visionary, is very much a part of the success of reaching the Pacific Coast. Without the help of the native indians who showed him the way and the French Canadian voyagers, however, he could not have made that journey. So it was a teamwork, an early example, if you like, of cooperation that made it possible for him to cross our continent.

And at the bottom of our simple six-point philosophy of curiosity, courage, commitment, creativity, cooperation, we also have the fact that unless we stay focused, unless we concentrate on our goals in life, we will not be able to move ahead. And in this very complex world in which we live, focus is perhaps one of the most important factors in success that we strive for.

McKenzie was another example of focus. Not only was he a tremendous example of a leader who knew how important the cooperation between the native people and the French Canadians was, he was a man who also didn't give up on his goal. In 1789, in fact, he tried to get to the Pacific, but he found himself instead going northwards down what is now known of as the McKenzie River. He, in fact, called this the river of disappointment, because it took him in the wrong direction. Instead of taking him to the Pacific up around Alaska where he hoped to go, it took him up to the Beaufort Sea up near Enuvick and the Northwest Territories of Canada. Just this past summer, in fact, a group of people that I was involved with reenacted his journey all the way from northern Alberta right to the Northwest Territories 200 years later on the bicentennial anniversary of his first journey. And our objective, of course, was to try to find out what this man may have been thinking in his life as he moved forward further and further out into the unknown. But he found that it had taken him in the wrong direction. He had to come all the way back up the river, a 3500-mile return journey paddling upstream to get back to northern Alberta. Then he had to go all the way back across North America to Montreal. And he sailed back to England and spent two years in London studying navigation. Then he came back again to Montreal in 1791. He went all the way back across the continent again, and finally, in the year 1793, he found his way all the way through to the Pacific Coast. He remained focused and didn't give up in the face of that first setback, and subsequently, he found his way all the way across the continent.

Now, McKenzie was a very successful man in the sense that he showed great leadership and determination. And he was able to adapt to the change and live this life-style of the native people as he moved out into that unknown world of the western part of North America. But we have other examples in the history of North America, I think, that are not such good examples of success. And one of them was the early British attempts to find a way through the Northwest Passage, this mythical route through the northern

islands that would eventually make it possible for a sea route to be discovered from the Atlantic all the way through to the Pacific Coast.

John Franklin was the leader of one of these expeditions in 1854, more than 50 years after McKenzie had made his journey by land from the Atlantic to the Pacific. John Franklin was a very wealthy, prestigious, successful gentleman in the society of London, England at the time. He was sent out by this equally prestigious and influential group of British business people to try to find a route through these Arctic islands. As many of you know, perhaps, the net result of this journey was that the boats that they were traveling in became locked in the Arctic ice and for two winters they were trapped in the Arctic ice. After two winters, in fact, the boats were crushed and sank. And it's what happened at that point, I think, that gives us some room for pause in considering what we must do as we move forward in changing times. Because once these wooden boats sank, the 129 members of this expedition off-loaded all the things that they felt were essential for survival in the Arctic. They put all their supplies on sledges and they started pulling their sledges southward towards the safety that they knew existed in the fur trading post in the south. Subsequently, every one of these 129 men was to disappear completely off the face of the map. For the next ten years there were many expeditions sent out from New York and from London to try to find out what had happened to this British expedition. It was those search expeditions that, subsequently, explored and discovered the coastline of North America. After ten years of looking, a lifeboat was discovered and all kinds of skeletons around the boat were found. And this was a somewhat heroic image that was depicted in the newspapers at the time of John Franklin, the leader, sitting on the boat with all his men dying around his feet. In point of fact, the reality was that Franklin himself had died some years earlier. But the real surprising discovery was what was inside those lifeboats. Because when they looked inside the boats they discovered things like silver candle sticks, and embossed china ware, and curtain rods, and bales of silk, and all kinds of books, and pick axes, things that really had no relevance to surviving in the Canadian Arctic. But, perhaps, things that had relevance to living a life-style in the streets of London, England. A gentleman's life-style. And I think these men died because they were not able to open up their minds to new ways of approaching the unknown. They tried to live in the Canadian north in the way that they would have lived in London and, consequently, they perished as they tried to pull these heavy items across the Arctic ice.

