Risk and the Art of the Motorcycle

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On Sunday of this week I was blessed to have the opportunity to reflect on two favorite subjects: motorcycles and risk management. Sunday, September 6th was the birthday of Robert Pirsig, author of the book *Zen and the Art of Motorcycle Maintenance*. On this day I was among the riders at the Pewter Run, a time-based rally for vintage motorcycles held in Hillsborough Center, New Hampshire. In July of 1968, Pirsig began a cross-country motorcycle trip with his son and two friends. Upon returning he began work on a book about the trip that took several years to complete. Pirsig's book, published in 1974 eventually sold more than 5 million copies.

As I followed my fellow riders on a 40-mile route, I was reminded time and time again about the essential lessons of risk management. These lessons include:

1. **Check your vital signs before setting off**. At the beginning of the Pewter Run the group of high-spirited (and optimistic) vintage bike enthusiasts donned protective equipment and did whatever was necessary to get their bikes started. For a few lucky riders this involved a single "kick," while others had to coast down a short hill and pop the clutch with the bike in gear. As I sat on my borrowed 1955 Norton Dominator, a bystander came up to me to let me know that my helmet strap wasn't fastened. I was grateful for the reminder. With so many things to think about ("How will I ever make it around the hairpin turn at the end of the route?"), it's easy to forget key details. The same is true in the world of nonprofit risk management. When an organization is preparing to launch a new service or expand to a new territory, it's far too easy to forget the basics, such as: have we updated our insurance program to make certain we're "covered" for losses stemming from the new activity? Did we complete the orientation and training required to increase the program's chances of success?

2. **Watch for common and uncommon hazards throughout your journey**. As I headed down the first hill in the course I began scanning for the typical roadway hazards that bring motorcyclists into contact with the cruel pavement: sand, water, pot holes, oil on the road, etc. A sign up ahead announcing "Moose Crossing" provided a wonderful reminder of a "black swan" event. While the chance of colliding with a moose while traveling on a country road in New Hampshire is rather slim, the consequences of such an event would be catastrophic, to say the least. Safe motorcycling requires that a rider scan without interruption—the roadway below, the shoulder, the woods, and of course, the roadway up ahead. Leaders of nonprofits must do the same with respect to the risks facing their organizations. Focusing solely on the mundane is a mistake, as is thinking only about the most catastrophic downside risks. We need to give time and attention to both.

3. **Plan ahead**. Before departing on the Pewter Run each rider received a laminated map of the “route.” Thinking that there was no way I’d be able to read a map and keep the Norton upright in unfamiliar territory, I tucked the map into my jacket and resolved to follow Rider #23 riding an early-vintage BMV. As my luck would have it, Rider #23 decided to travel at a speed that was a bit above the recommended pace of 24 MPH, and he quickly disappeared out of view. I immediately chastised myself for not spending the time to strap the map to my left arm, or coming up with another “Plan B.” Planning ahead is in many respects the essence of risk management. Nonprofit leaders will never know exactly what the future holds. But effective leadership—and a good night’s sleep—are within reach when you take the time to think about the possible forks in the road and how you will decide which way to go and how you will do your best to ensure your nonprofit’s safe arrival.

4. **Reach out for help**. I’ve been advising nonprofit leaders to “reach out for help” throughout my tenure at the Nonprofit Risk Management Center. The value of this advice was illustrated when the rally host presented the “hard luck award.” One of the riders was unsuccessful getting his vintage bike started. A bad battery was quickly determined to be the cause. In many environments the rider would have been out of luck. In this case, the determined rider decided to reach out for help. He began asking the onlookers and race organizers if they had any ideas. One of the onlookers had a “spare” battery that fit the vintage bike! The rider had the bike running again in short order, completed the course successfully, and proudly went home with the “hard luck” trophy in hand. Remember to reach out to others—individuals inside and outside your nonprofit—for help, and do so before the going gets rough.

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