This, of course, was a lesson that was learned by Robert Perry, the man who strove for 23 years to become the first to discover the North Pole. He knew full well that unless he lived the life-style of the native people in the Arctic, he could never find his way to that North Pole. And he learned to dress in the skin clothing of the Greenland eskimos. And he learned to travel with the dog teams and because of that, over a period of 23 years he subsequently became the first man to discover the North Pole, this mythical point 90 degrees north in the middle of the frozen Arctic Ocean. Much speculation has been in the newspapers and in the magazine recently about whether, in fact, Perry did reach the North Pole. But the way I view it is if he was within 100 miles of that point, he deserves the title of having been the man who did discover that point of 90 degrees north.

Now, if we think about the history of exploration and adventure, we realize that Mt. Everest is another pole in the sense that it is that point which is farthest out into the atmosphere on the sides of the earth. Some years ago I was a member of a team that went to Mt. Everest and I'd like to share some examples of the adversity we had to go through and the way we had to adapt to this changing environment as a way, perhaps, of reinforcing the philosophy that I've tried to share with you. Everest, of course, the highest mountain on earth, is 29,028 feet high. The local people call it Chomalungma. The words mean mother goddess of the earth. It was first attempted in the 1920s when this somewhat, perhaps, strangely clad group of British mountaineers traveled half way around the earth to get to the foot of the mountain. They were people who had been used to climbing in the European alps at altitudes up to about 15,000 feet. And they went to Everest with the same kind of clothing that they would have used in the European alps. They were wearing Harris tweed jackets, in fact. They were wearing shirts like many of us are wearing. They had scarves wrapped around their necks. They had strips of cloth wrapped around their ankles to stop the snow going down into their boots. In fact, their boots were made of a single layer of leather with no insulation. They had to drive wood nails through the sole of the boot to give them some traction on the slippery ice. Despite all this rudimentary equipment, these men almost climbed Mt. Everest in 1924.

Two of them, George Mallory and a companion, were last seen at 28,000 feet as they disappeared in the clouds going towards the summit of Mt. Everest and they were never seen again. In fact, there is some speculation that they may have climbed the mountain in 1924 and, of course, that would have been 29 years before Hillary and Tensing made their first recorded ascent in 1953. George Lee Mallory was the man who coined the phrase, "Because it's there" when he was asked why he wanted to climb Mt. Everest. But he also went on to explain his answer in more depth. He said, "If you can't understand that there is something in us which responds to the challenge of this mountain and goes out to meet it, that this is the struggle of life itself, upward and forever upward." Then he said, "You won't understand why we go."

The struggle of life itself is upward and forever upward. This is the mountain of change, of course, that we are all climbing in our lives in the 1990s. He said, "What we get from this adventure is just pure joy and joy is after all the end of life." We do not live to eat and make money. We eat and make money to be able to enjoy life. That is what life means and what life is for. This is why people go to Mt. Everest, to be able to enjoy life, to live out the struggle of climbing upwards and forever upwards and to have fun doing what they are doing despite the unknown adversities that one has to face on this highest mountain of all.

The summit of Everest sticks up into the jet stream winds at 29,000 feet. Those of you are flying home from this meeting will probably be flying at altitudes somewhere between 25 and 35,000 feet, basically, the elevation of Mt. Everest. The winds blow at more than 100 miles per an hour raking the peak and blowing a plume of snow for two miles off the summit over into Tibet. As you climb higher on the mountain the environment is getting more and more adverse. The air is getting thinner and thinner. By the time you're pushing for the summit you're getting about a third to a quarter of the oxygen into your body that we can get down here in Hartford. And because the air's

getting thinner and thinner, it's also getting drier and drier. You start to dehydrate every day losing four-six liters of liquid from your body into that dry air. This, of course, translates into a substantial loss of weight. In fact, every one of us on our climb was to lose 30-40 pounds during our days on the mountain. And I know exactly what you're thinking. There is no better place to go and lose weight than to go and climb Mt. Everest. But, of course, what happens is you actually get weaker and weaker as you go higher and higher. Just to get to the foot of Mt. Everest you have to walk 150 miles, in fact. And then you've got another 11,000 feet to climb from base camp, which is at 18,000 feet below the dangers.

This really is the place where we could come back to sleep in safety. Because every day we had to go out from that camp and push on up into the very unpredictable, uncertain environments of Everest itself. Knowing that there were things that could happen up there, but not knowing when they would occur. Knowing that we had to move forward and progress if we were to have any chance of going all the way to the summit of this particular mountain.

In the early days of our climb, in fact, we had to face two tragic events in which four people were to die. One event was an ice collapse that happened in this zone, and the second one was an avalanche which, in fact, buried seven people only two days after that tragic event. We had to bring down the bodies of those people who died on this expedition and we had to cremate those bodies at the base of the mountain, because this is the Nepalese way. Some of the people who tragically died were, in fact, Nepalese Sherpa people, people of Nepal. And being Buddhist they demanded that their bodies be cremated to release the spirit for its journey into the next life. This happened only two weeks after we had started on the climb, after we'd really only just come to grips with the climb. But we couldn't allow these tragedies to stop us moving forward, because we knew that even in very negative situations there are lessons to be learned. And, in fact, we started to think after the tragedies that, perhaps, we might have been climbing this mountain the wrong way before the tragedies occurred and it was the tremendous adversity caused by those events that literally forced us to open up our eyes and to look at the world in a totally different way. I think, perhaps, before the accidents we started to build a bubble of invincibility around ourselves, believing that this climb was not going to be the challenge you would expect. But, of course, all of a sudden we'd been hit over the head with a two-by-four. Those mental barriers had fallen away and we had developed peripheral vision. And at that point we started to question our strategies and our plan of attack.

In fact, we started to say to ourselves that what might have happened is that we had spent five years planning this ascent in the comfort of our homes in North America. And we had devised a plan of attack based on a series of assumptions about what it would be like on this mountain half the world away. And when we got there we hadn't noticed that those assumptions were incorrect. We'd been following the beaten path of what we had expected rather than questioning and challenging ourselves and trying to find new creative ways of making this environment as safe as we could. Very often as we moved higher up the mountain, it was all we could do to just leave behind the comfort of our tents. Again, we were looking for a place where we could sleep in safety and go on

out into that forbidding world beyond but, at the same time, we knew that unless we continued to move forward, there would be no hope of any success.

Finally, after some six weeks of progress, we had established the fourth of the camps we had to place on the side of Mt. Everest. We'd been struggling from whatever limited air there was to breathe, because we didn't want to use our oxygen cylinders until we got to this camp at 26,000 feet, only 3,000 feet from the peak. We'd been facing jet stream winds that had literally been picking people up and blowing them over. We'd been faced with getting sicker and sicker as we'd gone higher and higher. But, all of a sudden, when we arrived at this final camp site, the weather improved dramatically. And for the next five and six days there was, in fact, not a breath of wind on the summit of Mt. Everest, a very unusual occurrence up here where the jet stream winds blow so consistently. What must have happened is the wind must have gone higher in the atmosphere over the peak and we had perfect windless conditions, a window of opportunity at the very time when we needed it most. As we set out for the summit breathing oxygen from bottles, we started to ask ourselves why was that? Was this the mountain giving us a break out of respect for everything we'd gone through to get to this point or as it more likely the fact that our ability to adapt to the changing environment, to change our plan after the tragedies, to learn the lessons of that experience? Was it that had now put us in the right place at the right time?

After five and a quarter hours of climbing we reached the south peak of Mt. Everest at 28,750 feet. From this point you can gaze along the final 250-foot ridge that takes you to the highest point on the face of the earth. I'd like to pause and tell you a story from the first ascent of Everest in 1953.

In 1953 this mountain was virgin territory. Nobody had stood on the peak. Nobody had even seen the mountain from this perspective on the south peak. But in the month of May of that year, a British team was trying to make that coveted first ascent. And on the 20th of that month, two British climbers for the first time ever stood near the peak. They'd been climbing already that day for some twelve hours and they were, obviously, tired from that effort. But they looked at the final 250-foot ridge and it seemed they felt that they could almost reach out and touch the peak. And they were so strongly attracted by the glory that could be theirs if they became the first men ever to go all the way to the stop of the world. They knew they'd be world famous. They knew they'd be set for the rest of their lives and here they were only 250 feet away from glory. But they were also concerned about what might happen if they went on and got into trouble. Would it mean the entire carefully planned and implemented British team effort would collapse around their own selfish ambition? They argued and they debated and discussed what they should do and, finally, they decided that what they should do is turn their backs on glory and go back down. That's rather like Neil Armstrong, the astronaut, descending the ladder of the lunar module in 1969, and then not making that final giant step for mankind on to the surface of the moon. These men turned their backs on glory, but before they did that, they left their spare oxygen in the snow at this point. And as they went down, they carefully considered the steps they picked and they left ropes hanging on all the dangerous places.

Two days later, Edmund Hillary and Tensing climbed up those steps, pulled up on those ropes, picked up that oxygen and with the extra time at their disposal they went all the way to the summit and put the final piece of the puzzle into place. Now, what I'm saying, of course, is not that Hillary and Tensing are not great men, because they are great men. But what I'm saying is it was a British team effort that climbed that mountain in 1953. Hillary and Tensing were the lucky people who happened to be in the right place at the right time, and the real heroes of that expedition were two men I'm sure none of you have ever heard of, Tom Badillon and Charles Evans, the men who turned their backs on glory to guarantee success for the team two days later.

It was a team effort that enabled us to climb Mt. Everest, to stand on the highest peak. The weather was so clear you could literally see to where the horizon curved. We had one member of our team, Pat Morrow, who wanted to go to the summit because he was a professional photographer. He wanted to go to the ultimate peak to take the pictures from the top of the world. He took many photographs, exposing each one separately because the electronics in his camera had frozen up in the minus 40 degree temperatures. He took several pictures of the same scene to make sure he got the perfect exposure and because of that was able to bring back some tremendous photographs from the top of the earth.

This to me is the perfect metaphor for what we have to do as we move forward in the 1990s. We have to expose our minds correctly in these changing times. We have to change our attitudes if necessary. We have to decide which of the important values of the past are necessary and which are the important values of the future and bring these together as we expose ourselves correctly for the change in the 1990s. But we, too, have got to be there to seize the opportunities, to take the pictures to win out as we move ahead towards this next century.

I have a colleague in my company, which is called the One Step Beyond Adventure Group, who has also reached the top of Mt. Everest. Her name is Sharon Wood. She was the first North American woman to climb Mt. Everest in 1986. After her expedition and her experience she said, "I discovered that it wasn't a matter of physical strength but a matter of psychological strength." She said, "The concourse lay within my own mind to penetrate those barriers of self-imposed limitations to get through to that good stuff." The stuff called potential, 90% of which we rarely use. And, again, as we move ahead, we have to penetrate those self-imposed limitations. Things that we have carried from our past, we must break through those barriers and discover this 90% of our potential that we rarely use.

Aldous Huxley, in fact, said that, "Experience is not what happens to you. Experience is what you do with what happens to you." Every one of us has brought forward experience to this meeting. And the challenge for us is to digest our previous experience, to learn the lessons just as we had to do after coming back from Mt. Everest and apply that in new-found learning to the future. And I'd like to share with you some little thoughts that I have brought back from the Everest experience.

The first one is that we cannot let the fear of what might be stop us from moving forward in life. If we had allowed the fear of the potential of risk and death on Everest

to stop us going forward, we would never have discovered what we did discover by meeting that challenge, by finding the courage and the commitment to move forward even in increasingly difficult times. Life is a leap of faith. There is no way that we can predict what will happen tomorrow. We can make some intelligent guesses, but there is no way that we can be absolutely sure that we will know what will happen tomorrow. And just because we don't know is no reason to stop moving ahead. We have a simple choice. We can either keep going and progress forward in life or we can drift backwards and try to live in the present. Of course, if we try to live in the present, other people, other companies will pass us by and effectively, at that point, we will start to drift backwards. So the choice we have is do we go ahead, do we accept the leap of faith or do we cling to the past and drift backwards?

The only failure in life is when we fail to learn the lessons from our experience. There's no such thing as failure when you experience a setback. If you learned a lesson from that setback you haven't failed. You've become stronger and that, of course, was what happened to us on Mt. Everest, because after the tragedies we had to totally reevaluate our plan. We went up with a smaller team, chose a different route and because of that and because of the speed that we were able to move forward with we reached the summit. We learned the lessons. We didn't repeat them again. The only failure is when you do the same thing twice and experience the same setback twice.

To me the only failure in life is when you failed to learn the lessons of your experience. Without adversity, without change, life is boring. The paradox of comfort is that we stop trying. Change and adversity are effectively the same thing, because adversity evokes feelings of discomfort and fear and the unknown. But if we try to live in the known world, in a world that we have conquered through our previous experience, then, effectively, we become bored because there's no challenge there. We've all done it before. We must recognize that we have to push back those barriers of self-imposed limitations to leave behind the comfort and move forward into the future. Achievement is a constant process of going one step beyond your previous experience, in fact. Only by going one step beyond everyday, only by never being satisfied with where you are today can we hope to achieve more as we move forward in life.

The Japanese have a word that describes the positive dissatisfaction for the way it is. They're never satisfied with the way it is and they're constantly going ahead in life. And as I said earlier, attitude is the key to success, not skill, not knowledge, not education. Attitude is the key to success. And, certainly, as we move forward in the changing times of this decade, it will be the people with the adventurous attitude who eventually will find their way all the way to the top of their own chosen goals.

Let me conclude with a quotation from one of the great adventurers of the previous century. Alexander Graham Bell, the man who invented the technology for the telephone, the man who changed the way we live our lives. He proactively went out and chose his own path. He didn't sit back and wait for people to influence him or for the world to influence him. He proactively chose his own path. He devised the new technology. He completely changed the society that we live in today. Forty years later in 1914, he wrote these words, "Don't keep forever on the public road going only where others have gone. Leave the beaten track occasionally and dive in to the woods. You'll

be certain to find something you have never seen before." "Of course," he said, "it will be a little thing, but do not ignore it. Follow it up. Explore all around it. One discovery will lead to another and before you know it you will have something worth thinking about to occupy your mind." And he concluded by saying that, "All really big discoveries are the results of thought."

In our busy lives in North America, we are inundated with experiences. We go from one experience to another, to another. When you leave this meeting you'll be flying back to another experience. I challenge you to think about what has happened in this meeting, because unless we digest our experiences, we do not learn the lessons. I have a psychologist friend whose name is Lane Longfellow. He says, "Experience that is undigested is just experience, but experience that is digested becomes learning." Take some time out to think as Alexander Graham Bell said about the way we do things in life. And, perhaps, if we find it is necessary, we must leave the beaten path and dive into the woods. And then we must find out what there is to find there. We must think about the things. We must explore all around them. We must discover our own new worlds just as Columbus did almost 500 years ago.